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National Income in An Islamic Perspective

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Abstract

National income is an income received by the State against the production factor it runs in a certain period of time and if the national income of an area is high, the level of welfare will also be better. This research uses qualitative research methods that take data sources from various journals and websites. The purpose of this study is to find out the amount of state income, then to find out how national income can be beneficial for the welfare of the people. The results showed that the Ministry of Finance of the Republic of Indonesia reported the realization of state revenue reaching IDR 1,974.7 trillion until the end of September 2022. Meanwhile, the realization of state spending was recorded at IDR 1,913.9 trillion as of September 2022. This value grew by 5.9% (yoy) from the realization of spending in September 2021 of IDR 1,806.9 trillion. With a larger income compared to state spending, Indonesia has again scored a surplus in the state budget for the 9th time in 2022. The amount of state income will affect the welfare of the people. The government has made various efforts to make instruments to help the economy in the community, especially UMKM actors who are given additional capital.

Keyword: national income, islamic national income, instruments

INTRODUCTION

The term national income has several meanings, it can mean Gross Domestic Product or GDP, it can also be Gross National Product or PNB. and National Income (NI), this is clearly a translation of National Income. GDP, GNP, and NI are metrics commonly used to assess the annual performance of a country's economy. In addition to the third there are several other measures for evaluating the economic performance of the country. Ordinary people usually do not know in an article, news or essay what the real meaning of national income is; whether national income is gross domestic product, gross national product or NI (Yoshanda, 2020).

This is often the case with people who understand economics. When he reads articles or hears news about national income, he asks himself, wanting to ascertain what is meant by "national income" in the context of the article or news. It is like a special meaning, i.e. a translation of NI or a general meaning, which is one of GDP, GNP, and NI such a double interpretation is similar to the word "aqua" in everyday life. The term "aqua" can mean specifically this brand of bottled water, or it can also mean the general meaning of all brands of bottled water (Mulyawan, 2020a).

Speaking the concept of national income was first coined by an Englishman Sir William Petty, who tried to estimate the national income of his country (England) in 1665. In his budget, he used the assumption that national income is the sum of the living costs of consumption for a year. But modern economists do not accept this argument, because according to the approach of modern economic science, consumption is not the only part of the national income budget. According to them, the most important measure of economic activity is the gross domestic product (GDP), that is, the total amount of goods and services produced in each country annually, measured by the market price of the country. (Annisa, 2022).

Then regarding national income, the thing that can be measured in Islam with a national income approach is national income, it must be able to measure the distribution of individual household income, national income must be able to measure production in the rural sector, national income must be able to measure welfare and the calculation of national income as a measure of social welfare (Ilman, 2022). Based on this background, the focus of this article lies on national income in an Islamic perspective. Thus, the purpose of this study is to find out national income in an Islamic perspective.

THEORY

National Income

National income according to Mukti Hakim is the sum of all income received by people in a country for one year. In another sense, national income is a measure that measures the value of production in the form of goods and services produced in a country over a period of time, or the total income received by the people of a country in one year (Nasional et al., 2015). Then according to Sukirno quoted by Mulyawan, national income is the income received by production factors used to produce goods and services in a certain year (Mulyawan, 2020b). National income measures the welfare of the people living in the country. The higher the national income of a country, the more prosperous the population that inhabits the country. (Siregaar, 2017). National income can be interpreted as an income received by the State against the production factor it runs in a certain period of time and if the national income of an area is high, the level of welfare will also be better.

In conventional economics, national income can be calculated using the amount of GNP (Gross National Product). The calculation of national income can be done in three ways, namely: (Budiarti, n.d.)

1. Production Approach is a calculation that sums all the values of goods and services produced by the business sector as measured by market prices. This calculation method produces Gross National Product (GNP).
2. Income Approach is a calculation that sums all payments by all factors of production (wages, rent, interest and profits). This method generates Gross National Income (GNI).
3. Expenditure Approach is a calculation that sums the expenditure of goods and services by the household sector, the private business sector and the government business sector coupled with net exports of goods and services. This method of calculation results in Gross National Expenditure (GNE).

Types of National Income

1. Gross Domestic Product

Gross domestic product is the total amount of products in the form of goods and services obtained from units of production within the territorial boundaries of a State (domestic) for one period. In calculating the GDP of the market amount, what must be considered is not to

let there be a double calculation or double accounting. The concept of GDP includes goods and services produced by citizens in a country, both abroad and domestically.

2. Gross National Product

Gross national product or GNP includes the value of products in the form of goods and services produced by people in a country (national) for 1 period. In calculating the amount of GNP based on the market price, what must be considered is not to let there be a double calculation. In this GNP, the production of goods and services produced by citizens who are in the country or abroad, but does not include the production of foreign companies operating in the territory of the country.

3. Net National Product

Net National Product (NNP) is the amount of GNP reduced by capital goods as replacement. Depreciation for equipment used to produce goods in the production process is generally interpretive, so it can cause errors even though it is relatively small. Depreciation is the reduction of goods that have been for a long time due to use.

4. Net National Income

Net National Income (NNI) is income calculated from the amount of repayment received by the people as owners of production factors. The amount of NNI can be obtained from NNP reduced by indirect taxes and subsidies. Indirect taxes are taxes whose weight can be shifted to other parties, for example sales taxes, import taxes, export duties, and excise duties. Meanwhile, subsidies are assistance from the government to the community.

5. Personal Income

Individual income is the amount of income received by each resident in the community including income earned without providing any other activity.

Islamic National Income

National income in the Islamic economy is regulated by the Qur'an and Assunah, including *falah* elements that aim to increase national income through various policies implemented during the time of the Prophet and Khulafaurasyid as well as at the beginning of the Islamic period, such as the introduction of *zakat*, *waqf* and *alms* funds for the welfare of the community in this case (Apriliana, 2022). And if it is seen to achieve *falah* as a form of community welfare then this can be seen by: (Resky et al., 2022)

1. National income must be able to measure the distribution of household income.
2. National income must be able to measure rural sector production.
3. National income should be used to measure well-being.
4. Calculation of national income as a measure of social welfare.

METHODELOGY

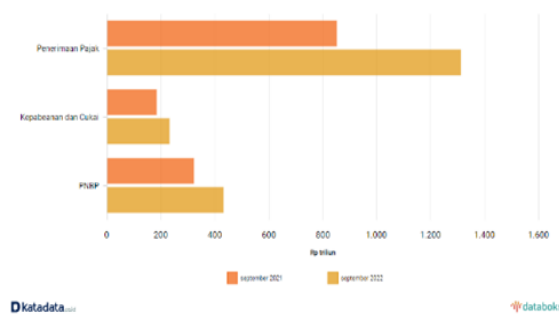
This type of research is documenter research or document study, which is research that focuses on analysis. The data collection carried out in this study was obtained from news and articles from online news sites of quality relevance, as well as from journal publications related to research objectives. Research data sources are secondary data sources because data is obtained from news, articles and journal publications. Research data collection techniques using documentation, namely through notes, books, articles, news articles and journal publications, the variables or events studied are identified.

The analysis in this study uses descriptive analysis, which explains and describes the main study focus of the research from concepts related to national tapping and its study in the Islamic economic perspective with an analysis of the opinions of scholars and experts who are competent in the study,

so that the presentation presented becomes easier to read and understand. Meanwhile, to present conclusions using deductive analysis, where things of a general nature are concluded into specific conclusions.

RESULT AND DISCUSSION

The performance of state revenue in 2022 has a positive value, this is supported by the growth of tax revenues, non-tax state revenues (PNBP) and the growth of customs and excise institutions. Minister of Finance (Menkeu) Sri Mulyani Indrawati explained that the realization of state revenue until August 31, 2022 reached IDR 1,764.4 trillion. This value consists of tax revenues of Rp 1,171.8 trillion, PNBP revenues of Rp 386 trillion, customs and excise receipts of Rp 206.2 trillion or 69% of the target that has been set. It also grew *ajeg* (unchanged/fixed) high at 30.5%," The following is the Realization of Indonesia's State Revenue (September 2021-September 2022)



Graph 1. Source katadata.co.id

The Ministry of Finance of the Republic of Indonesia reported that the realization of state revenue reached IDR 1,974.7 trillion until the end of September 2022. This achievement increased by 45.7% compared to September revenue last year (year-on-year / yoy), which was a large IDR 1,355 trillion. The high state revenue in September 2022 was caused by the realization of tax revenues which increased by 54.2% (yoy) to IDR 1,310.5 trillion. Then followed by the realization of customs and excise which increased by 26.9% (yoy) to Rp232.1 trillion, as well as the realization of non-tax state revenues aka PNBP which rose 34.4% (yoy) to Rp431.5 trillion.

It should be noted that the increase in state revenue recipients is also influenced by one of the state budget instruments, namely funds that come from the public in the form of tax funds and then most of them are set aside into investment funds managed by the Government Investment Center (PIP). The investment fund managed by PIP has reached IDR 24 trillion. This amount is used to provide assistance to 6.9 million MSME actors throughout Indonesia. With the government's efforts in providing capital fund assistance to MSME actors, it is expected to have a positive impact on the economy in the community.

Factors Affecting Tax Revenue Performance There are four things that affect the performance of tax revenues for the January – August 2022 period, namely expansive economic growth, the trend of increasing commodity prices, a low base in 2021 due to the provision of fiscal incentives, and the impact of the implementation of the Tax Regulation Harmonization Law.

Although in terms of taxation showing good growth, the Government remains vigilant. This is due to the changing global economic conditions, in addition to various other indicators that still need to be watched out for to maintain the sustainability of this trend of high tax revenues.

The Indonesian Minister of Finance explained that state revenue receipts are all green, positive and high, this illustrates a fairly good economic recovery. Meanwhile, the realization of state spending was recorded at IDR 1,913.9 trillion as of September 2022. This value grew by 5.9% (yoy) from the realization of spending in September 2021 of IDR 1,806.9 trillion. With a larger income

compared to state spending, Indonesia has again scored a surplus in the state budget for the 9th time in 2022. The state budget surplus in September 2022 reached IDR 60.9 trillion or equivalent to 0.33% of gross domestic product.

National Income in Perceptive Islam

One thing that distinguishes the Islamic economic system from other economic systems is the use of *falah* parameters. *Falah* is defined as the ultimate welfare, the ultimate welfare, where the notion of *falah* has a spiritual component. In Islam, the essence of a person is in his soul. Therefore, all worldly activities, including the economic side, are directed not only to the fulfillment of physical needs, but also to the fulfillment of spiritual needs, where the spirit is the essence of man. In addition to the need to include *falah* elements in welfare analysis, Islamic-based national income calculations must also be able to recognize the interaction of *waqf*, *zakat*, and alms instruments in improving community welfare. Basically, the Islamic economy must be able to provide a way to measure economic well-being and social welfare based on the Islamic moral and social system.

As already mentioned in the national income in the Islamic perspective has instruments including *waqf*, *waqf* is an absolute property that is owned by the *wakif* and then handed over to the *nazhir* which aims to be recited and taken advantage so that the property given is focused on the benefit of the people according to Islamic *shari'a* and the *wakif* cannot withdraw the property that has been *waqf*ed. Then there is *zakat* is one of the Islamic instruments used to distribute income and wealth. It is hoped that *zakat-firah*, land *zakat* and professional *zakat* can reduce wealth inequality in Indonesia, besides that *zakat* can also be trusted as a mechanism to help overcome the problem of poverty in Indonesia through productive *zakat* programs (Pratama, 2015).

CONCLUSION

In Islam, the essence of a person is in his soul. Therefore, all worldly activities, including the economic side, are directed not only to the fulfillment of physical needs, but also to the fulfillment of spiritual needs, where the spirit is the essence of man. In addition to the need to include *falah* elements in welfare analysis, Islamic-based national income calculations must also be able to recognize the interaction of *waqf*, *zakat*, and alms instruments in improving community welfare. In this case, the Indonesian government through LASNAS (Lembaga Amil Zakat Nasional) has sought *waqf* instruments, *zakat*, and alms to prosper the people.

In addition, the Indonesian government has set aside part of state revenue (in the form of tax funds) to be used as an investment fund managed by PIP (Government Investment Center). In 2022 this has reached IDR 24 trillion. This amount is used to provide assistance to 6.9 million MSME actors throughout Indonesia. This is expected to have a positive impact on the economy in the community and create prosperity.

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