Determinants of Welfare from an Islamic Perspective: Economic Growth, Income, and Employment on Welfare

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Abstract
This study aims to analyze the influence of economic growth, income, and employment on welfare in Indonesia in 2023. The research is motivated by the mismatch between increasing economic growth and equitable distribution of welfare, as well as inconsistencies in previous research findings regarding the effects of macroeconomic variables on welfare. A quantitative methodology is employed in this study, using secondary data obtained from the Central Bureau of Statistics (BPS). The population consists of 34 provinces in Indonesia in the 2023 period. Multiple linear regression is employed as the analytical method to evaluate the research hypotheses. The results show that simultaneously, economic growth, income, and employment have a positive and significant effect on welfare in Indonesia in 2023. Partially, economic growth has a negative and insignificant effect on welfare in Indonesia in 2023. Income has a positive but insignificant effect on welfare in Indonesia in 2023. On the other hand, employment has a positive and significant effect on welfare in Indonesia in 2023. These findings indicate that improvements in public welfare are more influenced by employment stability and productivity rather than economic growth and income, as the distribution of the latter is not necessarily equitable.

Keywords*: Welfare, Economic Growth, Income, and Employment*

1. Introduction

In recent decades, income inequality has become a global issue amid increasing national economic growth. This phenomenon raises concerns because economic growth does not always indicate improvements in people's welfare, especially when the contribution of increasing prosperity is minimal. Indonesia, as a developing country, is also experiencing this issue, where economic performance is relatively good but not fully felt by society. Indonesia's welfare rate is declining. In Indonesia, the economic growth rate reached 5.05% in 2023, a slight increase from 5.01% in 2022, but the Gini ratio rose from 0.388 to 0.402, indicating widening income inequality (BPS-StatisticsIndonesia, 2023b). This shows that improvements in the national economy do not necessarily increase societal welfare.

Islam views welfare not only through prosperity but also through levels of fulfillment of economic, social, and spiritual needs. The concept of welfare (*falāh*) encompasses justice, balance, and social sustainability. Islamic welfare emphasizes values of balance and justice. Welfare in Islamic perspective is closely related to the concept of *maqāṣid syarīʻah*, which emphasizes the protection of faith, soul, intellect, lineage, and wealth (Azharsyah Ibrahim et al., 2021). In the Qur'an, Surah Al-Hasyr verse 7 emphasizes that wealth should not only circulate among the rich, as economic inequality is closely linked to injustice and imbalance. Islamic principles highlight the importance of equitable economic distribution, where economic growth must align with the values of public benefit and social justice.

Economic growth is theoretically considered a key factor that drives improvements in societal welfare. In classical and neoclassical economic views, an increase in national output reflects an expansion in production capacity, which affects income and community welfare. Indonesia's economic growth in 2023 increased by 5.05% from 5.01% in 2022 (BPS-StatisticsIndonesia, 2023a). In Islamic economics, economic growth must be accompanied by values of social justice, equity, and balance so that its benefits can be felt by all levels of society, not only high-income.

Income becomes one indicator of welfare because it is related to people's ability to fulfill their needs (Amalia et al., 2022). Data shows that Indonesia's per capita income rose from IDR 47.308 million in 2022 to IDR 48.763 million in 2023 (World-Bank, 2025). However, the distribution of income has not been evenly distributed. Indonesia's poverty rate slightly decreased by 0.07% from 2022 to 2023 but inequality between the rich and poor persisted (BPS-StatisticsIndonesia, 2023b). From this perspective, income plays an important role in achieving welfare, not only because of its value, but because it determines access and utilization for the public good.

Employment has a close relationship with welfare because employment is one of the largest sources of household income. In Indonesia, the working-age population increased from 135.29 million in 2022 to 139.85 million in 2023, which had an impact on the unemployment rate, although the decline was only 5.86% (BPS-StatisticsIndonesia, 2023c). In development, employment provides security and creates a multiplier effect on economic growth through increased household income. In Islamic economics, employment holds moral and social value because it is considered a form of responsibility toward oneself, family, and society.

Several studies, found that economic growth significantly affects employment and community welfare in Batu City (Muhammad Najmi Yuaidi & Siregar, 2023). Other study using the Naive Bayes algorithm show that communities are categorised as prosperous based on economic factors (Yahya & Bahtiar, 2021). Then, another study stated that economic growth had a positive but insignificant effect (Wibowo, 2024). Meanwhile, income has a significant effect on family welfare (Sutrisna & I Putu Arya Dharmayasa, 2025). However, there are study showing that income has a positive but insignificant effect on welfare (Florensia K. Lamanele et al., 2024). On the other hand, wage levels and employment have a close relationship with societal welfare(Syirfan & Kunantiyorini, 2021). Furthermore, rising unemployment directly increases poverty and impacts per capita income (GRDP) and inequality (Wandita Tri Desliyani & Fithriani Rizqa, 2021). Accordingly, this research seeks to examine the influence of economic growth, income, and employment on welfare.

2. Literature Riview
Welfare from an Islamic Perspective

In Law Number 11 of 2009 on Social Welfare, Chapter 1 Article 1 explains that welfare in an Islamic perspective is the fulfillment of material, spiritual, and social needs so that individuals and communities can live decently and develop themselves, carrying out their social functions (Adi Fahrudin, 2012). According to Al-Ghazali, welfare is achieving prosperity, which includes the protection of the five main objectives of *syarī'ah* (*Maqāṣid al-syarī'ah*) (Rohman, 2010). To achieve societal welfare, Islam emphasizes protection and fulfillment of essential sources of well-being, namely religion, life, intellect, lineage, and wealth (Azharsyah Ibrahim et al., 2021).

In analyzing welfare, economic growth becomes an important factor because it enhances the productive capacity of society (Suwandi, 2012). On the other hand, there are several indicators that influence welfare, one of which is income (Amalia et al., 2022). The Central Statistics Agency also presented indicators that influence a person's standard of living through several elements of family welfare, one of which is employment (BPS - Statistics Indonesia, 2024). Then, economic growth affects income. Increased growth over certain periods often leads to improving community welfare as projected in the Human Development Index (Suwandi, 2012).

Welfare in the Islamic perspective is often measured using the Islamic Human Development Index (I-HDI). This index illustrates both material and non-material aspects of human development. In Islam, welfare consists of five components: religion (*al-dīn*), life (*al-nafs*), intellect (*al-'aql*), lineage (*an-nasl*), and wealth (*al-māl*). These five things are basic human needs, namely needs that must be fulfilled in order for humans to live happily in this world and the hereafter (Rafsanjani, 2018).

Economic Growth

Based on Sukirno's view, economic growth represents the advancement of economic activities that boost goods and services production and elevate societal prosperity (Wau, 2022). The rate of economic growth indicates the extent of economic development between different periods. The ability to improve the economy is due to the increase in production factors, investment, capital goods, technology, and labor with their education and skills (Mulyaningsih, 2019). In Robert Solow's Neo-Classical theory, economic growth is determined by capital growth and labor growth, and another important factor influencing economic growth is technological advancement, as well as the improvement of workers' expertise and skills in using technology (Murni, 2016).

Economic growth affects welfare, with positive growth each year aligning with improved societal well-being, which is proxied by the Human Development Index (Suwandi, 2012). Around the world, and especially within advanced economies, economic growth has promoted stronger social integration and improved public access to essential services such as health, education, housing, and welfare systems. Improvements in income distribution and social welfare through economic growth occur only when it promotes job creation and enhances productivity.

Findings from a study indicate that economic growth exerts a significant effect on employment creation and community well-being in Tapin Regency (Muhammad Najmi Yuaidi & Siregar, 2023). Moreover, study utilizing the Naive Bayes algorithm indicates that the population is largely economically prosperous, and the less prosperous segment may be used as a benchmark for government-led poverty reduction efforts (Yahya & Bahtiar, 2021). However, other study states that economic growth has a positive but insignificant effect, indicating inequality in the distribution of economic benefits (Wibowo, 2024).

Income

Income is everything received from the sale of goods and services obtained within a business unit. The concept of income can be described as the total earnings received by workers, laborers, or households, whether in physical or non-physical form, during their employment at an institution or company, or the income they earn while working or running a business. A person's income should be able to determine

their level of welfare because income enables them to meet their daily needs, either directly or indirectly. Therefore, Ramadhan views income as one of the indicators that can influence the level of societal welfare (Ramadhan et al., 2023).

In absolute terms, increased income affects a person's well-being by providing access to basic needs (Wulandari, 2024). However, in relative terms, individuals may feel less satisfied with their income if they compare themselves with others around them who have higher incomes. Additionally, in the concept of utility, although higher income can increase a person's well-being, its effect may diminish as income continues to rise. On the other hand, the relationship between income and well-being is also determined by the distribution of income among individuals in society.

A study by shows that income has a positive and significant effect on family welfare (Sutrisna & I Putu Arya Dharmayasa, 2025). Likewise, other study also state that income significantly influences the welfare of farming families (Ramlawati & Hilmi, 2023). On the other hand, household income has a positive and significant effect on family welfare (Nugroho & Wulandhari, 2023). However, in other study, income disparity has a positive but insignificant effect on community welfare (Florensia K. Lamanele et al., 2024).

Employment

As stated in Law Number 13 of 2003 concerning Employment, employment includes every aspect associated with the workforce in the pre-employment, employment, and post-employment stages, forming part of national development under the 1945 Constitution (Aryanti et al., 2015). Employment serves as a national asset in driving the economy at the household, regional, and national levels. Its role is not limited to providing job opportunities but also serves as a strategic factor in maintaining economic stability and enhancing national competitiveness.

According to Todaro and Smith, employment affects welfare. Broad job opportunities and high labor productivity form the basis for creating stable income, strengthening purchasing power, and stimulating economic circulation at both household and national levels. Conversely, when unemployment increases, purchasing power declines and the quality of life deteriorates. Furthermore, employment is not only about quantity but also the quality and productivity of the labor force. When labor quality is low, unemployment increases due to declining competitiveness and limited labor absorption (Todaro & Smith, 2015).

Findings from a study, the importance of ideal wage policies in improving worker welfare and national economic stability is emphasized. Increases in the minimum wage that consider decent living needs have proven effective in strengthening purchasing power, encouraging economic growth, and increasing work productivity. These findings indicate that income and employment factors have a strong relationship with societal welfare (Syirfan & Kunantiyorini, 2021). On the other hand, there are studies showing that an increase in unemployment directly increases poverty and indirectly affects GRDP per capita and inequality (Wandita Tri Desliyani & Fithriani Rizqa, 2021). Other study indicate that the unemployment rate negatively and significantly affects the welfare of communities in East Java Province between 2014 and 2018 (Shavira et al., 2021).

Hypothesis

Based on the background and literature review, the researcher proposes the following hypothesis:

Hypothesis 1: Economic Growth, Income, and Employment simultaneously influence Welfare.

Hypothesis 2: Economic Growth has a partial influence on Welfare.

Hypothesis 3: Income has a partial influence on Welfare.

Hypothesis 4: Employment has a partial influence on Welfare.

3. Methods

A quantitative approach with an associative design is utilized in this study. The purpose of this research is to analyze the relationships derived from the independent variables Economic Growth (X1), Income (X2), and Employment (X3) on the dependent variable Welfare (Y). The data used are secondary data obtained from the official publications of the Central Statistics Agency (BPS). The research sample includes 34 provinces from a population of 38 provinces in Indonesia in the 2023 period, due to limitations in data availability. Multiple linear regression was used for data analysis, while SPSS version 25 served as the statistical tool for data processing (Creswel, 2023).

4. Result and Discussion

Table 1. Test Results

Data analysis	Test Results	Description
K-S Normality Test	0,039 < 0,05	Data is not normally distributed
K-S Normality Test after LN transformation	0,200 > 0,05	Normally distributed data
Multicollinearity Test	X1: 0,931 > 0,1 and 1,074 < 10 X2: 0,838 > 0,1 and 1,193 < 10 X3: 0,896 > 0,1 and 1,116 < 10	X1: No symptoms of multicollinearity X2: No symptoms of multicollinearity X3: No symptoms of multicollinearity
Heteroscedasticity Test (Park Test)	4.42 < 14.017 (chi square value), and 4.42 > 0.05	There are no symptoms of heteroscedasticity.
F Test (Simultaneous)	0.041 < 0.05, and f-count 3.104	H1 accepted
t-Test (Partial)	X1: 0.490 > 0.05, and t-count -0.69 X2: 0.327 > 0.05, and t-count 0.997 X3: 0.230 < 0.05, and t-count 2.397	X1: H2 Rejected X2: H3 Rejected X3: H4 Accepted
Multiple Regression Analysis	$LN(Y) = 3{,}776 + (-0{,}043)X1 + 0{,}040X2 + 0{,}183X3 + e$	-

Coefficient of Determination	0,237 jadi 23,7%	-

Source: Processed data, SPSS 25

Based on the results of the One-Sample Kolmogorov–Smirnov output in the table above, the Asymp. Sig. (2-tailed) value of 0.039 > 0.05 indicates that the data are not normally distributed. After performing data transformation, the Asymp. Sig. (2-tailed) value becomes 0.200 > 0.05, which means the data are normally distributed. In the multicollinearity test in Table 1, all three variables show no symptoms of multicollinearity because they have tolerance values > 0.1 and VIF values < 10. Furthermore, based on the heteroscedasticity test using the Park test in Table 1, there is no indication of heteroscedasticity in this study because the significance value < chi-square value and the significance value > 0.05. In the simultaneous (F-test), the independent variables (X) have a positive and significant effect on the dependent variable (Y) simultaneously. Meanwhile, in the t-test, the economic growth variable (X1) has a negative and insignificant effect on welfare (Y). The income variable (X2) has a positive but insignificant effect on welfare (Y). On the other hand, the employment variable (X3) has a positive and significant effect on welfare (Y).

Based on the regression equation in Table 1, the value 3.776 is the constant, which represents the condition of the welfare variable without the influence of other variables, namely economic growth (X1), income (X2), and employment (X3). If the economic growth variable (X1) increases by 1%, welfare will decrease by 4.3%, assuming other independent variables remain constant. If the income variable (X2) increases by 1%, welfare will increase by 4%, assuming other independent variables remain constant. Likewise, if the employment variable (X3) increases by 1%, welfare will increase by 18.3%, assuming other independent variables remain constant. Meanwhile, the coefficient of determination shows that the economic growth (X1), income (X2), and employment (X3) variables simultaneously influence welfare (Y) by 23.7%. The remaining 76.3% is influenced by other variables not examined in this study.

Discussion
The Influence of Economic Growth, Income, and Employment on Welfare
Based on the simultaneous analysis (F-test), the results show that economic growth, income, and employment simultaneously have a positive and significant effect on welfare in Indonesia in 2023. This indicates that economic growth, income, and employment collectively have a relationship in influencing welfare. Indonesia's economic condition in 2023 experienced an increase in economic growth, reaching 5.05%, compared to 5.01% in 2022. This economic growth was accompanied by an increase in Indonesia's per capita income from USD 4,730.8 in 2022 to USD 4,876.3 in 2023. In addition, the unemployment rate in Indonesia in 2023 decreased to 5.32%, a decline of 0.54% compared to 2022, with the number of unemployed reaching 7.86 million people. This improved performance is reflected in the increase in welfare, which rose by 0.84% from 2022 to 2023.

These results align with Suwandi's theory, which states that maintaining welfare requires economic growth as an important tool to enhance the capabilities of the population. Furthermore, economic growth influences welfare, with positive annual growth corresponding to improved community welfare as proxied by the Human

Development Index. On the other hand, according to Amalia and her friends, there are several indicators that influence welfare, one of which is income. Then the Central Statistics Agency also presented indicators that influence a person's level of well-being through several elements of family welfare, one of which is employment.

The Influence of Economic Growth on Welfare

Based on the partial analysis (t-test), the results show that the economic growth variable has a negative and insignificant effect on welfare in Indonesia in 2023. This indicates that when economic growth declines, welfare increases, but not significantly. In 2023, Indonesia experienced an increase in economic growth, reaching 5.05% compared to 5.01% in 2022. However, this increase was mostly enjoyed by the upper-middle-income groups. This is reflected in the Gini ratio of 0.388 in March 2023, which increased from 0.384 in 2022, indicating that economic growth has not been sufficiently inclusive in improving welfare across all segments of society.

These results do not align with Suwandi's theory, which states that maintaining welfare requires economic growth as an important tool to enhance the capabilities of the population. Furthermore, economic growth is expected to influence welfare, where positive annual growth should correspond to improved community welfare as proxied by the Human Development Index. Furthermore, this is also not in line with Robert Solow's Neo-Classical theory, which states that economic growth is determined by the growth of capital and labor, and that another important factor influencing economic growth is technological advancement, as well as the improvement of workers' skills and expertise in using technology.

This study is consistent with Wibowo's research, which states that economic growth has a positive but insignificant effect, indicating the existence of inequality in the distribution of economic benefits. However, it is not consistent with the studies of Yuaidi and Siregar, which concluded that economic growth significantly influences employment opportunities and community welfare in Tapin Regency. In addition, research by Yahya and Bahtiar, processed using the Naive Bayes algorithm, shows that the community is generally classified as prosperous based on economic factors, and that communities categorized as non-prosperous can serve as a reference for poverty alleviation programs implemented by the government.

The Influence of Income on Welfare

Based on the partial (t-test) results reveal that income positively affects welfare in Indonesia, although the effect is not statistically significant in 2023. These findings show that welfare tends to increase alongside income growth, yet the effect is not significant. According to World Bank reports, Indonesia's per capita income rose from USD 4,730.8 in 2022 to USD 4,876.3 in 2023. However, this increase has not been accompanied by an equitable distribution of income across all segments of Indonesian society. This is reflected in the Gini ratio, which reached 0.388 in March 2023, not significantly different from 0.381 in 2022, indicating that income inequality remains relatively high.

This outcome differs from Ramadhan's theory, which asserts that income is a major determinant of societal well-being. And it is also not in line with the theory of Amalia and friends, that there are several indicators that influence welfare, one of which is income. In absolute terms, increasing income has an impact on increasing a person's welfare by providing access to basic needs. Relatively, individuals may feel

less satisfied with their income when comparing themselves to others around them who earn higher incomes. In addition, within the concept of utility, although higher income can increase a person's welfare, its effect may diminish as income continues to rise. On the other hand, the impact of income on welfare is largely shaped by the way income is allocated across members of society.

The results of this research are consistent with Lamanele et al., indicating that income inequality exerts a positive but statistically insignificant effect on community welfare. Nonetheless, this result contrasts with the study by Sutrisna and Dhamaryasa, where income was shown to positively and significantly influence family welfare. Ramlawati and Hilmi likewise emphasized that income exerts a significant effect on the welfare of agricultural families. On the other hand, Nugroho and Wulandhari likewise stated that higher household income significantly contributes to improving family welfare.

The Influence of Employment on Welfare

Based on the partial analysis (t-test), the results show that the employment variable has a positive and significant effect on welfare in Indonesia in 2023. This indicates that when employment increases, welfare also increases significantly. According to BPS reports, the number of employed individuals aged 15 and above based on their main job field in 2023 reached 139,852,377 people, an increase compared to 135,296,713 people in 2022. This is also reflected in Indonesia's welfare condition, which increased by 0.84% from 2022 to 2023.

These results are in line with the theory of Todaro and Smith, which states that employment influences welfare. This is because broad job availability and high labor productivity form the foundation for creating stable income, strengthening purchasing power, and driving economic circulation at both the household and national levels. Conversely, when unemployment increases, purchasing power declines and the quality of life deteriorates. Furthermore, employment is not only a matter of quantity but also the quality and productivity of the workforce. The Central Statistics Agency (BPS) also states that one of the indicators influencing a person's level of welfare is employment, as part of several welfare components at the family level.

This study aligns with the research of Syirfan and Kunantiyorini, which highlights the significance of ideal wage policies in enhancing worker welfare and maintaining national economic stability. Increases in minimum wages that take into account the cost of living have been proven to strengthen purchasing power, drive economic growth, and enhance work productivity. These findings indicate that income and employment factors have a strong relationship with societal welfare. Then, the study by Desliyani and Rizqa revealed that higher unemployment levels have a direct impact on poverty growth and an indirect influence on GRDP per capita and inequality. Furthermore, Shavira et al. also reported that the unemployment rate exerted a significant negative influence on community welfare in East Java Province between 2014 and 2018.

5. Conclusion

Based on the discussion results, it can be concluded that the increase in national economic activity accompanied by rising income and greater employment absorption is capable of driving overall improvements in welfare. These findings affirm that public welfare does not depend on a single factor, but is instead the result of interconnections

between economic performance, income distribution, and the quality of the labor force. Furthermore, Indonesia's economic growth has not yet been fully inclusive and is still dominated by capital-intensive sectors that have limited impact on lower-income groups, meaning the benefits are not evenly distributed. Additionally, the increase in per capita income does contribute to improved welfare, but it is not yet strong enough to raise the standard of living evenly, as income growth remains concentrated among upper-middle-income groups. On the other hand, the rise in the number of employed individuals reflects the success of the economy in absorbing labor. This has a direct effect on socio-economic stability and reinforces the view that employment plays a central role in achieving welfare.

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