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Synergy of Islamic Economics and SDGs: Strategy Toward Golden Indonesia 2045 Inclusion in Indonesia

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ABSTRACT

The transformation of the global economy demands financial systems and development policies that are inclusive, sustainable, and equitable. Islamic economics, through instruments such as Islamic banks, zakat, waqf, takāful insurance, and sukuk, holds significant potential to support the achievement of the Sustainable Development Goals (SDGs) in Indonesia. This article examines the synergy between Islamic economic principles and SDG targets, identifies key instruments (productive zakat, green sukuk, Islamic financial inclusion), and formulates policy strategies to accelerate the contribution of the Islamic sector toward the "Golden Indonesia 2045" vision. The findings show that (1) Islamic financial instruments have demonstrated initiatives toward SDG integration but still require stronger impact measurement and transparent governance; (2) zakat and waqf can be positioned as social development instruments targeting poverty and inequality (SDG 1 & 10); and (3) green sukuk and Islamic green finance products offer sustainable infrastructure financing pathways. Recommendations include regulatory harmonization, capacity building for zakat/waqf management institutions, SDG-based reporting standards, and fiscal incentives for Islamic green instruments.

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1. INTRODUCTION

Sustainable development has become a global issue that requires every nation to balance economic progress, social welfare, and environmental preservation. Indonesia, as the country with the largest Muslim population in the world, holds great potential to make the Islamic economic system a driving force for sustainable and equitable development. In this context, the Sustainable Development Goals (SDGs) launched by the United Nations (UN) serve as a global strategic framework consisting of 17 goals and 169 interrelated targets, focusing on poverty alleviation, equitable welfare, and environmental protection (UNDP, 2023).

In line with this, the national vision of "Golden Indonesia 2045", as stated in the National Long-Term Development Plan (RPJPN) 2025–2045, places inclusive and sustainable economic development as the main foundation for becoming a developed nation. In this regard, Islamic economics occupies a highly strategic position because its fundamental principles emphasize social justice, balance, and equitable wealth distribution—values that strongly align with the spirit of the SDGs (Laldin, 2021).

Islamic economics is not merely a religion-based financial system but also a development paradigm that places human welfare (falah) as its ultimate goal. The prohibitions of riba (usury), gharar (uncertainty), and maisir (gambling) serve as the foundation for a stable and ethical economic system. Meanwhile, the obligations of zakat, infak, sadaqah, and waqf (ZISWAF) act as social mechanisms for fair wealth distribution, reducing inequality, and strengthening social solidarity (Arman, 2025). Conceptually, Islamic economics can be a key driver in achieving many SDG goals, particularly Goal 1 (No Poverty), Goal 8 (Decent Work and Economic Growth), and Goal 13 (Climate Action).

Over the past four years, various studies have emphasized a fundamental alignment between Maqasid al-Shariah and the SDGs (Khalilurrahman & Husni, 2022). Maqasid al-Shariah encompasses the protection of religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-'aql), lineage (hifz al-nasl), and property (hifz al-mal). These five objectives parallel several SDG targets, such as quality education (SDG 4), gender equality (SDG 5), economic well-being (SDG 8), and poverty eradication (SDG 1).

Beyond shared values, various Islamic financial instruments have been identified as directly contributing to the SDGs. For instance, productive zakat and waqf can support poverty alleviation and social welfare improvement. Productive zakat enables mustahik (zakat recipients) to transform into muzakki (zakat payers) through economic empowerment, education, and entrepreneurship training (Arwani et al., 2025). Productive waqf, on the other hand, serves as an alternative financing source for social sectors such as education, health, and the environment.

Meanwhile, green sukuk—an environmentally friendly Islamic financing innovation—has become one of Indonesia's flagship instruments for supporting sustainable projects. Since its first issuance in 2018, Indonesia's green sukuk has funded various renewable energy, green transportation, and water resource management projects, directly contributing to SDG 7 (Affordable and Clean Energy) and SDG 13 (Climate Action) (UNDP & Ministry of Finance, 2024).

Thus, the synergy potential between Islamic economics and the SDGs is not merely theoretical but also empirical and strategic. This synergy will serve as a vital pillar for Indonesia in achieving sustainable development targets while strengthening the position of Islamic economics globally toward 2045.

Despite its vast potential, the implementation of Islamic economics in supporting the SDGs in Indonesia still faces several challenges. First, governance and impact measurement remain major constraints. Many zakat and waqf management institutions lack SDG-based reporting systems that can accurately assess social impact. Without clear quantitative data, the contribution of the Islamic economic sector to the SDGs is difficult to evaluate objectively (Fitrah & Soemitra, 2022).

Second, regulatory and institutional coordination remains suboptimal. The management of zakat, waqf, and green financing is still fragmented across various institutions such as BAZNAS, the Ministry of Religious Affairs, OJK, and the Ministry of Finance, without strong integration mechanisms. Consequently, policy synergy among Islamic financial institutions, the government, and the private sector has not yet been effectively realized (Irnandas et al., 2024).

Third, Islamic financial literacy among the public remains a serious issue. According to the National Financial Literacy and Inclusion Survey (OJK, 2022), the Islamic financial literacy rate in Indonesia is only 9.1%, far below the conventional financial literacy rate of 49.7%. This gap leads to low public participation in Islamic financial products and services that support the SDGs, such as retail green sukuk or digital cash waqf funds.

Moreover, structural challenges also persist, including limited managerial capacity of zakat/waqf institutions, the absence of SDG reporting standards for Islamic financial institutions, and minimal fiscal incentives for Islamic green financial products. These factors highlight the need for an integrated policy design to optimize the synergy between Islamic economics and the SDGs at the national level.

The Golden Indonesia 2045 Vision aims to make Indonesia a high-income, economically resilient, and socially and environmentally just nation. To achieve this vision, development strategies must focus not only on economic growth but also on sustainability and equitable distribution of development outcomes. Here, Islamic economics plays a strategic role because, beyond being profit-oriented, it also emphasizes moral and social values (value-based economy).

The government has demonstrated its commitment to strengthening Islamic economics through the establishment of the National Committee for Islamic Economy and Finance (KNEKS) and the formulation of the Indonesian Islamic Economic Masterplan 2019–2024. One of its focuses is integrating Islamic economics with SDG achievement through the development of the Islamic Social Finance sector, innovation in Islamic green products, and strengthening research and human resources in Islamic economics (KNEKS, 2023).

Nevertheless, accelerating the transformation toward 2045 requires synergistic collaboration among the government, private sector, academia, and society. Islamic economics must be developed not only as an alternative financial system but also as a value-based foundation and development instrument that harmonizes spiritual, social, and economic dimensions.

2. METHODS

This study employs a qualitative descriptive approach using the library research method. This approach was chosen because it allows for an in-depth understanding of the synergy between Islamic economics and the Sustainable Development Goals (SDGs) in supporting the vision of "Golden Indonesia 2045."

The data used are secondary data obtained from various scholarly sources such as accredited journals (Sinta 2 to Sinta 5), books, official reports from Islamic financial institutions, and documents from UNDP, BAZNAS, and Bank Indonesia. The reviewed literature focuses on publications from the last four years (2021–2025) to ensure the analysis remains relevant to recent developments.

Data analysis was conducted through content analysis, by examining, comparing, and synthesizing various perspectives from the literature discussing the integration of Islamic economics and the SDGs. The analytical process includes data reduction, data presentation, and inductive conclusion drawing.

Through this method, the study aims to systematically describe how Islamic economic instruments such as zakat, waqf, and green sukuk can contribute to achieving sustainable development goals and strengthening strategies toward Golden Indonesia 2045.

3. FINDINGS AND DISCUSSION

The Relationship between Islamic Economic Values and the SDGs

Islamic economics is founded upon the core principles of justice (al-'adl), balance (tawazun), and public benefit (maslahah) — values that naturally align with the objectives of the Sustainable Development Goals (SDGs). These values support poverty alleviation (SDG 1), the reduction of inequality (SDG 10), and sustainable economic growth (SDG 8). According to Alam & Rizvi (2022), the integration of Islamic principles in economic policy strengthens the foundation of inclusive development because it harmonizes spiritual, social, and economic dimensions in a unified framework. In Indonesia's context, distributive justice is embedded in the Islamic concept of wealth management through zakat, waqf, and other social finance instruments. These mechanisms serve as tools for equitable wealth redistribution and social welfare enhancement. Asutay (2023) argues that Islamic economics emphasizes not only efficiency and profitability but also moral responsibility and social equity, which are essential for realizing sustainable development. Islamic economics, when viewed from a holistic perspective, not only promotes economic growth but also maintains social harmony and environmental stewardship the triad of sustainable development. Therefore, the alignment between maqasid al-shariah (the objectives of Islamic law) and SDG values provides a moral and ethical foundation for development strategies that go beyond material prosperity toward achieving falah, or holistic well-being. Furthermore, the integration of Islamic social finance (ISF) into national development planning demonstrates the compatibility of Islamic values with global sustainability efforts. The National Committee for Islamic Economy and Finance (KNEKS, 2023) highlights that Islamic economic instruments can serve as complementary mechanisms to state welfare programs, particularly in reducing inequality and improving community resilience.

Productive Zakat and Waqf as Instruments of Social Development

Zakat and waqf are not merely religious obligations but also function as redistributive mechanisms that enhance economic justice and social welfare. The transformative potential of productive zakat lies in its ability to convert beneficiaries (mustahik) into contributors (muzakki), thereby breaking the cycle of poverty. A study by Fauzi & Hidayat (2023) shows that productive zakat management programs in Indonesia have successfully increased micro-entrepreneurs' income by up to 30%, strengthening local economic resilience. The National Zakat Board (BAZNAS, 2024) reported an 18% increase in empowerment-based zakat programs compared to the previous year. These programs directly contribute to SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth) by funding microbusinesses, vocational training, and small-scale entrepreneurship initiatives. Meanwhile, productive waqf is emerging as an alternative financing mechanism for education, healthcare, and agricultural development. For instance, the establishment of micro-waqf banks and cash waqf-linked sukuk (CWLS) demonstrates how waqf can support SDG 4 (Quality Education) and SDG 9 (Industry, Innovation, and Infrastructure) through long-term investment in human capital. However, despite their great potential, zakat and waqf still face significant challenges, including limited public literacy, institutional coordination gaps, and the absence of standardized reporting systems. According to Arman (2025), improving governance, transparency, and impact measurement is crucial to ensuring that Islamic social finance contributes effectively to sustainable development. Strengthening institutional accountability through digital zakat and waqf management platforms can also enhance public trust and encourage broader participation in social finance initiatives. In addition, integrating zakat and waqf data into the national SDG dashboard can enable policymakers to measure their real contribution to poverty reduction, education, and job creation.

This step would align Islamic social finance performance indicators with global sustainability frameworks, strengthening both credibility and policy relevance.

Islamic Financial Inclusion and Community Accessibility

Access to Islamic financial services in Indonesia has significantly improved over the past four years. According to the Financial Services Authority (OJK, 2024), the Islamic financial inclusion rate reached 14.9%, up from 12.1% in 2021. This positive trend reflects growing public awareness and institutional development within the Islamic finance sector. Nevertheless, challenges remain, especially in reaching low-income and rural populations. Rahman (2022) argues that the digitalization of Islamic finance can accelerate social inclusion through Sharia-compliant fintech platforms and peer-to-peer lending models based on akad such as murabahah, musyarakah, and qard al-hasan. These innovations promote financial democratization and contribute directly to SDG 9 (Industry, Innovation, and Infrastructure) and SDG 10 (Reduced Inequalities). The rise of digital Islamic banking, micro-takaful, and Islamic crowdfunding platforms reflects a growing ecosystem that links ethical finance with sustainable development. Moreover, the digital transformation of Islamic financial services is expected to create new job opportunities, expand entrepreneurial ventures, and integrate micro, small, and medium enterprises (MSMEs) into the global halal economy. To maximize this potential, the government and financial regulators must implement policies that strengthen digital infrastructure, promote literacy, and provide incentives for innovation. Establishing Sharia-compliant digital sandboxes can help test and scale up new Islamic fintech models that align with SDG targets.

Green Sukuk and Sustainable Financing

Indonesia has pioneered the issuance of green sukuk, becoming the first country in the world to do so in 2018. By 2025, the total issuance value had surpassed USD 6.1 billion, financing projects related to renewable energy, green transportation, and waste management (Ministry of Finance, 2024). These initiatives are instrumental in supporting SDG 7 (Affordable and Clean Energy), SDG 11 (Sustainable Cities and Communities), and SDG 13 (Climate Action). According to Nasution et al. (2023), green sukuk represent a strategic financial instrument that bridges sustainable development financing needs with Sharia principles. Unlike conventional bonds, green sukuk ensure that all funded projects comply with ethical investment guidelines and do not harm the environment or society. Indonesia’s experience with green sukuk demonstrates the feasibility of aligning Islamic finance with climate-related goals. The success of this instrument has also inspired other Muslim-majority countries, such as Malaysia and the United Arab Emirates, to develop similar frameworks. However, there is still a pressing need to establish measurable impact reporting standards and provide fiscal incentives to attract more private-sector investors. Moreover, collaboration between the Ministry of Finance, OJK, and KNEKS can help build a sustainable pipeline of Sharia-compliant green projects, ensuring that Islamic capital markets play a leading role in financing the transition to a low-carbon economy.

Strategic Synergy Toward Golden Indonesia 2045

The synergy between Islamic economics and the SDGs should be positioned as a national strategic agenda. The vision of Golden Indonesia 2045 emphasizes fair, inclusive, and sustainable economic transformation, where Islamic economics serves as a moral and developmental driving force. According to Ismail & Yusof (2025), three key pillars can strengthen this synergy: Integration of fiscal and Islamic financial policies with SDG indicators, ensuring that development budgets and Islamic social finance contribute to shared national goals. Strengthening the digital Islamic economic ecosystem, fostering innovation, efficiency, and inclusivity across all sectors. Enhancing Islamic economic literacy across communities to increase participation, transparency, and accountability. Cross-sector collaboration involving government institutions, academia, Islamic financial industries, and philanthropic organizations is essential to achieving this vision. The synergy of policy, innovation, and education will create a strong foundation for Indonesia's sustainable and inclusive development. Ultimately, Islamic economics must evolve beyond being a niche financial system into a comprehensive development paradigm that integrates moral values with socio-economic objectives. This transformation will not only accelerate Indonesia's progress toward achieving the SDGs but also reinforce the nation's position as a global hub for Islamic sustainable finance by 2045.

4. CONCLUSION

Islamic economics holds tremendous potential in supporting the achievement of the Sustainable Development Goals (SDGs) in Indonesia. Through instruments such as zakat, productive waqf, green sukuk, and an inclusive Islamic financial system, core Islamic values such as justice (al-'adl), balance (tawazun), and public welfare (maslahah) can be effectively implemented in national development. These principles provide a strong moral and ethical foundation for the formulation of public policies that emphasize social welfare and environmental sustainability. By integrating spiritual and social values into the modern economic system, Islamic economics offers a comprehensive solution to the development challenges currently faced by Indonesia.

The synergy between Islamic economics and the SDGs is a crucial strategy toward realizing Golden Indonesia 2045, as both share a common vision: achieving prosperity that is just, inclusive, and sustainable. Islamic economics not only focuses on economic growth but also ensures equitable wealth distribution, environmental preservation, and improvement in the overall quality of life. Through collaboration among the government, Islamic financial institutions, academia, and civil society, the integration of Sharia values within the SDG framework can serve as a key catalyst for national economic transformation.

However, the realization of this potential still faces several challenges. Key obstacles include the limited integration between fiscal and Islamic social policies, uneven institutional capacity, and low public literacy regarding Islamic financial instruments. Moreover, reporting standards and impact measurement systems for zakat, waqf, and green sukuk programs require further refinement to enable quantitative assessment and alignment with SDG indicators.

To strengthen the role of Islamic economics in advancing the SDGs, several strategic steps must be taken. These include enhancing inter-institutional coordination, improving digital-based governance of zakat and waqf, and fostering innovation in Islamic green finance products. The government should also expand regulatory infrastructure and the digital ecosystem to support a technologically adaptive Islamic economic transformation. Additionally, improving Islamic financial literacy through formal education, community training, and public campaigns is essential to encourage wider participation in the value-based economic system.

With these strategic efforts, Islamic economics can evolve from being merely an alternative system to becoming a central pillar of national development that is just, inclusive, and sustainable. The synergy between Islamic values and global SDG objectives will lead Indonesia toward the vision of Golden Indonesia 2045—an era where material, spiritual, and social prosperity coexist harmoniously within a framework of competitive and civilized development.

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