

The Role of Sharia Economics in Economic Resilience Towards a Golden Indonesia 2045

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ABSTRAK: Studi ini meneliti secara mendalam peran ekonomi syariah dalam mencapai ketahanan ekonomi dan bagaimana peran ini dapat membantu Indonesia menuju visi "Indonesia Emas". Penelitian ini menganalisis literatur dan metode analisis konseptual untuk menjelaskan berbagai cara ekonomi syariah dapat memperkuat dasar ketahanan ekonomi Indonesia. Diharapkan bahwa pemahaman yang mendalam tentang prinsip-prinsip ekonomi syariah akan memungkinkan untuk memasukkan prinsip-prinsip Islam kedalam kebijakan ekonomi nasional. Penelitian menunjukkan bahwa penerapan ekonomi syariah dapat membantu pertumbuhan ekonomi yang inklusif dan berkelanjutan. Untuk proyek strategis, instrumen keuangan syariah seperti sukuk dan perbankan syariah dapat digunakan untuk menghasilkan sumber pendanaan yang berkelanjutan. Selain itu, prinsip-prinsip ekonomi syariah dapat membantu mempertahankan sektor riil ekonomi dan mengurangi risiko sistemik dalam konteks ketahanan ekonomi. Dengan menerapkan ekonomi syariah, usaha kecil dan menengah (UKM) dan sektor ekonomi lokal mungkin dapat berkembang, meningkatkan distribusi pendapatan, dan mengurangi ketidaksamaan ekonomi. Sebagai kesimpulan, penelitian ini membahas peran ekonomi syariah dalam mencapai ketahanan ekonomi secara konseptual dan praktis. Hasil penelitian ini diharapkan dapat memberikan landasan bagi pengembangan kebijakan yang berkelanjutan dan inklusif, sejalan dengan tekad Indonesia untuk menjadi negara "Emas" dalam konteks ekonomi yang berkeadilan dan berkelanjutan.

Kata Kunci : Ekonomi, Islam, Pembangunan

ABSTRACT : This study delves into the role of Islamic economics in achieving economic resilience and how this role can contribute to Indonesia's vision of "Indonesia Emas" (Golden Indonesia). The research analyzes literature and employs conceptual analysis methods to elucidate various ways in which Islamic economics can strengthen the foundation of Indonesia's economic resilience. It is hoped that a profound understanding of the principles of Islamic economics will enable the incorporation of Islamic principles into national economic policies. The study indicates that the implementation of Islamic economics can contribute to inclusive and sustainable economic growth. For strategic projects, Sharia-compliant financial instruments such as sukuk and Islamic banking can be utilized to generate sustainable sources of funding. Additionally, the principles of Islamic economics can help sustain the real sector of the economy and reduce systemic risks in the context of economic resilience. By implementing Islamic economics, small and medium enterprises (SMEs) and local economic sectors may thrive, enhancing income distribution and reducing economic inequality. In conclusion, this research discusses the role of Islamic economics in achieving economic resilience both conceptually and practically. The findings of this study are expected to provide a foundation for the development of sustainable and inclusive policies, aligning with Indonesia's commitment to becoming a "Golden" country in the context of a just and sustainable economy.

Keywords: Economy, Islamic, Development

INTRODUCTION

The Definition of Sharia Economy or Islamic Economy according to M.A. Manan is a social science that studies the economic issues of the people inspired by Islamic values. According to Muhammad Abdullah al-'Arabi, the Definition of Sharia Economy or Islamic Economy is a set of general economic fundamentals derived from the Quran and Sunnah, constituting an economic structure built on these foundations according to each environment and era. According to Prof. Dr. Zainuddin Ali, the Definition of Sharia Economy or Islamic Economy is a collection of legal norms derived from the Quran and Hadith that regulate the economy of human beings. According to Dr. Mardani, the Definition of Sharia Economy or Islamic Economy is an effort or activity carried out by individuals, groups, or legal and non-legal entities to fulfill commercial and non-commercial needs by Sharia principles. (ANSORI, 2016, pp. 3–4)

In Arabic, the word "Ekonomi" can be translated as "ijtihad," derived from the root word "Qasd," which has the basic meanings of simplicity, thrift, moderation, straightness, and being in the middle. Meanwhile, the term "iqtisad" itself means simplicity, thrift, and straightness. This term has become widely used as the term for economics in the Indonesian language. (Nuhbatul Basyariah, 2023) From the above definition of Islamic economics, it can be concluded that the definition of Islamic economics or Sharia economics is an economic system derived from transcendent revelation (the Quran and Hadith) and interpretative sources of revelation known as ijtihad.

The National Committee on Sharia Economic and Financial Affairs (KNEKS) is an institution that functions as a catalyst for the development of Sharia economics and finance on both national and international scales. KNEKS is mandated to actively promote the development of Sharia economics and finance to support national economic resilience. Therefore, under the leadership of President Joko Widodo, the government established an institution called the National Committee on Sharia Economic and Financial Affairs (KNKS), officially inaugurated on August 2, 2016, to enhance national development, particularly in Sharia finance. With the growth of Sharia finance, the government, through Presidential Regulation No. 91, expanded KNKS into KNEKS, as stated in Presidential Regulation No. 28 of 2020. KNEKS is tasked with accelerating, expanding, and advancing the development of Sharia economics and finance to support national economic development. (Kusjuniati, 2020)

The development of a country can be assessed based on income, prosperity, and health within that country. Prosperity in a country is crucial to be addressed. The reason is, that if a country is not prosperous, progress and improvement will be challenging. If a country is healthy and prosperous, the income within that country increases. When the income of a country undergoes changes and development, its society will be prosperous and healthy. The income of a country can take the form of cash. If a country's cash reserves increase, development in various aspects related to that country can be undertaken. (Muhammad Wandisyah R. Hutagalung, 2021)

The role of the Islamic Economy in Economic Resilience towards Indonesia Emas 2045 is crucial for the country's future. Islamic shadow banking has demonstrated that Islamic banking can continue to operate even during financial crises and pandemics, contributing to economic growth and stability (Basmar et al., 2023). To prepare for the demographic bonus in 2045, educational planning through Islamic education insurance is necessary to ensure affordable education costs and reduce unemployment. (Abd Wahid, M. Zainal Arifin, 2021) Young accountants need to enhance their knowledge of Islamic accounting to contribute effectively to the golden era of Indonesia in 2045. (Artichah & Nawang Wulan, 2022) Islamic economic law plays a crucial role in supporting a healthy economic system by promoting the payment of zakat, prohibiting usury, encouraging economic cooperation, and ensuring social security. (Z. Hasan & Nurhuda, 2023) The concept of religious capitalism in Islamic economics offers a philosophical and futuristic perspective for Indonesia's economic system, combining rationalism and spirituality. (Prasetyo & Hermansyah, 2021)

Islamic economics in Indonesia has the potential to contribute to building robust and sustainable economic resilience, aligning with the national vision of "Golden Indonesia 2045." Findings from various studies highlight the positive impact of Sharia-compliant financing on reducing unemployment rates and fostering economic growth. Additionally, the role of Islamic financial institutions and government support plays a crucial part in strengthening the Shariah economy and enhancing the financial performance of small and medium-sized enterprises (SMEs). Implementing the Shariah economic model in rural areas has shown positive effects, such as increased job opportunities, income, and tourism, contributing to the economic progress of villages. These findings indicate that Islamic economics can play a crucial role in achieving the national vision of solid and sustainable economic resilience in Indonesia. (Menne et al., 2023)

"Golden Indonesia 2045" refers to Indonesia's vision and mission to achieve a prosperous and advanced nation by the year 2045. This involves various aspects such as economic transformation, legal awareness, human resource development, and efforts to reduce the stunting rate. Indonesia aims to overcome the Middle Income Trap (MIT) by accelerating capital accumulation, fostering innovation and technology, and strengthening institutions. (Maryanti et al., 2023) Additionally, the enhancement of legal awareness among the golden generation is seen as a strategic step to align knowledge, skills, and civic dispositions. (Belladonna et al., 2023) The development of outstanding human resources with creativity, critical thinking, and collaborative skills is crucial for realizing Indonesia's golden vision. (Ramadona et al., 2022) Efforts to reduce the stunting rate are included in the national action plan, to achieve a stunting prevalence rate of 14% by 2024. Preparation for the 2045 Golden Generation also involves the development of a knowledge-based society through education and the potential of the Fourth Industrial Revolution. (Hidayat, 2022)

Indonesia aims to achieve golden status by the year 2045 for several reasons. Firstly, the country is implementing economic transformation to overcome the Middle Income Trap and achieve sustainable economic growth. (Maryanti et al., 2023) Additionally, the millennial generation is considered essential in realizing Indonesia Emas 2045, as they embody values such as nationalism, religiousness, and global competitiveness. (Permatasari & Murdiono, 2022) Furthermore, the government recognizes the need to address the low interest in continuing education among the Indonesian population and emphasizes the importance of educational planning through Islamic education insurance to prepare for the demographic bonus in 2045. (Nur Ngaini, 2022) Finally, culture and politics play a crucial role in achieving the vision, with a focus on political ideologies, youth empowerment, and cultural knowledge to create a stable and competent society. (Abadi et al., 2022)

A literature review serves as a crucial initial step in understanding the context, concepts, and contributions of Islamic economics. A thorough analysis of previous research provides a strong theoretical foundation for engaging with and embracing relevant key concepts. Therefore, this research will not only offer a better understanding of the role of Islamic economics in the national economic ecosystem but also provide a groundwork for innovative thinking and policy implementation that supports sustainable economic growth. The significance of this research lies

in its contribution to providing deeper insights into the potential and role of Islamic economics in accelerating the achievement of Indonesia's Golden 2045 goals. Thus, this study is expected to contribute conceptually and practically to inform policies and strategic measures that will guide Indonesia's journey toward economic excellence in 2045.

RESEARCH METHODS

This research will commence with an in-depth analysis through a literature review to comprehend the role of Islamic economics in achieving economic resilience toward Indonesia Emas 2045. The literature review will encompass an overview of previous research conducted in the realms of Islamic economics, economic growth, and economic resilience. In the context of Islamic economics, the literature will focus on the contributions of Sharia-compliant financial products and services to sustainable economic development. Additionally, literature on financial inclusivity and its impact on poverty alleviation and economic empowerment of communities will be an integral part of this analysis. Through this literature analysis, the research will be able to outline a strong theoretical foundation for understanding the contribution of Islamic economics. Furthermore, findings from the literature review will be integrated to form a conceptual framework that will guide the subsequent data analysis and discussions.

DISCUSSION

Contribution of Islamic Economics to Economic Growth

Products and services in the field of Sharia-based finance have the potential to support economic growth. Research has shown that Sharia-compliant financing provided by Islamic banks in Indonesia has a positive impact on reducing unemployment rates and promoting economic growth. (Yuli & Rofik, 2023) Furthermore, public understanding of Sharia banking products can enhance financial literacy and expedite economic recovery through Sharia financial products. (Puspitasari et al., 2023) The development of Sharia economics, along with the role of Islamic financial institutions and government support, correlates positively with the strengthening of Sharia economics and the improved financial performance of SMEs in Indonesia.

Islamic economics has the potential to become a key driver for key sectors in achieving the economic growth targets of Golden Indonesia 2045. Research has indicated that Sharia-compliant financing provided by Islamic banks in Indonesia has a positive impact on reducing the unemployment rate and fostering economic growth. (Yuli & Rofik, 2023) Furthermore, the role of Islamic financial institutions in promoting economic growth is evident in the application of Sharia principles in the management of financial institutions, resulting in increased investment flows and productive business. (Pamuji et al., 2022)

The significant growth of Islamic financial institutions and high economic growth simultaneously has attracted interest in studying whether the Islamic banking sector, currently experiencing fantastic and consistent growth, empirically contributes to Indonesia's long-term economic growth. (Rama et al., 2013) Overall, the development and utilization of Sharia-based financial products and services can contribute to economic growth by promoting inclusivity, job creation, and increased investment in various economic sectors.

Islamic economics has the great potential to enhance economic equality through various inclusive and just means. Here are some ways in which Islamic economics can contribute to achieving the goal of economic equality:

a. Microfinance and SME Financing

Through the principles of Islamic economics, microfinance and support for Micro, Small, and Medium Enterprises (MSMEs) can be accessed more easily. This provides opportunities for small business owners to develop their economic potential... (Juliana et al., 2018)

Pembiayaan UMKM dan Non Performing Financing (NPF)					
Bank Umum Syariah dan Unit Usaha Syariah					
dalam Milyar Rupiah					
No.	Keterangan	2016	2017	2018	Mei 2019
1.	Pembiayaan UMKM	54.530	58.979	61.359	62.518
	a. Modal Kerja	35.827	37.868	37.304	39.237
	b. Investasi	18.703	21.111	24.055	23.281
2.	Total Pembiayaan	248.007	285.695	320.193	329.811
	(UMKM dan Non UMKM)				
3.	NPF UMKM	3.867	3.336	3.082	4.065
	a. Modal Kerja	2.123	2.196	2.068	2.756
	b. Investasi	1.744	1.140	1.014	1.309
4.	Share UMKM thd total (1 : 2)	21,99%	20,64%	19,16%	18,96%
5.	% NPF (3 : 1)	7,09%	5,66%	5,02%	6,50%

Sumber Data : Statistik Perbankan Syariah OJK, Mei 2019

From the above data, we can understand that Islamic banking consistently increases financing for MSMEs every year to contribute to economic equality. The significant increase in financing indicates an expansion of its outreach.

b. Wealth Redistribution

The principle of fair wealth distribution in Sharia economics can help reduce economic disparities. Zakat, infak, and sedekah, as Sharia financial instruments, can be utilized to distribute wealth to segments of society in need. Sharia economics can contribute to achieving the goal of economic equality through wealth redistribution by applying principles such as equitable wealth or income distribution for the community, prioritizing Islamic business ethics, and leveraging Islamic social financial institutions. (Ahyani et al., 2023)

From the above diagram, we can see that the distribution of Zakat, Infak, and Sedekah increases every year. With proper and targeted distribution, it will help improve the economy of the community.

Islamic economics prohibits interest and speculation. The implementation of Islamic social finance, including institutions such as Baznas, aims to provide financial services and support micro, small, and medium-sized communities. By curbing disparities through the prohibition of interest and promoting mutual exchange and redistribution, Islamic economics can achieve socio-economic justice and contribute to the welfare of society. (Kato, 2022)

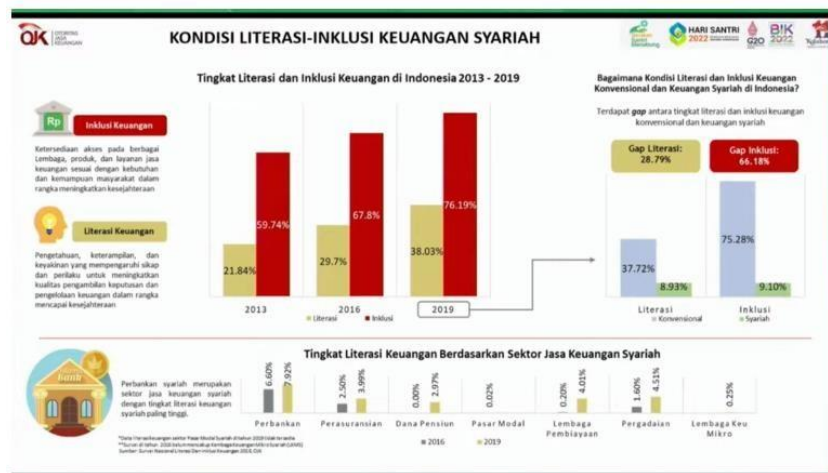


Sumber : Laporan keuangan BAZNAS Nasional 2011-2021 (diolah)

c. Form of Inclusive Finance

Islamic economics can contribute to achieving the goal of economic inclusivity through various forms of inclusive finance. By implementing Sharia regional regulations and creating inclusive and sustainable economic growth, the Islamic economic system can help improve the welfare of society in a fair and just manner. (Murod & Santoso, 2023) Islamic finance, with

principles of risk-sharing and redistribution, can contribute more to distributive justice and inclusive development. The establishment of an Islamic monetary system that transmits monetary policies through interest-free instruments and risk-sharing can lead to fair wealth distribution and sustainable economic well-being. (Suziraha Dzulkepli & Mohd Nizam Barom, 2021) Therefore, by incorporating Sharia principles into the financial system and promoting forms of inclusive finance, Islamic economics can play a crucial role in achieving economic inclusivity and inclusive development.



From the above graph, it can be observed that both conventional and Sharia- inclusive literacy have experienced a significant increase, proving that economic development is a priority for the government.

d. Empowering Communities Through Waqf

Islamic Economics can contribute to achieving economic equality goals through empowering communities through waqf. Waqf funds, managed by trustees (nazir), can be distributed to various capital market products such as Sharia stocks, Sharia mutual funds, Sukuk, and SBSN, which can generate profits for economic empowerment activities. (Maulida et al., 2022) Additionally, the use of fintech applications in cash waqf management can contribute to economic empowerment, as seen in the case of Sharia cooperatives and Fintech companies in Bandung City. Various approaches in Islamic economics can help empower individuals and communities, promote economic growth, and reduce poverty. (Sahban & Risma, 2022)

Through the implementation of various mechanisms, Islamic economics can make a significant contribution to creating a more equitable and sustainable economic system, reducing economic disparities, and enhancing the overall welfare of society.

Strengthening Islamic Economic Education

Indonesia has actively entered the new era of digital 4.0, marked by the movement of various sectors towards fully automated digital processes. One of the indicators is the emergence and growth of Islamic financial technology (fintech) following the presence of conventional fintech and previous services such as internet banking, mobile banking, and others. Fintech represents a disruptive innovation, successfully displacing an existing market, particularly in the financial industry, by offering a more practical, convenient, and economical solution.

According to the data from the National Committee on Islamic Economic and Financial (KNEKS) in 2021, there are approximately 858 providers of undergraduate programs (S1) in the field of Islamic Economics and Finance in Indonesia, with 818 programs coming from Islamic higher education institutions (PTKI). This information is derived from the Islamic Economics and Finance Study Program (MEKSI) guidelines, which are further detailed in KNEKS's working papers. The guidance from the Vice President of Indonesia, who also serves as the Executive Chairman of KNEKS, emphasizes the government's interest in harmonizing Islamic economics

and finance programs across various universities, focusing on at least five specific study programs: (1) Islamic Economics, (2) Sharia Business Management, (3) Sharia Finance and Banking, (4) Sharia Accounting, and (5) Sharia Economic Law. (Permata & Sari, 2021)

The relatively high growth of the Islamic economic and financial industry has not been supported by an adequate workforce in the field of Islamic finance. Almost 90% of the background of Islamic economic workforce is filled by individuals with a conventional education background. The issue in Islamic economics lies in the insufficient human resources, both in terms of quality/understanding and quantity. Meanwhile, the Indonesian Sharia Economic Masterplan 2019-2024 emphasizes that one of the prerequisites for the realization of Sharia economic development is the improvement of the quantity and quality of human resources in Islamic economics, whether in educational institutions, religious social institutions, or Islamic economic and financial institutions. (Tripalupi, 2021)

Here are the qualifications and standards for human resources in Islamic economics:

Understanding moral values in the application of fiqh muamalah/Islamic economics.

Understanding the concepts and objectives of Islamic economics.

Understanding the concepts and implementation of transactions and contracts in Islamic economic transactions.

Familiarity with and understanding of the workings of Islamic economic, business, and financial institutions.

Knowing and understanding the workings and interactions of related institutions; regulators, supervisors, legal institutions, and consultants in the Islamic economic, business, and financial industry.

Knowing and understanding the fundamental laws, both Sharia law (fiqh muamalah) and positive law in force.

Proficiency in the source languages of knowledge, namely Arabic and English. (Agustianto, 2011)

Therefore, to meet the requirements of qualified human resources, it is necessary to explore the qualifications needed for 4.0-based digital Islamic economic human resources. Looking at the foundation of the vision and mission of the development of Islamic economics and finance proclaimed in 2018, including faith, morals, and Sharia. Also considering the policy strategies outlined above and various opinions, it can be concluded that these qualifications include both soft and hard skills. (Tripalupi, 2021) To increase awareness and understanding of the public about Islamic economics, several steps can be taken. First, there is a need for socialization and education about Islamic economics and Sharia principles. This can be achieved through the delivery of muamalah literacy, seminars, training, and community service programs focused on the development of Islamic economics. (Hafizd & Khoirudin, 2023)

Second, it is important to provide tax incentives for Islamic investment funds managed by responsible investment principles. Additionally, the integration of capital market issuers and the existence of proven ESG-supported investment instruments endorsed by specific ESG rating agencies can contribute to the advancement of the Islamic economy. (Siregar, 2022) Finally, strengthening public perception of Islamic banking can be achieved through a three-stage process: externalization, objectification, and internalization, using the ashabiyyah theory and social construction theory. These steps aim to enhance public knowledge and understanding of Islamic economics, ultimately fostering its growth and development. (Zuhroh et al., 2023)

Empowering the Economy Through Islamic Finance

In a developing economy, the community always needs financial capital to start new businesses and expand existing ones. Business actors typically obtain financial capital from banks. This is because access to banking is relatively easier, and their branch networks are more extensive, spanning various regions from cities to villages. (B. A. Rahmawati et al., 2018)

Empowering the economy through Islamic finance refers to efforts to leverage Islamic

economic principles within the financial system to enhance the well-being of society. Islamic finance is based on Islamic principles, involving moral, ethical, and just aspects of financial transactions. (Ilmi, 2023) Here are some ways in which economic empowerment can be achieved through Islamic finance:

a. Islamic Cooperative

Islamic Cooperative functions as a people's economic institution aimed at developing productive businesses and investments while improving living standards based on Sharia principles. This cooperative plays a strategic role in empowering micro, small, and medium enterprises (MSMEs) by providing job opportunities and reducing inequality and poverty through Sharia principles. (Alfarizi & Ngatindriatun, 2022)

Islamic microfinance institutions, such as Islamic cooperatives, Baitul Mal Wat Tamwil, Zakat Management Organizations, and Micro Wakaf Banks, can be utilized by women-led micro-businesses in Indonesia to overcome challenges in accessing business capital and contribute to women's empowerment. Empowering Islamic cooperatives involves enhancing the capacity of cooperative managers in terms of knowledge and standard cooperative management skills, leading to better governance and performance of primary/secondary cooperatives. By strengthening the role of Islamic microfinance institutions and promoting financial literacy, attitudes, social influence, and self-efficacy, Islamic cooperatives can effectively contribute to the economic empowerment of individuals and communities. (A. Rahmawati & Wahyuningsih, 2022)

In the management of Islamic cooperative business activities, they are divided into two areas: trade and savings and loans. In the trade sector, the offered goods or products must comply with Islamic Sharia, including being halal, clean, and in line with Islamic economic principles. In the savings and loans sector of Islamic cooperatives, several conditions must be met, such as not conflicting with Islamic Sharia, avoiding elements of uncertainty (gharar), interest (riba), and gambling (maisir), ensuring mutual benefit, and prioritizing common interests. Islamic cooperatives that focus on savings and loans are known as KJKS (Cooperative, Savings and Loans). The establishment of KJKS is expected to positively impact the lives of the community, as outlined in the Minister of Cooperatives and SMEs Decree No. 91/KEP/M.KUKM/IX/2004 regarding indicators in the implementation of KJKS business activities, reflecting the evolving form in the Indonesian community's economy, especially within the scope of cooperatives and SMEs. The financing products of Islamic cooperatives are divided into five, namely murabahah, musyarakah, mudharabah, istishna, and salam. (Rasyidah & Wigati, 2022)

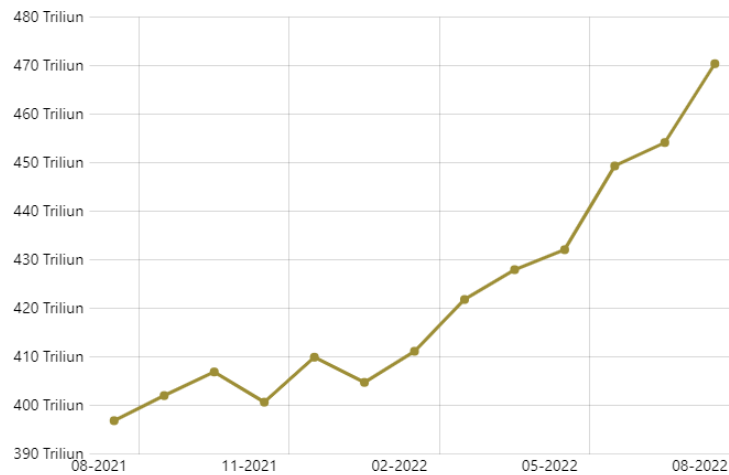
Dalam the new Cooperative Bill, the Government has accommodated cooperative policies based on Sharia economic principles in Article 51 paragraphs (4) and (5). Essentially, this is aimed at promoting the development of cooperatives based on Sharia economic principles. Sharia cooperatives and Baitul Maal wat Tamwil (BMT) welcome the inclusion of the substance of cooperatives based on Sharia economic principles in the Cooperative Bill and hope it can become a stronger legal framework. Notably, in 2016, the number of cooperative business units reached 150,223 units, of which 2,253 units, or about 1.5 percent were Sharia-based Savings and Loans Cooperatives (KSPPS) with 1.4 million members.

b. Sharia Microfinance:

Sharia microfinance institutions play a crucial role in empowering the economy through various strategies. One approach is to provide access to capital for women-led micro-enterprises, addressing a common challenge they face. Another strategy focuses on poverty alleviation by implementing cultural and structural approaches, such as revitalizing the concept of people's economy, enhancing literacy about endowments (wakaf) and almsgiving (zakat), and improving coordination among authorities.

Islamic banks also contribute to economic empowerment by supporting micro and small entrepreneurs, offering training programs, and promoting a financial system based on Sharia principles. (Nawawi et al., 2022)

Moreover, these institutions prioritize community empowerment through programs that enhance micro-management and finance, support SMEs, and promote sustainable finance. By implementing these strategies, Sharia microfinance institutions aim to create job opportunities, promote equality, honesty, justice, and moral ethics, and contribute to the overall economic development. (Heriyanto et al., 2022)



As seen from the above graph, financing from Islamic commercial banks and Islamic business units has experienced a significant increase within one year. In August 2022, the financing reached 470.29 trillion rupiahs. Based on this data, it can be observed that the government, through Islamic financial institutions, is committed to seriously empowering the community through financing efforts.

a. Zakat dan Infaq

Zakat and infaq can be utilized for economic empowerment in various ways. One approach is through the allocation of zakat funds for productive purposes, such as providing business capital or assistance to micro, small, and medium enterprises (MSMEs). This can contribute to economic growth and business development, leading to increased self-reliance and improved living standards for recipients. (Fauzan et al., 2023) Another strategy involves implementing programs that focus on empowering rural communities through the concept of zakat nomik, involving educating and guiding them about economic strategies and practices. By optimizing the role of zakat management institutions and utilizing zakat funds for economic activities, communities can be motivated and empowered to engage in productive efforts. This approach highlights the potential of zakat and infaq in promoting economic empowerment and alleviating poverty. (Mutakin, 2022)



In the last 5 years, the graph of LAZ Harfa's collections has experienced a significant increase. In 2017, LAZ Harfa was only able to collect 5.1 billion Rupiah, and in 2018, the collection increased to 9.6 billion Rupiah. One year later, there was a substantial increase in the collection in 2019, reaching 16.6 billion Rupiah. One strong reason for this increase is the massive donations for the survivors of the Sunda Strait Tsunami that hit the coastal areas of Banten. Many individuals and groups donated generously and channeled their donations through LAZ Harfa.

The increase in the collection has also impacted the growing number of beneficiaries or mustahiks receiving various aid programs. In 2017, LAZ Harfa recorded 34,947 beneficiaries, while now in 2021, the number of beneficiaries has significantly increased to 273,552. This figure is divided among 8 main programs, namely Economy (6,916 individuals), Social and Da'wah (34,431 individuals), Education (2,650 individuals), Health (76,418 individuals), Village of Hope (30,322 individuals), Disaster and Human Relief (23,712 individuals), Ramadan (52,670 individuals), and Qurban Program (46,433 individuals). (Indah, 2021)

Empowering the economy through Islamic finance not only provides financial access to more people but also emphasizes values of justice, sustainability, and community empowerment. Integrating Islamic economic principles into financial policies is expected to create a sustainable positive impact on the economy and the welfare of society.

Role of Islamic Economy in Achieving Indonesia Emas 2045

Islamic economy plays a crucial role in achieving the goals of Indonesia Emas 2045. In the Islamic economic system, all economic activities are based on Islamic principles, such as the prohibition of usury, gambling, and activities harmful to society. Through the implementation of Islamic economics, Indonesia can achieve sustainable economic growth, empower its people, alleviate poverty, ensure environmental sustainability, improve the quality of human resources, and increase awareness of the importance of moral and ethical values in the business world. (Sujono & Meutia, 2023)

In the pursuit of realizing the vision of Indonesia Emas 2045, enhancing the role and development of Islamic economics becomes crucial. By strengthening Islamic values within the economic system, Indonesia can achieve sustainable and inclusive growth, shielding society from the negative impacts of conventional economics, and promoting social justice and welfare for all. With strong commitment and collective efforts, Indonesia can become an inspirational country in implementing Islamic economics, reinforcing its global role, and achieving lofty goals as an advanced and prosperous nation (Viridi, 2022)

To enhance the role of Islamic economics, it is important to collaborate with various stakeholders, both domestic and international. Synergy among the government, private sector, financial institutions, and civil society is needed to build a robust and sustainable Islamic economic ecosystem. In this context, education and training on the principles of Islamic economics, as well as the development of Islamic microfinance and cooperatives, should also be considered to increase public understanding of the benefits and potential of Islamic economics. (Viridi, 2022)

The implementation of Islamic economic principles will position Indonesia as a center for Sharia-based finance and investment in Southeast Asia. Consequently, the country will be able to expand its economic base, increase economic participation across all segments of society, and create broader employment opportunities. Additionally, Islamic economics will drive the growth of the halal industry, religious tourism, and Islamic banking, making a significant contribution to Indonesia's economic growth. (Yuli & Rofik, 2023)

The emphasis on achieving sustainable economic growth is one of the main focuses of Islamic economics in realizing the goals of Indonesia Emas 2045. Islamic economics promotes productive investments based on Islamic economic principles, avoiding practices such as usury and detrimental speculation. In this regard, Islamic economics can drive the real sectors such as manufacturing, agriculture, and services, enhancing overall productivity and competitiveness of

the national economy. With higher economic growth, Indonesia can achieve sustainable prosperity for its entire population, including reducing poverty rates and improving living standards. (Sujono & Meutia, 2023)

Not only that, sustainable economic growth can also have a positive impact on the environment. By implementing environmentally friendly economic principles, such as the use of renewable energy, efficient waste management, and the development of green technology, Islamic economics can serve as a driving force to protect nature and maintain ecosystem balance. In line with the vision of Indonesia Emas 2045, Islamic economics can act as a catalyst for sustainable development involving all sectors and preserving the environment for future generations. To achieve all of this, the government and society must collaborate in shaping economic policies that support Islamic economic principles. Clear regulations and support from all sectors, including banking, companies, financial institutions, and the general public, are needed. Through this synergy, a conducive environment will be created for the development of Islamic economics and increased participation from all parties in achieving the goals of Indonesia Emas 2045. (Hayati et al., 2020)

High-quality human resources, emphasized in Sharia economics to achieve the goals of Indonesia Emas 2045, are a determining factor for the success and progress of a country. Through a Sharia-based approach, education and training tailored to Sharia principles can make a significant contribution to improving the quality of the workforce in Indonesia. In a Sharia economy that emphasizes principles of justice, equality, and morality, individuals must develop skills that align with market needs and are in line with Islamic values. In this context, Sharia-oriented education and training can help enhance the quality of human resources. (M. A. Hasan, 2023)

In this context, the development of high-quality human resources becomes the key to achieving Indonesia Emas 2045. Through a Sharia-based approach that integrates education and training aligned with Islamic values, Indonesia will be able to produce a competitive workforce on a global scale. It is important to note that the improvement of human resource quality is not only related to the aspects of education and training but also to the holistic empowerment of individuals, including in the areas of character and spirit. Therefore, Indonesia needs to emphasize the importance of a comprehensive approach to developing high-quality human resources. (M. A. Hasan, 2023)

In Indonesia, Islamic economics has been developing quite rapidly in recent years. Some steps have been taken to enhance the economy of Indonesia Emas, including:

- a. Establishment of the Sharia Financial Services Authority (OJK Syariah): The OJK established a regulatory and supervisory institution specifically for the Islamic financial sector in Indonesia in 2013. Its goal is to ensure transparency, fairness, and stability in the Islamic economy.
- b. Improvement of Islamic Financial Institutions

The number of Islamic banks in Indonesia continues to increase, offering a variety of Sharia-compliant financial products and services in line with Islamic principles. They also innovate to create products that meet the needs of the community. There are two types of Islamic banking institutions in Indonesia: Islamic banks and Sharia business units (UUS). Islamic banks operate entirely based on Sharia principles, while UUS is part of conventional banks that offer Sharia-compliant products and services. As of 2023, Indonesia has 13 Islamic banks, and conventional banks offering Sharia business units number 20. (Ayu Yunanda, 2023)

- c. Development of Sharia Capital Markets

Sharia capital markets have also experienced rapid growth in Indonesia. Sharia-compliant sukuk have been issued to support infrastructure financing and other sectors, along with other Sharia-compliant investment instruments that help boost investments in the Islamic economy.



From the data in the above graph, the development of the Sharia stock index continues to increase from year to year, despite experiencing several relatively insignificant declines as shown in the graph. The highest decline occurred in 2015 when the ISSI closed at a value of 143.93, decreasing by 14% compared to 2016, which was at 166.77. In addition to the Sharia stock price index, which can be considered stable and consistently increasing, the market capitalization of combined Sharia stocks is also in a similar condition, remaining stable and tending to increase. (Fahrozi, 2020)

The Indonesian government has issued several regulations to support the development of Islamic economics. Some important regulations include:

- a. Law No. 21 of 2008 on Sharia Banking: This regulation governs the establishment, operation, and supervision of Islamic banks in Indonesia.
- b. Law No. 40 of 2007 on Limited Liability Companies: This regulation allows the establishment of companies based on Sharia principles, known as Sharia-compliant or Sharia companies.
- c. Presidential Decree No. 46 of 2009 on the Development of Sharia Microfinance: This regulation provides guidelines and incentives for the development of Sharia microfinance, including the establishment of Sharia microfinance institutions such as Baitul Maal wat Tamwil (BMT) and Sharia Microfinance Institutions (LKMS).

CONCLUSION

Based on the above research, Islamic economics makes a significant contribution to Indonesia's economic growth. Sharia-based financial products and services can support economic growth by reducing unemployment rates, improving public literacy, and accelerating economic recovery through Sharia-compliant financing. With the development of Islamic economics, Islamic financial institutions, and government support, there is a positive correlation between the strengthening of Islamic economics and the enhanced financial performance of SMEs in Indonesia. Islamic economics also has the potential to improve economic equality through microfinance and support for SMEs. Principles of fair wealth distribution can help reduce economic disparities through zakat, infaq, and charity. In addition, inclusive financial forms within Islamic economics can achieve economic equality by implementing Sharia regional regulations.

Education in Islamic economics also becomes a crucial focus to support the development of Islamic economics. The implementation of Sharia economics and finance programs at universities needs to be harmonized, and the improvement of the quality of Islamic economics human resources is highly necessary. Increasing public awareness of Islamic economics can be done through socialization, education, and tax incentives for Sharia-based investments. Economic empowerment through Islamic finance is evident through Islamic cooperatives, Sharia microfinance, and zakat and infaq. These institutions play a role in empowering the community's economy with Islamic principles.

In the context of the vision of Indonesia Emas 2045, Islamic economics plays a vital role. Strengthening Islamic values in the economic system is expected to achieve sustainable economic

growth, empower the community, alleviate poverty, ensure environmental sustainability, improve human resource quality, and enhance moral awareness in the business world. Through the implementation of Islamic economics, Indonesia can become a hub for Sharia-based finance and investment in Southeast Asia, creating job opportunities and boosting the growth of the halal industry and religious tourism sector.

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