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## Does SDGs Goal 8 Encompass in Stakeholders' Roadmap of Indonesia's Sharia Banking Journey: A preliminary exploration

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**Abstract:** This study's objective is to present an interlinkage framework and analytical options through relevant reports and scientific publications of the roadmap that have been developed by institution as a stakeholder. It assesses the interlinkages between stakeholders' roadmap and the comprehensive interactions among supported sector mentioned in these studies provides a key perspective for assessing the accomplishment of Sustainable Development Goals (SDGs) goal 8 objectives and its implementation. Using qualitative research approach that focused on understanding the nature of approaches or strategies that are interrelated between stakeholders' roadmap that had the largest number of interlinkages and stimulate dialogue on the importance of aligning a broad exposure of stakeholders in achieving Decent Work and Economic Growth or SDGs goal 8 in Indonesia. A connection between approaches or strategies in each roadmap that linked with SDGs goal 8 through the same strategy represented in the graph using KUMU representing a direct relationship between a node and other node in the network. Overall, the result indicates that support to attain SDGs goal 8 were encompassing in various approaches or strategies in stakeholders' roadmap.

**Keywords:** Policy Roadmaps, SDGs Goal 8, Sharia Banking, Indonesia

### INTRODUCTION

Sustainable is not just an economic concept, basically sustainable development is about economic, social and ecological as factors that are integrated into decision making considerations (Baskoro, I. N., & Damajanti, N. S., 2016). The need of including various perspectives in discussions about sustainable development is becoming more widely recognized (Sinakou, E. et al., 2018; van Soest, H. L., et al., 2019). Sustainable Development Goals have no one left behind and partnership as the principle, through collaboration and close coordination between the Government, the business sectors, social organizations, academics and the public (Bappenas, 2019a).

Indonesia engages proactively in achieving SDGs targets as articulated within the published paper entitled “Transforming Our World: The 2030 Agenda for Sustainable Development”. Since its introduction Sustainable development concept fundamentally acknowledges the finite availability of resources and the intricate connection between different areas of human activity and the ecological environment (Mensah, J. 2019; Polasky, S., et al., 2019; Tomislav, K., 2018).

Studying how the potential contributions of Islamic economic principles can help achieve sustainable development goals can provide valuable insights into different economic models that focus both on economic growth and social and environmental well-being (Kader, H., 2021; Khan, F., & Haneef, M. A., 2022). According to Chapra, Islamic economics advocates both the ethical environment stewardship to the engagement in sustainable methodologies (Chapra, M. U., 2018; Sarac, M., & Hassan, M. K. (Eds.), 2020). Furthermore, Islamic finance is in the center of advancing SDGs objectives. In theory, the aims of sustainable development is in harmony with fundamental concept of Islamic finance. (Rosman, R., et al., 2022). Paradigma pembangunan dalam Islam terkandung banyak faktor yang berbeda atau multidimensional yang bermakna beberapa perspektif terangkum diantaranya: moral, sosial, juga ekonomi (Huda, N., 2017).

Align with the global concern on SDGs, the Indonesian government has developed a specific institutional framework, which includes a range of strategies and initiatives carried out by different stakeholders including ministries, local governments, civil society groups, private sector companies, academic institutions, international standards body to convey the the nation's development challenges in a sustainable and inclusive manner. The implementation of the SDGs has entered the Decade of Action and there are several years remaining for the achievement of the 2030 Agenda (Sachs, J. D., & Sachs, L. E., 2021). In consideration with the broad scope of the SDGs' objective to improve community welfare, one that essential related to the SDGs in Indonesia implementation is that a continuous process with progress likely differing across various goals and indicators.

Overall approach, in view of the wide scope of decent work and economic growth, The Indonesian government has established four priority indicators in SDG goal 8 as a strategy to overcome these challenges, namely: real GDP growth rate per capita, the accessibility level to financial sector of micro, small and medium enterprises (MSMEs), open unemployment rate, and number of foreign tourists (Alisjahbana, A. S., & Murniningtyas, E., 2018). The objective of the study will be focusing on one of SDGs goal 8 target indicators that focusing on the degree of MSMEs to access to financial services in compliance with national regulations.

According to Presidential Regulation regarding the implementation of the Sustainable Development Goals (Year 2017 Number 59), it is mandated that three planning documents (Roadmap, Action Plan, and Regional Action Plan) will be developed to meet the SDGs targets in Indonesia. Indonesia is committed through a formulation of National Action Plan in order to effectively achieve development agenda by year 2030. This plan integrates the SDGs with the nation's priorities and development strategies, ensuring a cohesive approach to reaching the objectives. Alongside with Presidential Regulation Number 59 year 2017, The 2023-2030 SDGs Roadmap has been established by the government ministry and supported by several other institutions.

Phaal et al. (2004) state the generic road mapping approach has holds significant potential for aiding business strategy and planning, extending beyond its original focus on product and technology planning. The integrated roadmap is a process that assists with assessing innovation possibilities, enabling the selection of the most productive application domains of application to achieve strategic objectives. Each component of an integrated roadmap is evaluated with a focus on the timing of actions and events.

Sectoral or multi organization road mapping encourages information exchange and fosters the creation of a collective vision that can lead to collaboration and cooperation between stakeholders as key enablers. Extensive literature can be found on various uses of diverse applications of roadmaps, such as in business planning, managing wide-ranging transitions, implementing the 2030 Agenda and SDGs, and policy making (Ahlqvist et al., 2012; Miedzinski et al., 2022; Meissner, D. et al., 2016; United Nation, 2018).

This study collects roadmaps and masterplans related to SDGs in relation with Islamic finance, especially sharia banking, which are available to be accessed from the Financial Services Authority (OJK), Indonesian Ministry of National Development Planning (Bappenas), and National Islamic Finance Committee (KNEKS). SDGs mapping and alignment is then carried out to find out the relationship between one another, to find out what nodes are related to each other or to find out if there are gaps between them. This process of alignment streamlines ensuring that SDGs roadmap and masterplan work together in harmony, rather in conflict, especially with policies in national level. This can be achieved by identifying each inclusive strategies approach and initiatives ensuring they are integrated into the broader agenda and not in silo. Additionally, it reflects the needs and inputs of all segments of society, increasing both their acceptance and effectiveness, thereby fostering a unified and cohesive approach for more impactful outcomes. Mapping and aligning efforts serve as a key tool for gaining a comprehensive understanding of the involvement of wide-ranging stakeholders in achieving SDGs goal 8 in Indonesia.

## **METHOD**

A qualitative research approach focused on a thorough literature review were used to evaluate approaches or strategies that are interrelated between stakeholders' roadmap or masterplan of SDGs goal in Indonesia. Seeks to investigate and comprehend the perspectives of individuals or groups concerning a social or human issue is the aim of qualitative study (Creswell, J. W., 2019).

The study draws upon material from a variety of sources with the primary data coming from roadmaps or masterplans provided by key stakeholders in Indonesia's Sharia banking sector, namely: Bappenas (Bappenas, 2019b), OJK, and KNEKS. These sources offer valuable insights into the approaches taken by different institutions to implement SDGs goal 8. The documents are requisite for outlining the country's guidelines and strategic objectives for achieving the goals. In addition, this study not only looks at a roadmap or masterplan but also further examines a comprehensive and relevant ranging from academic articles or publication studies to government policy briefs. The wide-variation of collection affirm a comprehensive interpretation from multiple perspectives and interpretations of the SDGs goal 8 framework in Indonesia. Data collection was conducted through a systematic examination of scientific literature contained in journal articles and documents related to the research focus. Furthermore, after the roadmap has been collected then undergo a comprehensive analysis process to determine reliable research results.

In addition to roadmaps or masterplans, the study also analyzes a wide range of relevant academic articles, government documents, policy briefs, and publications. This diverse array of sources ensures a comprehensive understanding of SDG Goal 8 from multiple perspectives and interpretations within the Indonesian context.

## **RESULTS AND DISCUSSION**

Set forth by the United Nations, SDGs act as a global framework, with a strong emphasis on SDGs goal 8. This goal aims on promoting sustained, inclusive, access ranging from employment to sustainable economic growth. Each country has its own set of priorities and is likely to emphasize different goals and targets based on its specific national context.

The analysis was undertaken at the national level, focusing on how key sectors and their interconnections can contribute to the effective implementation of SDGs goal 8. Achieving this requires strong governance, coordination, and mechanisms across different levels of government. Developing a roadmap or action plan for SDGs goal 8 is a strategic way to match national and/or domestic strategies and avoiding overlaps and conflicts.

This section provides a detailed presentation of the results and discussion. This third part will discuss the results of detailed mapping regarding interrelationships between roadmap or masterplan. In simple terms, this section will be a useful reference for stakeholders to identify link and gap to create priority scales and policy strategies.

Creating a roadmap or action plan for SDG Goal 8 is a strategic method to synchronize national programs with SDG objectives and targets. Grasping the interconnections within the SDG framework is essential for successful fulfillment. Full employment and decent work, which were previously MDG targets, have been elevated to a goal in the SDGs and merged with the objective of economic growth. Additionally, the global development agenda explicitly incorporates targets under SDG Goal 8 related to fostering enterprise creation (Frey, D. F., 2018). A linkage on SDGs and economic development in theory related to one of the applied branches of economics which is economic development. It can be used as a science to study which focuses on poverty, low levels of employment and the unequal distribution of population. The three fundamental values in providing for individuals and society's development are: fulfillment of basic needs (life sustenance), self-worth (self-esteem), and freedom of choice (freedom). Community welfare refers to the ability of an individual to meet their fundamental needs, including housing, clothing, food, education, and healthcare. In the paradigm of economic development, enhancing community welfare is considered as a crucial element, as its success is measured by the improvement of community welfare result (Todaro, M. P., & Smith, S. C., 2020).

Banking institutions, as the financial sector's part, also have a key role within the economy, especially through the role as the agen of development. The economic function of banking consists a role in transmission, intermediation and risk distribution, and stabilization functions. Through bank intermediation function will support economic growth. This also applies to sharia banking (Ghonyah, N., & Hartono, S., 2020). The green banking concept is actually the implementation of sustainable finance through business, product and management aspects that consider environmental aspects (Lalon, R. M., 2015; Mujibatun, 2016; Uddin, M. N., Ahmmed, M., 2018). Therefore, Islamic banks can contribute to the green economic ecosystem and the entire funding framework related to world gas emissions and environmental protection (Sarwer, M. S., et al, 2013)

### **Mapping Stakeholders Roadmap on SDGs Goal 8 – Key Findings**

Based on numerous studies examining the interconnections of the SDGs are used as the basis for the analytical framework, some of the study comprises subject on SDGs as a network of target (Le Blanc, D., 2015), the sustainable finance roadmap evaluation from 2019 to 2020 to determine effectiveness level of the road map's achievements with the policy factors that have been implemented by the Government (Setyowati, A. B, 2023).

Achieving the SDGs is synonymous with fulfilling Indonesia's development agenda. Reaching the targets of the SDGs requires a multi-sectoral approach. The Indonesian government has special attention to economic development through interaction with banks through the launch of the People's Business Credit (KUR) program to offer access to financial services for MSMEs. Many programs related to MSMEs interact with banking (Basir, S., & Prajawati, M. I., 2020). This program has succeeded in increasing access to financial services for MSMEs and helping to increase economic growth. MSMEs make a substantial contribution to the economic landscape of Indonesia. The network of micro and

small enterprises is disseminated across diverse regions of the nation and boosts economic opportunities, while also serving as a vital support mechanism for individuals belonging to middle to lower-income populations (Bayu, Dimas., 2022; Zuhdi, M. L., et al, 2023).

Aside from establishing program, the SDGs roadmap serves as a key tool for Indonesia's SDGs stakeholders to align their goals and missions, a clear targets' guidance. Achieving these objectives requires collaborative efforts combined with innovative strategies and approaches adaptation. Next following table shows the summary of each roadmap, in each of these roadmap an in-depth substantive analysis to identified supported sectors and approaches or strategies contributing to SDGs goal 8. In some instance the objective activities related to mapping interactions among supported sector as follow:

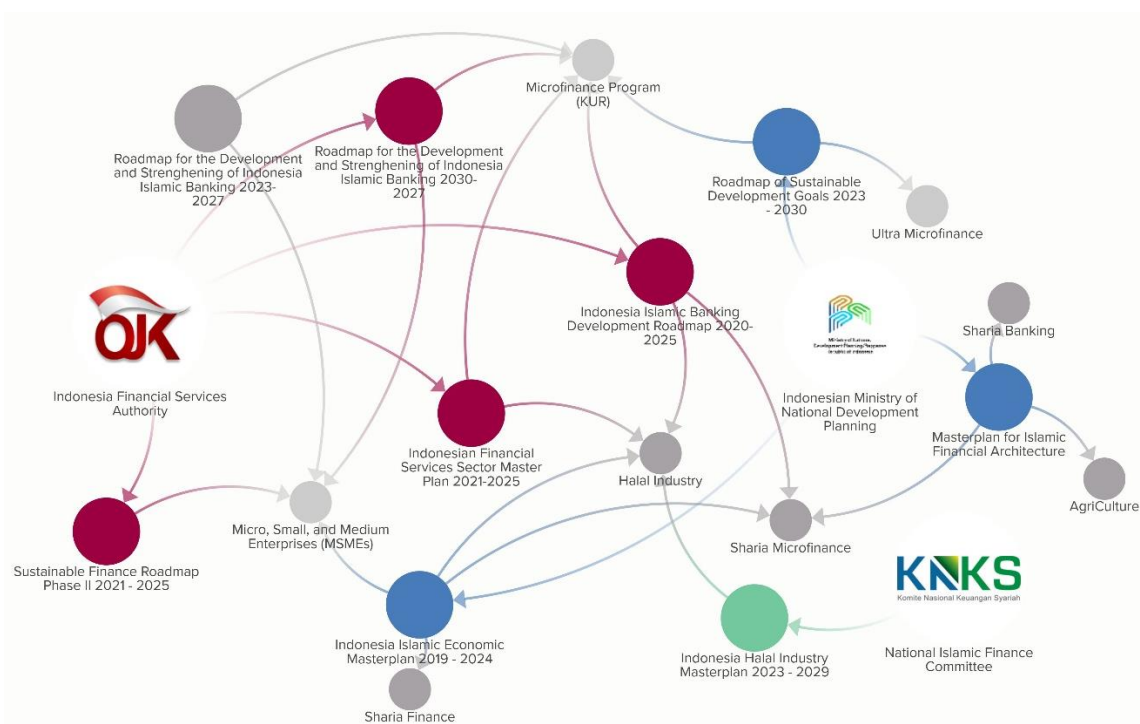
**Tabel 1. Summary of Stakeholders Roadmap on SDGs Goal 8**

No	Institution, Roadmap Name, (Year)	Supported Sector	Identification of approaches or strategies contributing to SDGs goal 8
1	Indonesian Ministry of National Development Planning, Masterplan for Islamic Financial Architecture, 2015	Sharia Microfinance, Sharia Banking, Agriculture	One of the salient recommendation of the masterplan is enhancing the country's existing regulation, infrastructure and capabilities of the Islamic microfinance sector. Provide opportunities for the establishment of markets and positioning for Indonesia as a leading player in Islamic finance worldwide. Strategy fit with active role in financial inclusion and expanding the outreach of financing facilities for all segments of the society including low-income families (such as agricultural loan facilities for farmers) to achieve key objective of poverty eradication.
2	Indonesian Ministry of National Development Planning, Indonesia Islamic Economic Masterplan 2019 – 2024, (2019)	Sharia Finance, Halal Industry, Micro, Small, and Medium Enterprises (MSMEs), Sharia Microfinance	Empowering MSMEs as the halal value chain key catalyst, through four key initiatives to be implemented as follows: 1. Establishing educational programs for micro businesses. 2. MSMEs integrated financing. 3. MSMEs basis of data. 4. MSMEs literacy programs. Cluster specific strategy: MSMEs assistance and financing facilities also sharia micro financing facility aligned with the scale of the business (a sharing platform of sharia micro finance), synergy on MSMEs halal lifestyle literacy and quality improvement.
3	Indonesia Financial Services Authority, Indonesia Islamic Banking Development Roadmap 2020-2025, (2020)	Microfinance Program (KUR), Halal Industry, Sharia Microfinance	Promoting collaboration in the Halal sector by urging sharia banks to offer sharia-compliant microfinance for financing MSMEs, thereby fostering the expansion of the halal industry. Furthermore, it is imperative to undertake supplementary measures to enhance financing initiatives for this sector, including the implementation of sharia microfinance schemes.
4	Indonesia Financial Services Authority, Indonesian Financial Services Sector Master	Microfinance Program (KUR), Halal Industry	The masterplan structural framework in the second pillar of development of Financial Services Sector (FSS) ecosystem that will be carried out through encourage the development of halal industry and

No	Institution, Roadmap Name, (Year)	Supported Sector	Identification of approaches or strategies contributing to SDGs goal 8
	Plan 2021-2025, (2021)		accelerating FSS's role to become a catalyst that drives economic sectors, MSMEs (particularly in isolated rural regions). sustained support the allocation of microfinance program (KUR), job creation and regional development.
5	Indonesia Financial Services Authority, Sustainable Finance Roadmap Phase II 2021 - 2025, (2021)	Micro, Small, and Medium Enterprises (MSMEs)	Sustainable business activities category refers to OJK Regulation regarding Sustainable Finance principles, emphasizing on inclusion. One segment the activity of sustainable business activity encompasses MSMEs.
6	Indonesian Ministry of National Development Planning, Roadmap of Sustainable Development Goals 2023 – 2030, (2023)	Microfinance Program (KUR), Ultra Microfinance	Policy Direction through enhancing MSMEs and entrepreneurship financial service access, encompassing strategies such as: Establishing a comprehensive database for MSMEs, formulating formal financing regulations, and broadening availability of formal financing like Microfinance Program (KUR) and Ultra Microfinance.
7	National Islamic Finance Committee, Indonesia Halal Industry Masterplan 2023-2029, (2023)	Halal Industry	Among the four foundational pillars outlined in Indonesia's halal industry vision, one program focuses on enhancing the productivity and competitiveness of stakeholders within the halal industry, which encompasses Industries/Enterprises of MSMEs (I/MSMEs ) also Islamic boarding schools. For the measurement of this objective, an indicator established which is the proportion of I/MSMEs ratio. The substantial proportion and ratio of I/MSMEs in Indonesia that contribute to the advancement of various industries, could serve as a factor in supporting entrepreneurship and the development of entrepreneurs in Indonesia halal industry.
8	Indonesia Financial Services Authority, Roadmap for the Development and Strengthening of Indonesian Islamic Banking 2023-2027, (2023)	Microfinance Program (KUR), MSMEs Commercial Businesses	Synergy and linkages in the sharia economic ecosystem emphasizes on three dimensions: the supply and demand side, also Financial Services Authority internal side which serve as the fundamental support for all aspects of sharia banking. The strategy, work program and end state, encompass several initiatives, one of which pertains to the pillar of enhancing the contribution of sharia banking to the national economy. With a Strategy to Increase the participation of sharia banking within the MSMEs sector. Work Program Details Expanding the availability and support for sharia banking in the financially excluded MSMEs sector using various tools through the implementation of social Islamic finance mechanisms, namely zakat, infaq, shadaqah, waqf (ZISWAF), benevolence funds, also corporate social responsibility (CSR) initiatives also the

No	Institution, Roadmap Name, (Year)	Supported Sector	Identification of approaches or strategies contributing to SDGs goal 8
			distribution of Microfinance Program (KUR).

In this study, according to the data summary presented in Table 1, the KUMU diagram is used to represent interlinkages on SDGs goal 8 indicator on stakeholders' roadmaps. Interlinkages were identified between all roadmaps. The diagram described interlinkages of the eight clusters of stakeholders' roadmap (red, blue, and green dot colour) and the nine clusters of strategies or initiatives (grey dot colour). Visualization of interlinkages based on eight clusters of stakeholders' roadmap is given in Figure 1, where arrows represent the way of interlinkages between approaches or strategies.



**Figure 1. Kumu Diagram: Interlinkages between Stakeholders Roadmap on SDGs Goal 8**

Comparison of eight clusters of stakeholders' roadmap in Table 1 and Figure 1, shows that the most supported sectors are MSMEs and Microfinance Program (KUR). The majority of stakeholders' roadmaps were associated with those enabling strategies or initiatives. This indicates that support to attain full employment and decent working conditions were encompassing in various approaches or strategies. Furthermore, this reveals that roadmaps are linked with SDGs goal 8 through the same strategy.

**CONCLUSION**

Overall, this study encompasses various dimensions, including strategic alignment, stakeholder coordination, and other essential determinants, which are crucial in understanding that most of the relevant interlinkages in the roadmap are explicitly linked with SDGs goal 8 within the Indonesian context. Our findings indicate that SDGs goal 8 indeed encompasses stakeholders' roadmaps. It means, interlinkage between approaches or strategies in each roadmap that linked with SDGs goal 8 through the same strategy. In particular, engaging a comprehensive analysis of the obstacles and possibilities linked to sustainable economic growth,

while also ensuring that everyone has access to employment and decent work opportunities. Despite all that, Indonesia will continue to make every effort to fulfill the 2030 Development Agenda.

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