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INTEGRATION OF SHARIA PRINCIPLES AND GREEN ECONOMY BUSINESS TRENDS FOR BUSINESS SUSTAINABILITY

INTEGRASI PRINSIP SYARIAH DAN TREN BISNIS EKONOMI HIJAU UNTUK KEBERLANJUTAN BISNIS

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ABSTRAK

The global environmental crisis and climate change have created an urgent need for a sustainable economic model. This model not only focuses on growth, but also pays serious attention to the preservation of nature. Green economy emerges as an alternative solution, with an emphasis on resource efficiency and social justice. Meanwhile, the principles of Islamic economics emphasize ethical values such as justice, balance and sustainability, which are highly relevant in supporting the concept of a green economy. The research aims to examine the relationship ang potential integration between the principles of sharia economics and green economy, as well as analyze the opportunities and challenges of its implementation in Indonesia, which is a Muslim-majority country. The method used in this research literature study, by analyzing various scientific references, academic journals, and policy documents related to the theme of Islamic economics and environmentally sustainable development. The result shows that there is great potential to integrate Islamic economics and green economy, especially through instruments such as green sukuk and productive zakat, However, the implementation still faces a number of obstacles, including limited regulations, low public literacy, and lack of innovation in environmentally-focused Islamic financial products.
Keyword : Green economy, sharia economy, integration of sharia and environment, sustainable development, sharia principles.

ABSTRAK

Krisis lingkungan global dan perubahan iklim telah menciptakan kebutuhan mendesak akan model ekonomi berkelanjutan. Model ini tidak hanya berfokus pada pertumbuhan, namun juga memberikan perhatian serius terhadap pelestarian alam. Ekonomi hijau muncul sebagai solusi alternatif dengan penekanan pada efisiensi sumber daya dan keadilan sosial. Sementara itu, prinsip-prinsip ekonomi Islam menekankan nilai-nilai etis seperti keadilan, keseimbangan, dan keberlanjutan, yang sangat relevan untuk mendukung konsep ekonomi hijau. Penelitian ini bertujuan untuk mengkaji hubungan dan potensi integrasi antara prinsip ekonomi syariah dan ekonomi hijau, serta menganalisis peluang dan tantangan implementasinya di Indonesia yang merupakan negara mayoritas muslim. Metode yang digunakan adalah studi literatur dengan menganalisis berbagai referensi ilmiah, jurnal akademis, dan dokumen kebijakan yang terkait dengan tema ekonomi Islam dan pembangunan berkelanjutan lingkungan. Hasil penelitian menunjukkan bahwa terdapat potensi besar untuk mengintegrasikan ekonomi Islam dan ekonomi hijau, terutama melalui instrumen seperti sukuk hijau dan zakat produktif. Namun, implementasinya masih menghadapi sejumlah kendala, termasuk terbatasnya regulasi, rendahnya literasi masyarakat, dan kurangnya inovasi dalam produk keuangan syariah yang berfokus pada lingkungan.
Kata kunci: ekonomi hijau, ekonomi syariah, integrasi syariah dan lingkungan, pembangunan berkelanjutan, prinsip syariah.

1. INTRODUCTION

In recent decades, challenges related to significant changes in climate patterns, environmental degradation and economic sustainability have become the focus of attention worldwide. Issues related to nature have recently become increasingly

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popular and frequently discussed, starting from global warming which has given rise to the jargon "*go green*" to various environmentally friendly concepts. The phenomenon of the negative impact of economic growth on the environment and natural resource circles has become a pressing global issue. Among the topics often discussed in the context of sustainable development are high carbon emissions from environmental pollution, exploitation of natural resources, and lack of social justice(Vita Lestari Soehardi et al., n.d.)

The root of the problem behind the emergence of the green economy concept is the tendency of human behavior to prioritize financial gain over sustainability. The shift in human lifestyles that are increasingly pragmatic has led to a desire for everything that is fast and easy. This encourages individuals to seek great profits by ignoring the importance of environmental sustainability. In many industrial sectors today, the practice of utilizing natural resources is often carried out unwisely and is not balanced with adequate conservation efforts. If this condition continues, it will certainly threaten the sustainability of the environment and human life itself. (Syafira, 2023)

Green economy is an economic development paradigm that aims to improve human well-being and create social equality, while reducing environmental risks and addressing natural resource scarcity. This concept can be understood as an effort to improve the quality of life and social justice, while minimizing negative impacts on ecosystems. Green economy is also a major focus in economic activities, investment, infrastructure development, capital and job creation. Therefore, there is a close relationship between green economy and financial management, both of which have the same goal of driving sustainable economic progress. (S. Putri et al., 2022)

Green and sustainable economy is increasingly becoming a central focus in global development discussions. As awareness of the impacts of environmental degradation and climate change increases, many countries and international organizations are emphasizing the importance of transitioning to a more environmentally friendly economy. One proposed approach is through the implementation of the Islamic economic system. In this context, Islamic teachings provide an ideal framework for achieving sustainable development. Islamic economics, with its Islamic principles and values, offers a holistic and sustainable perspective on the management of economic resources. (Amankwah-Amoah et al., 2019).

The Islamic economic system is based on the values and principles of Islamic teachings, with the main goal of achieving Allah's pleasure. The principles of Islamic economics, such as justice, balance, and blessings, play an important role in encouraging sustainable economic growth, environmental preservation, and improving community welfare. Moreover, the Islamic economic system is also in line with the concept of a green economy within the framework of sustainable development, which integrates social principles and business ethics (A. Putri & Sari, 2024).

This study presents a new perspective by combining the principles of Islamic economics in Green Economic Development. By exploring the various challenges and opportunities that exist, this study is expected to provide useful input for policy makers, industry practitioners, and academics. In addition, this study seeks to increase understanding of the importance of implementing Islamic principles in a sustainable financial system.

The main objective of this study is to examine the contribution of Islamic finance in strengthening green economic development. Specifically, this study aims to identify the potential of Islamic financial products in supporting environmentally friendly investments, and analyze the obstacles faced in their implementation. And formulate strategic recommendations for stakeholders to strengthen the integration between Islamic finance and sustainable development.

2. LITERATURE REVIEW

The literature review in this study will cover previous studies that discuss the relationship between Green Economy and Sharia Economy, including the potentials that have been applied in implementing a green economy through sharia economy, as well as various obstacles that arise in implementing both.

Several studies have shown that the application of green economic and sharia economic principles is very relevant and effective for the sustainability of businesses that support environmentally friendly projects. For example, research (Romli, 2024) revealed that sharia economics and green economics are two harmonious concepts in achieving sustainable human welfare. The combination of these two concepts complements each other, where sharia economics contains the principles of balance and justice in the distribution of wealth, as well as the balance between individual interests and the collectivity of society. This is in line with the goals of a green economy that seeks to achieve social and environmental welfare.

Furthermore, the integration of the application of the principles of Green Economy and Sharia Economy shows that collaboration between Islamic economy and Green Economy is a strategic step to achieve sustainable economic growth. For example, research (Hidayat et al., 2018) explains that environmentally friendly innovations applied to Mosques support the Green Economy. One of them is the Istiqlal Mosque in Jakarta which is the largest mosque in Southeast Asia. This mosque has adopted various technologies that support the environment, such as the installation of 504 solar panels that can supply around 15% of its total energy needs. In addition, the Istiqlal Mosque also implements a water recycling treatment system, the use of water-saving taps, and efficient lighting, all of which have succeeded in reducing water consumption by 36% and energy consumption by 23%.

Another potential of the application of Green Economy and Islamic Finance lies in the existence of green bonds around the world, which function as investment instruments for environmental conservation. A study (Karina, 2019) explains that financial products that focus on sustainable renewable energy in the context of Islamic financing are known as Green Sukuk. Green sukuk is part of sukuk in general which is also known as Green Sukuk, this instrument is a concept of Islamic investment issued specifically to finance projects or investments in renewable energy. This aims to preserve environmental assets and existing natural resources.

3. METHODS

The method used in this study is a literature review. This approach includes collecting and processing information from various writings that are relevant to the subject being studied. These sources consist of scientific references such as journal articles, books, and conference proceedings, which present theoretical basis and empirical evidence related to Islamic economics and green economy. In addition, this study also analyzes academic journals that discuss current issues in the economic, financial, environmental, and sustainability sectors, to gain a comprehensive insight into the latest developments and existing trends.

These documents provide important information on regulations, programs, initiatives, and strategies related to the implementation of Islamic economics and green economy, especially in Indonesia. By conducting an in-depth analysis of these various literature sources, this study aims to develop a strong argument, identify research gaps, and contribute to a better understanding of the potential for combining Islamic economics and green economy.

4. RESULTS AND DISCUSSIONS

4.1. Basic Concepts and Principles of Islamic Finance with Green Economy

In principle, economic practices in Islam have been implemented since the time of the Prophet Muhammad SAW. Gradually, the theory, sharia, and practice of Islamic economics continue to develop along with the progress of Islamic civilization. After the death of the Prophet, the generation of Khulafaur Rashidin, the Umayyad Dynasty, the Abbasid Dynasty, the Ottoman Dynasty, the Mamalik Kingdom in Egypt, the Murabithin and Muwahhidin Kingdoms in Morocco, as well as the Mongol Kingdoms in India and Asia, have implemented and expanded the Islamic economic system that brings prosperity and prosperity (Mubayyinah, 2019).

Islam has upheld through the Qur'an, especially in Surah Al-Baqarah (11, 12, 30, 205); Al-A'raf (56); Ar-Rum (41); and Al-Mulk (3), that all damage to natural resources caused by human actions is a form of warning from God. This warning aims to make humans aware of the consequences of their actions and return to the right path. In Islamic teachings, humans are ordered to protect and not damage the earth after God has repaired it. As caliphs on earth, humans have a responsibility to protect and manage the environment. Islam emphasizes that humans do not have the right to eliminate or reduce animal species, especially rare and protected ones, as well as plants such as forests. Each component of nature has its own role as a balancer of life, and everything on earth is a gift that must be maintained and preserved (Humaida et al., 2020)

An ecosystem, which is a reciprocal relationship between humans and nature, can be considered sustainable if there is a harmonious balance between the productivity of natural resources, the disturbances that occur, and the way humans use them. This balance can be maintained as long as humans do not carry out actions that damage the environment such as water, soil, and air pollution, illegal logging, illegal mining, and mass forest burning that can cause floods and landslides. In addition, these actions can also reduce oxygen production and destroy the habitats of other living things, which can ultimately pose a threat of permanent species extinction. (Humaida et al., 2020)

The concept of green economy refers to an economic paradigm that emphasizes reducing negative impacts on the environment while still increasing social and economic welfare in an inclusive manner. Green economy aims to integrate sustainability principles into every aspect of economic activity. This includes the wise use of natural resources, the development of environmentally friendly technologies, and increasing energy efficiency. The main goal of the green economy is to create a healthy and sustainable environment for future generations, through reducing carbon emissions, limiting pollution, and promoting the use of renewable energy. (Mu'min & Muin, 2024)

Sharia economy and green economy are two concepts that have the same goal in realizing sustainable human welfare. The integration of these two concepts complements each other. First, in the sharia economy there is a principle of balance and justice in the distribution of wealth and a balance between the interests of individuals and society. This is in line with the goal of a green economy that seeks to achieve social and environmental welfare. Second, the sharia economy prohibits the practice of usury and speculation. This principle encourages economic activities to be more productive and sustainable, supporting a green economy that avoids practices that are detrimental to the environment and society. Third, sustainable resource management is an important focus in the sharia economy. Through zakat, infaq, and waqf, the sharia economy encourages the use of natural resources wisely and sustainably. (Romli, 2024)

4.2. Potential and Implementation in Applying Green Economy and Sharia Economic Principles

Integration between Islamic economics and the green economy is an important strategic step to achieve sustainable development, especially in Indonesia. The concept of a green economy emphasizes environmentally friendly economic growth, resource efficiency, and social justice. Meanwhile, Islamic economics is based on the principles of ethics, justice, and social responsibility. In this context, maqashid shariah which includes protection of religion, soul, mind, property, and descendants, provides a comprehensive framework for combining social, economic, and environmental aspects in the development process. (Irawan, 2024)

Here are some examples of environmentally friendly innovations implemented by mosques to support the green economy. One example is the Istiqlal Mosque in Jakarta, which is the largest mosque in Southeast Asia. This mosque has adopted various environmentally friendly technologies, including the installation of 504 solar panels that can supply around 15% of its total energy needs. In addition, the Istiqlal Mosque also implements a water treatment and recycling system, the use of water-saving taps, and efficient lighting. All of these initiatives have succeeded in reducing water consumption by 36% and energy consumption by 23%. (Hidayat et al., 2018)

In Indonesia, the eco-mosque community has grown to manage 206 mosques committed to implementing environmentally friendly practices. Some of the innovations they have made include the creation of smokeless garbage stoves, solar panel installations, and rainwater management. These innovations emphasize the active role of mosques in supporting a green and more sustainable economy through the use of environmentally friendly technology and efficient resource management. All of these were initiated by the Indonesian Ulema Council (MUI) and the Indonesian Mosque Council (DMI). (Hidayat et al., 2018)

The Green Mosque Movement is also a strategic program that aims to support the Net-Zero carbon emission target in the 2060-2080 period. Data from the World Culture conference in Saudi Arabia in 2021 noted that there are around 3.6 million mosques in various parts of the world. As a comparison, a study conducted by Greenpeace in 2021 showed that if the 10 largest mosques in the world used solar panels, they could produce 22.3 GWh of energy per year and reduce emissions by 12,025 tons of CO_2 per year. This figure is equivalent to saving 5,166,844 liters of fuel oil (ISEF, 2022).

Another example of the potential application of green economic principles and Islamic finance lies in the existence of green bonds around the world, which function as investment instruments for the environment. From here, financial products based on sustainable renewable energy in the context of Islamic financing also emerged. This is what is known as Green Sukuk. Green Sukuk is part of sukuk in general. Also known as Green Sukuk, this instrument is a sharia investment concept issued specifically to finance projects or investments in clean and renewable energy, in order to maintain environmental assets and existing natural resources. Thus, Green Sukuk becomes a very potential financial instrument to support sustainable economic development. This instrument meets two important standards, namely commitment to environmental awareness and compliance with sharia principles. (Karina, 2019)

The integration of sharia economic principles in promoting a green economy in Indonesia has shown significant progress in recent years. This effort is reflected in various programs and initiatives that harmonize sharia values with the aim of environmental preservation and economic sustainability. One real example of this integration is the emergence of green financing products from various sharia banks in the country. These products provide funding support for environmentally focused projects, such as the development of renewable energy, energy efficiency, and waste management and recycling, all in line with sustainable principles. (Romli, 2024). In addition, Islamic financial instruments such as waqf are beginning to be utilized optimally in funding projects that contribute to environmental conservation. And this waqf is used to build green parks, manage clean water resources, and conduct land conversion. The use of waqf for environmental interests not only strengthens the socio-religious aspect, but also contributes to creating a better living environment.

Sharia investment is now increasingly focused on supporting the advancement of the renewable energy sector, such as solar and wind projects. The aim of this step is to accelerate the transition to a more environmentally friendly economy with lower carbon emissions, in line with the increasing awareness of the importance of protecting the environment. In addition to directly contributing to nature conservation, this approach also reflects the commitment of sharia investment in implementing Islamic principles that emphasize sustainability, social justice, and responsibility towards God's creatures. Thus, investment in the renewable energy sector not only supports global development goals in addressing climate change, but also strengthens the position of sharia finance as an ethical, inclusive, and socially oriented system. In addition, zakat as an instrument of wealth distribution also optimizes to support environmental programs. Zakat funds are utilized in greening activities, waste management, and various other programs that focus on community welfare and environmental sustainability. This innovation expands the role of zakat in the context of sustainable development.

Halal certification is now also evolving to take into account the environmentally friendly aspect. Products that meet halal standards and are oriented towards sustainability are given special certification, which encourages producers to implement more environmentally responsible production practices. Furthermore, the concept of sharia-based organic farming is increasingly being introduced by paying attention to the use of natural materials, sustainable land management, and animal welfare. This initiative aims to produce food products that are not only healthy, but also in accordance with sharia principles. Finally, support for MSMEs implementing green technology is further strengthened through sharia financing. This allows MSMEs to grow economically without neglecting environmental conservation aspects. Zakat-based programs*Sustainable Development Goals*(SDGs) implemented by BAZNAS also demonstrate the active role of sharia economics in realizing sustainable and inclusive development in Indonesia.

Currently, many Islamic financial institutions are starting to establish innovative products specifically designed to support environmentally friendly projects. One example is mudarabah-based financing aimed at small and medium enterprises (MSMEs) in the green sector. This shows that Islamic finance does not only focus on profit, but also pays attention to social and environmental impacts. In addition, Islamic finance plays a role in increasing public awareness of the importance of sustainability. Through effective education and campaigns, Islamic financial institutions can encourage the public to invest in initiatives that support sustainable economic development (Taufiq et al., 2024).

4.3. Challenges of Implementing Islamic Finance in Supporting a Green Economy

Islamic finance actually has a very large opportunity to contribute significantly to supporting the development of a sustainable green economy. This potential includes its ability to encourage ethical, environmentally friendly investment, and in accordance with the principles of justice and sustainability. However, the implementation of Islamic finance in the context of a green economy still faces various quite complex challenges. One of the main obstacles that is quite crucial is the still low level of understanding, literacy, and awareness of the general public and business actors regarding the values and basic principles of the Islamic financial system. In addition, there are still many negative perceptions, stigmas, and skeptical attitudes towards the effectiveness and relevance of Islamic finance in supporting today's economic development. This condition then has an impact on the slow adoption and implementation of financial practices that are not only sustainable but also in accordance with Islamic sharia provisions.

In addition to the challenges of understanding and awareness, the limited financial infrastructure that supports the development of green investment based on sharia principles is also a significant obstacle in driving sustainable economic growth. Many sharia financial institutions still do not have adequate readiness in providing products, services, or financial instruments that are specifically designed to finance projects that are oriented towards environmental conservation and reducing the impact of climate change. The lack of innovation in the development of green financial instruments in accordance with sharia principles causes investors, both individual and institutional, to face difficulties in finding investment options that are not only in accordance with Islamic law but also contribute significantly to sustainable development. For example, although instruments such as green sukuk are available, their use in various strategic sectors is still very limited and has not been optimized optimally to become the main source of funding for projects that support the environmental sustainability agenda.

In terms of regulations and policies, there is still a lack of a regulatory system that can comprehensively integrate the principles of Islamic economics and sustainable development goals. To date, the government has not provided maximum support, especially in the form of tax incentives, ease of licensing, or other affirmative policies specifically aimed at environmentally friendly projects financed by Islamic financing schemes. This low incentive makes Islamic finance industry players less motivated to advance environmentally friendly financing. In addition, the lack of clarity in terms of law and the absence of technical guidelines detailing the criteria and standards for environmentally friendly projects that comply with Islamic principles further exacerbate uncertainty for investors and business actors. This situation greatly contributes to the low involvement of the private sector in Islamic-based green economy initiatives. As a result, despite its great potential to become a major driver in environmental protection efforts and achieving sustainable development, the development of Islamic finance in the green sector is still slow and has not been able to provide a significant impact.

Institutional issues are also a barrier. Coordination between Islamic financial institutions and organizations that focus on environmental conservation has not been optimal. Islamic financial institutions often face difficulties in obtaining the information and resources needed to identify and evaluate green projects in accordance with sharia principles. On the other hand, many environmental organizations do not yet have sufficient understanding of sharia-based financing mechanisms, making synergy between sectors difficult to achieve. This creates a gap in financing green projects, which should be able to support each other between the sharia economy and environmental conservation efforts.

Social challenges also aggravate this situation. Public awareness of the integration of sharia values and environmental conservation is still low. Many individuals assume that protecting the environment is the responsibility of the government or certain institutions alone, not a shared responsibility. In addition, resistance to innovation and change also slows down the acceptance of sharia economic practices in the context of sustainable development. Therefore, a more educational and participatory approach is needed to increase social awareness of the importance of implementing sharia principles in supporting a green economy.

Thus, to optimize the role of Islamic finance in supporting the green economy, strategic efforts need to be made that include increasing Islamic financial literacy, strengthening green financial infrastructure, regulatory reform, and strengthening collaboration between institutions. In addition, social awareness must be built through continuous education so that the integration of Islamic values and environmental preservation can be realized properly.

4.4. Sharia Economic Strategy in Encouraging Green and Sustainable Economic Growth

Amidst the many obstacles that hinder the optimal implementation of the green economy and sharia economy concepts, there are several strategic approaches that can be used to increase efficiency and open up more opportunities for success in implementing the principles of both concepts comprehensively and with real impact. This approach not only focuses on resolving existing structural and cultural barriers, but also aims to encourage cooperation between all relevant parties, including the government, financial institutions, business actors, academics, and the general public. With good planning and effective inter-sectoral coordination, these strategies are expected to accelerate the integration of environmental sustainability principles with sharia values, so that the implementation of a sharia-based green economy can be carried out more effectively, inclusively, and sustainably in the long term.

In the view of Islamic economics, the way of viewing ownership is different from the ordinary economic system. Ownership of property or resources is not entirely the right of an individual, but is considered a mandate from Allah SWT given to humans as leaders in the world. Thus, humans not only have the right to use natural resources, but also bear the moral and spiritual responsibility to maintain and care for them, and preserve them for the sake of survival. This concept emphasizes the importance of managing resources wisely, fairly, and sustainably, while paying attention to the balance between economic, social, and environmental aspects, which is in line with the core of sustainable development goals. Excessive or indiscriminate use of resources is not allowed, as it can damage the ecosystem and ignore the rights of future generations to enjoy and use the same resources.

Sharia economics also prohibits the practice of usury because it is considered to cause injustice and exploitation in financial transactions. Instead, the sharia system encourages partnership-based financing through profit-sharing schemes such as mudarabah and musharakah. This scheme allows for a fairer and more transparent relationship between capital owners and business actors, and encourages investments that pay attention to social and environmental impacts. Transparency is also increased through violations of gharar (uncertainty) and maysir (gambling), thereby reducing speculative risks in the economic system.

The implementation of Islamic economics also includes a responsible investment screening mechanism. Investments are directed only to sectors that do not conflict with Islamic principles and do not damage the environment or harm society. For example, the prohibition of investment in destructive industries such as tobacco, weapons and gambling. This screening process ensures that the flow of funds does not support activities that have the potential to damage the social and ecological order.

Zakat and waqf have a very important role as two main instruments in realizing the principle of sustainability in the sharia economic system. These two mechanisms not only function as a means of distributing wealth and alleviating poverty, but also have great potential to fund various social initiatives and sustainable environmental conservation programs. Funds collected from zakat and the results of the utilization of waqf assets can be allocated wisely to support various activities that have a positive impact on the environment, such as reforestation of critical areas, waste management and recycling, water resource conservation, to the development and application of environmentally friendly renewable energy technology. By combining social and environmental aspects into the utilization of zakat and waqf, the sharia economy is able to make a real contribution to creating inclusive and equitable welfare, while preserving nature as part of human responsibility towards the earth.

Business ethics and cooperation are also important elements in the sharia economic strategy to support the green economy. Every business actor is expected to carry out their economic activities with high social responsibility and ethics, including implementing environmentally friendly practices in production and distribution. In addition, encouraging partnerships and cooperation at the local and global levels can strengthen the transfer of knowledge and technology that supports sustainability and accelerate solutions to the challenges of climate change and environmental damage (Gunawan et al., 2024).

5. CONCLUSION

This study shows that there is great potential in combining Islamic economic principles with the concept of green economy to achieve sustainable development. This integration can be done with various Islamic financial instruments, such as green sukuk which can be used to fund environmentally friendly projects, and productive zakat which can be used for environmental conservation programs. Islamic economics, with ethical values such as justice, balance, and sustainability, is in line with the goals of a green economy that focuses on creating social welfare and reducing negative impacts on the environment. Although there is great potential for this integration, its implementation faces many challenges that must be overcome. These challenges include the lack of regulations that support Islamic green finance, the low level of understanding and awareness of the community and business actors about Islamic economic principles, and the lack of innovation in creating environmentally oriented Islamic financial products. To maximize the role of Islamic finance in supporting the green economy, strategic steps need to be taken, including increasing knowledge about Islamic finance, strengthening green financial infrastructure, regulatory reform, and increasing cooperation between institutions and social awareness.

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