

The Role of The Young Generation Through Sustainable Finance Education Based on Environmental Social Governance (ESG) for Indigenous People

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INFO ARTIKEL

Riwayat Artikel :

Diterima : 19 Mei 2023

Direvisi : 20 Mei 2023

Disetujui : 21 Mei 2023

Kata Kunci :

Keuangan berkelanjutan; ESG;
Keuangan; Masyarakat Rimba

ABSTRAK

Pentingnya peningkatan literasi dan inklusi keuangan bagi Masyarakat Asli. Penelitian ini mendeskripsikan edukasi keuangan melalui Program Sikapi dari Otoritas Jasa Keuangan berbasis keuangan berkelanjutan dalam rangka mencapai Environmental, Social and Governance (ESG). Sehingga masyarakat dapat memahami literasi keuangan dan dapat memanfaatkan layanan produk keuangan. Metode yang digunakan adalah metode kualitatif yang didefinisikan sebagai metode penelitian yang didasarkan pada filosofi postpositive. Hasil penelitian menggambarkan kontribusi generasi muda dan Otoritas Jasa Keuangan dalam meningkatkan literasi dan inklusi keuangan melalui pemberdayaan pertanian, bantuan sosial dan pendidikan keuangan bagi masyarakat rimba.

ARTICLE INFO

Article History :

Received : May 19, 2023

Revised : May 20, 2023

Approved : May 21, 2023

Keywords:

Sustainable finance; ESG;
Finance; Indigenous People

ABSTRACT

The importance of increasing financial literacy and inclusion for Indigenous People. This study describes financial education through Sikapi Program from the Financial Services Authority based on sustainable finance in order to achieve Environmental, Social and Governance (ESG). So that people can understand financial literacy and be able to take advantage of financial product services. The method used qualitative method defined as a research method is based on postpositive philosophy. The results of the study describe the contribution of the young generation and the Financial Services Authority in improving financial literacy and inclusion through agricultural empowerment, social assistance and financial education for indigenous people.

1. Introduction

The United Nations Forum has agreed on a sustainable development idea known as the Sustainable Development Goals or SDGs 2030. Various countries that are members of the United Nations have responsibility for the empowerment of various sectors from sustainability in the present to the future (*THE 17 GOALS | Sustainable Development*, no date). In general, the pillars of the SDGs focus on social development, economic development, environmental development as well as the pillars of law and governance. One of the pillars that requires solutions to achieve the SDGs is the economic development pillar of the concept of sustainable finance (Ziolo, Bak and Cheba, 2020).

The concept of sustainable finance explains the relationship between environmental, social and financial systems for society (Zetzsche and Anker-Sørensen, 2022). This gives an understanding that the concept of finance does not only revolve around value but pays attention to concern for environmental sustainability and social life. The strategy of increasing knowledge of sustainable finance is one way to create economic pillars of the SDGs and contribute to achieving the level of financial literacy and inclusion in Indonesia (Migliorelli, 2021; Ahlström and Monciardini, 2022).

The Financial Services Authority regularly releases data on financial literacy and inclusion in Indonesia. Based on data from the National Survey of Financial Literacy and Inclusion in 2022, it is at a percentage of 49.68% for the level of financial literacy and 85.10% for the level of financial inclusion. 2022 has increased compared to the 2019 period, which is for financial literacy 38.03% and financial inclusion 76.19%. Despite the increase from 2019 to 2022, the percentage of financial literacy is still low compared to the percentage of financial inclusion (OJK, 2022b). This means that the level of public understanding of financial products is lower, but the level of practice of financial products such as access to financial services is very high. This is what triggers the occurrence of various cases such as illegal online loans, savings deposits in institutions that are not supervised by the Financial Services Authority and various problems in the use of financial services experienced by the public (Hasan, 2021). In order to achieve a good level of financial literacy and inclusion in Indonesia, it is necessary to equalize financial education in all elements of society and all corners of Indonesia, including the Indigenous People community. (Yakubovskiy *et al.*, 2020; Safitri, 2021; Rahayu *et al.*, 2022).

Indigenous people are one of the backward tribes and have not touched the outside world such as technology or access to community services, and do not even accept the presence of the development of the digital technology era. They still trust the customs of their ancestors and still inherit today (2020). However, unlike the Indigenous people in this research object, namely in Skaladi Village, Province of Jambi, Indonesia, they are in the transition stage from primitive to modern. In fact, they have embraced Islam and accepted the development of technology that entered the village (Nurlailis, 2018). However, pre-research results still lack of understanding of financial services such as banking products, insurance, to sustainable finance. The understanding of finance and practices in their lives urgently needs to be improved in order to create sustainable finance and economic stability. Therefore, through the Sikapi program, the Financial Services Authority in Jambi Province empowers and educates sustainable finance so that indigenous people can understand and practice in their daily lives (Ikbal Ferdial, 2022).

The Sikapi program is a national program initiated by the Financial Services Authority at the national level to improve financial literacy and inclusion in Indonesia. (2011). However, it is different from the innovation of the Financial Services Authority Sikapi program at the Jambi provincial level which educates sustainable finance-based finance in order to achieve Environmental, Social and Governance (ESG). The steps taken begin with the empowerment of the agricultural sector and social assistance such as providing plant seeds and poultry seeds. After the empowerment and assistance program runs smoothly to generate selling points, Indigenous people will be equipped with financial education including financial planning, financial goals, financial records, budgets, financial health, and products of bank and non-bank financial institutions (M Yon Rinaldi, 2022).

The importance of sustainable finance education can be seen from various previous studies with different contexts. As previous research examining ethics in education for sustainable finance with the results of altruism research in traditional finance education is a must to build a solid foundation for developing sustainable finance on it (*Ethics in Education for Sustainable Finance | SpringerLink*, 2020). In addition, previous research was also carried out on formal education in sustainable finance which has a positive impact on the life satisfaction of consumers who consider strategically buying products (Chen *et al.*, 2020). Financial literacy helps facilitate access to financial services for rural households, thus potentially increasing family income. As previous research that explains financial literacy can explore the community in the correct financial inclusion for the welfare of rural communities

(Twumasi *et al.*, 2022). In line with previous research, researchers are interested in raising the theme of Financial Education through the Financial Services Authority's Sikapi Program based on sustainable finance in order to achieve Environmental, Social and Governance (ESG) for Indigenous People.

This research is a breakthrough in sustainable finance-based research for the goal of the Financial Services Authority in Indonesia, namely the achievement of sustainable finance. The object under study is a community of Indigenous people. Indigenous people are a backward community and have not been shocked by the development of the technological age. The purpose of this study describes the role of youth through the Sikapi program provided by the Financial Services Authority in educating the concept of sustainable finance with the first steps in funding the agricultural sector and social assistance and continued with the governance function of the Financial Services Authority as a financial education.

2. Method of Implementation

Researchers use qualitative methods defined as research methods based on postpositive philosophy to examine scientific objects as instruments, data collection techniques that are carried out in triangulation, and research results describe the meaning rather than generalization. Postpositive philosophy in qualitative research is intended as an interpretive and constructive paradigm that views the social natural as complex, dynamic full of meaning and the relationship of symptoms is interactive (2009, 2017). This service is carried out for 2 months starting from October to December 2022.

3. Result and Discussion

Financial Services Authority as the authority to provide financial services for Banks and Non-Banks in Indonesia. In addition to the program to supervise financial services, it is also an authority that oversees the implementation of the Sustainable Finance concept in each entity. The seriousness in supporting sustainable programs is carried out by the Financial Services Authority by releasing the Sustainable Finance Roadmap in Indonesia as well as annual reports on sustainable finance from various companies managed (Widyastuti and Ayu, 2020).

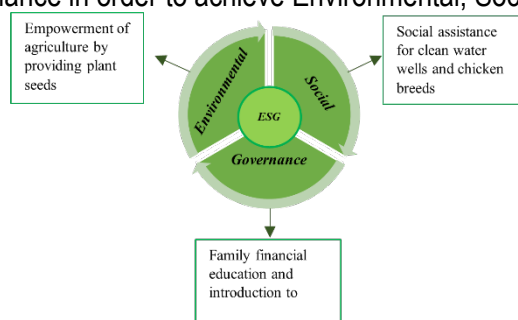
The implementation of the Sustainable Finance concept is not only focused on institutions and companies, but the Financial Services Authority is now starting to pay attention to sustainable finance in rural communities, especially people who lack access to education and financial inclusion. Because based on data from the National Survey of Financial Literacy and Inclusion in 2022, it is at a percentage of 49.68% for the level of financial literacy and 85.10% for the level of financial inclusion in 2022 (OJK, 2022a). Of course, the Financial Services Authority vigorously through the Sikapi program is increasingly aggressively socializing financial literacy and inclusion. To succeed and improve financial literacy and inclusion data in Indonesia, the Financial Services Authority of Jambi Province conducts sustainable financial education through the Sobat Sikapi program which is part of the Sikapi national program. Form a program by empowering indigenous people's community farms and also providing financial education (Muhammad Adil, 2022).

The Sikapi program is a program run by the Financial Services Authority in Jambi province with the aim of increasing understanding of financial literacy and inclusion education based on sustainable finance. In order to achieve concern for Environmental, Social and Governance (ESG) (MacNeil and Esser, 2022). This is done by the Financial Services Authority with an initial program to empower agriculture through the provision of chili seeds, livestock seeds, compost, clean water assistance. Agricultural output is expected to be continued with sales hold for economic stability. Before the sale, the youth who joined this program provided family financial education by introducing a family financial manual recording system, banking products, insurance services to financial inclusion practices (López-Medina *et al.*, 2021). The goal is that the understanding of financial literacy can be included through the sales stage of agricultural products. The head of the Financial Services Authority of Jambi

province said that this program is an annual program and has the support and cooperation with the environmental agency for the empowerment of the agricultural sector as well as education and financial inclusion in the indigenous people's community.

The implementation of Sustainable Finance education carried out by the younger generation together with the Financial Services Authority in collaboration with the agricultural office as a coach and field extension for the agricultural empowerment section (Bakshi, 2022). The goal is that Indigenous People can learn and understand the good and correct agricultural science of natural fertilizer making, planting, care and at harvest. This activity is intensively carried out in order to foster interest in farming and love the environment in a sustainable manner (Lusmeida and Augustine, 2022). The Indigenous people community in Skaladi village of Jambi province is a community group in the transition from primitive to modern and has had a decent place to live. There are 26 families who are residents of Skaladi village (Lestari, . and Dirgeyasa, 2020).

Roadmap sustainable finance in order to achieve Environmental, Social and Governance (ESG)



Agricultural Empowerment (Environmental)

The tradition of farming and farming has become a habit of tribal children who live in free forests. However, farming and farming activities are still traditional and do not know modern agriculture, be it the use of fertilizers, agricultural technology and the maintenance process (Hajri and Indrawadi, 2021). Therefore, youth and the Financial Services Authority through a sustainable finance-based Sikapi program, which is one of the points of achieving a sustainable environment through agricultural empowerment (Kumar and Firoz, 2022). The following is assistance to support farming and farming activities for indigenous people's communities.

Table 1. Description of agricultural empowerment assistance

| No | Description | Item/family | Amount |
|----|-----------------------------------|-------------|--------|
| 1 | High cayenne pepper | 4 | 112 |
| 2 | Low cayenne pepper | 8 | 224 |
| 3 | Ginger/turmeric/lemongrass | 10 | 280 |
| 4 | Medium size shovel | 1 | 28 |
| 5 | Medium size bucket | 1 | 28 |
| 6 | Watering buckets of plants | 1 | 28 |
| 7 | Ginger planting sacks 5 pcs | 1 | 28 |
| 8 | Organic fertilizer 1 kg 22 pcs | 1 | 28 |
| 9 | Liquid organic fertilizer 1 liter | 1 | 28 |
| 10 | NPK fertilizer 1 kg | 1 | 28 |
| 11 | Powdered fungicide 1 kg | - | 1 |
| 12 | Liquid insecticide 1 liter | - | 1 |

Agricultural empowerment assistance by utilizing the surrounding environmental land. This activity not only provides plant seeds and equipment but also directly educates community agricultural activities. The facilitator assistant was brought directly from the Agriculture and Food Security Office

of Jambi Province as a plantation expert. In order for this activity to be sustainable, the community is divided into several agricultural groups to be given agricultural education and also to take care of the plantation together (Perawati *et al.*, 2019).



Figure 1.

Social Assistance (Social)

In addition to empowering agriculture in groups, it also provides social assistance to support daily activity facilities. As well as the help of clean water wells equipped with ablution places and water places. The contributing youth hope that this social assistance can be of good benefit to community activities. So that no more people have difficulty finding clean water. Commitment of youth and the Financial Services Authority to carry out social responsibility properly (Wardani and Basri, 2020).

Tabel 2. Social Assistance

| No | Descriptions | Item/family | Amount |
|----|---------------------------|-------------|--------|
| 1 | Clean water wells | - | 1 |
| 2 | Free-range chickens | 2 | 56 |
| 3 | Chicken coop 4x1 meters | - | 2 |
| 4 | Chicken feed (corn) 50 kg | - | 1 |
| 5 | Bran 100 kg | - | 1 |
| 6 | Rope net 20-meter | - | 2 |

Social assistance is also in the form of 56 native chicken seeds for 1 group of Skaladi Village communities also equipped with chicken feed such as 50kg corn and 100kg bran. The given chickens are kept together in one net and chicken drums. One of the purposes of chicken assistance is that when the chicken is ready to be sold, the community can manage the finances of buying and selling with financial literacy through education. So as to create financial inclusion well (Arbay and Nusantari, 2021).



Figure 2.

Financial Education (Governance)

Financial education is the main goal of the Sobat Sikapi program. Through agricultural empowerment as a medium for youth and the Financial Services Authority runs financial education programs within the Indigenous People community. There are 26 families who are official residents, some families are not natives of Skaladi village but migrants of outside villages. After the community was equipped with knowledge and empowerment about agriculture as well as social assistance in the form of clean water wells and chicken seedlings, they were provided with financial planning education. Financial planning includes family planning and financial planning of the proceeds from the sale of their farms (2019, p. 9). So that financial education really needs to be done for all elements of society, especially people who are difficult to reach access to science and technology, Frontier, Outermost and Disadvantaged society. (Pradipto *et al.*, 2011)

Financial education by providing an understanding of financial records by recording simple account accounts such as income and expenses. The goal is as a reference to make changes and improvements to financial habits that are not good. Because the results of the study state that the public has not carried out financial planning by recording the flow of transactions (OJK, 2018).



Figure 3.

4. Conclusions and Recommendations

It is very important the role of various parties for financial education based on environmental social and governance (ESG). Through the Sikapi program, youth and financial supervisory institutions, namely the Financial Services Authority, contribute to sustainable financial education for the Indigenous People community. It is hoped that the community can practice questioning activities correctly starting from planting, caring and harvesting results and being able to produce natural fertilizers. With social assistance to be used as well as possible, such as clean water wells. After agricultural empowerment and social assistance, they were given financial education.

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