

Exploration of the Role of Islamic Banking in Supporting the Growth of the Halal Food Industry in West Sumatra

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Abstract

Global economic conditions show that the Islamic economy is starting to develop. One of them is the halal food industry sector. West Sumatra is a province that has the largest Muslim population and has different privileges in each region. This certainly encourages the people of West Sumatra to choose to live according to Shari'a and is strengthened by the traditional philosophy of Adat Basandi Syarak, Syarak Basandi Kitabullah. Islamic banking is one of the financial institutions that can encourage the development of the halal food industry in West Sumatra. With the enthusiasm of the people to run the sharia system, encouraging banks to channel financing in the development of the halal food industry. The research method used is descriptive qualitative method and literature study. The results of the analysis show that the role of Islamic banks is not only limited to providing usury-free financing but also providing Socialization and literacy, training and assistance as well as revitalization in order to accelerate the development of halal products. Besides that, the synergy between the government as a regulator and Islamic banking and institutions, business actors, and MUI greatly supports the realization of the growth and development of the economic potential and the sharia-compliant halal industry in Indonesia. West Sumatra .

Keywords: Halal food industry, Sharia banking, and UMKM

Introduction

West Sumatra is the province with the largest Muslim majority, namely around 97.49% (A.Hakim 2012) . In addition to the largest number of Muslims, the community also has a philosophy of " *Basandi Syara Adat, Syara Basandi Kitabullah*" (ABS-SBK). The ABS-SBK philosophy is a value system that guides the interaction between individuals and their environment based on Islamic and customary values (Asrinaldi and Yoserizal 2020) . This means that the practice of all adat used by the Minangkabau people must be "based" on Islamic law, which is based on the Qur'an and Sunnah (syarak basandi Kitabullah) . (Asrinaldi and Yoserizal 2020; Hafizah et al. 2021) . *Basandi Syarak's Adat* Philosophy , Syarak Basandi Kitabullah has also become a strong cultural foundation for West Sumatra in developing the application of Islamic economics and finance, especially the culture of trade and entrepreneurship that the Minang people have passed down from generation to generation.

The strength of the Minangkabau traditional community, which is known for its discipline in implementing an Islamic life system that combines with local customs, is also applied by the Minangkabau community by consuming food that is halal and good (*halalan*) . *tayyib*). Besides that, the position of West Sumatra as a world halal tourist destination has attracted the attention of both the government and the private sector in managing various tourism potentials and products in a halal manner supported by the concept of halal *food* . West Sumatra received this recognition at the 2016 World Halal Tourism Award. Winning in the categories of World's Best Halal Culinary Destination and World's Best Halal Destination motivated the Padang City Government and all stake holders to further improve their competitiveness. (Adona, Yusnani, and Sukatik 2019) .

food is one of the elements of choice for tourist destinations. This is because its availability affects tourists' decisions to visit and return to a destination. In addition, the availability of these halal products will increase the length of stay in certain places, especially when it comes to ethics someone traveling to a non-Muslim country (Secinaro and Calandra 2021) , even non-Muslim countries such as Thailand (Mohd Nawawi et al. 2020) , Japan and Korea are very active in promoting tourism to meet the needs of Muslims, including the availability of halal food. Likewise with the availability of hotels, with halal food in restaurants, halal places, alcohol-free policies, prayer facilities and Qibla directions (Muharam and Asutay 2022) . This also happens because of the belief that halal food is the best food that can be consumed according to Islam (Pra Mintasari and Fatmawati 2017) . Due to the high demand for halal food, it is necessary to develop the halal food industry itself.

Based on the Islamic Economic *Masterplan* for 2019-2024, one of the policies in encouraging the development of the halal food industry is synergizing MSME with Islamic banking. (SETIAWAN 2020) . This synergy is needed in order to create the strengthening of the halal industry, especially in terms of *supply value chains* or supply chains. Halal food supply chain is a product standard that complies with Halal standards (Khan et al. 2022) . The halal chain is defined as all production activities that are guaranteed to be halal (Pujayanti 2020) .

In addition, the guarantee of the halal *value chain* in each product can be guaranteed more through the role of co-ponents as motors in ecosystems capable of creating better social change (Annisa 2019) , including in industrial development through capital. Capital for business actors in halal products must also be supported by funding sourced from sharia financing. Every company and entrepreneur in the halal food industry needs sharia funding, to run their business so that the halal products produced can be guaranteed in accordance with Islamic sharia regulations. Islamic financial institutions must be able to function and dedicate financing to the halal food industry sector and halal food business actors. This financing instrument must be able to contribute and encourage the movement of the people's economy. (Sungkawaningrum 2019a) .

This article aims to discuss the role of Islamic banks in supporting MSME business actors engaged in the halal food or culinary industry sector in West Sumatra. The research method used in this study is a qualitative descriptive approach. The data sources in this study were obtained from documentation data and interviews with Islamic banks.

General Description

The halal food industry is one of the sub-sectors in the halal ecosystem which has quite large potential, even reaching IDR 2,422 trillion in Indonesia (Sari 2021) . The development of MSMEs in the halal *industry* is an important effort to reached _ Indonesia's vision as the center of the world's halal producers (Setiawan 2020; Faizal Irany Sidharta 2018) . West Sumatra is one of ten key regions in the implementation of the 2019-2024 Indonesian Sharia Economic Masterplan which plays an important role in realizing Indonesia as the center of the world's leading halal producers, (Sari 2021) , SUDARSONO and NUGROHOWATI 2020,) .

Based on West Sumatra statistical data, there are 593,100 MSMEs in West Sumatra spread across all districts/cities. Of this amount, there are 531,350 micro or 89.59% while small business actors are 53,431 or 90.1%, medium business actors are 7,990 or 1.33% and large business actors are 419 or 0.007%. In general, these MSMEs are engaged in the halal food and beverage sector . Referring to data from the SIHALAL application, the ministry of religion for the province of West Sumatra, there are 568 MSMEs that already have halal certification and as many as 1,432 business actors are currently applying for halal certification , 131 are currently undergoing the BPJPH process, 76 are LPH processes and 47 are awaiting MUI fatwas. (PTSP.halal.go.id , accessed 28 July 2022).

The Ministry of Cooperatives and SMEs (Kemenkop) in synergy with the National Sharia Economic and Finance Committee (KNEKS), the Halal Product Assurance Organizing Agency (BPJPH), the Ministry of Health, and the Ministry of Tourism and Creative Economy, has rolled out a priority program for the Culinary Zone, Halal, Safe and Healthy (KHAS) on (<https://knks.go.id/>). The implementation of the KHAS Zone aims to protect consumers so that they can obtain halal and good products. KHAS is a halal, safe and healthy culinary area that is maintained in terms of cleanliness, sanitation, security, including the availability of representative places of worship . In addition, the KHAS zone also helps accelerate halal certification and development as well as increase halal culinary destinations and accelerate *halal*

lifestyle in the culinary field. The KHAS Zone is a very important program, so that people can enjoy culinary delights without doubt food hygiene and sanitation.



Figure 1. Location of the 2022 KHAS Zone

The KHAS zone is an area or expanse related to cooking or cooking activities, dishes in the form of side dishes, snacks and drinks that are closely related to daily food consumption and an environment that meets halal, safe and healthy rules, has professional managers with minimal 10 number of Culinary MSMEs, as well as being close to a place of worship at least 500 meters from the location or having a prayer room. Rasuna Garden Food Street is the location of the first *pilot project* in the establishment of the KHAS Zone where the Safe and Healthy Stickerization Ceremony towards the Halal, Safe and Healthy Culinary Zone (Zona KHAS) is carried out at Rasuna Garden Avenue. This event is a follow-up step to implementing the guidebook for the Halal, Safe and Healthy Culinary Zone (KHAS) which was launched on 14 December 2021.

Based on the picture above, the Government of Indonesia has targeted the duplication of KHAS Zones to be at 13 points, which are located in 8 Provinces, especially in Muslim-friendly tourist destinations. It is divided into 4 clusters, namely the community, local government, universities, and government clusters and West Sumatra as a halal culinary center has officially become one of the provinces that has this KHAS Zone.

This was obtained within the framework of the Proudly Made in Indonesia (BBI) National Movement, the Financial Services Authority (OJK) won the trust as a *movement manager* where a series of activities focus on efforts to boost the economy of micro, small and medium enterprises (MSMEs), where the government makes food typical of Bukittinggi, West Sumatra, namely Nasi Kapau as a pilot project program for the KHAS Zone (Safe and Healthy Halal Culinary) and the Halal Zone in West Sumatra which was immediately inaugurated by the Vice President of the Republic of Indonesia, on April 12 2022 at the Jam Gadang Park Court which was also attended by the Minister of Tourism and Creative Economy, Chairman of the Board of Commissioners of the Indonesian Financial Services Authority (OJK), Governor of West Sumatra (<http://www.bukittinggikota.go.id>).

OJK has a focus on providing access to finance for the wider community, and actively supports government programs (Nur, Muharrami, and Arifin 2019) and is committed to encouraging the development of micro, small and medium enterprises to assist the government in improving people's welfare. To realize this goal, OJK has issued various programs to provide MSME financing through the Financial Services Industry, such as Micro Waqf Banks, Laku Pandai, Digiku, KUR Digital, KUR Clusters, Securities Crowdfunding , providing alternative marketing through UMKM-MU, and establishing a Joint MSME campus (<https://www.ojk.go.id/>) .

the KHAS Zone marks efforts to accelerate the implementation of halal standards and certification for MSMEs, especially the halal food industry . Fulfillment of this halal standard is a mandate from Government Regulation Number 39 of 2021 as a follow-up to Law Number 33 of 2014 concerning Guarantees for Halal Products. At the same time, it is a form of protecting the rights of Muslim consumers. <https://www.republica.co.id/>).

Based on Law Number 33 of 2014 concerning Guarantees for Halal Products that Products produced by micro and small businesses must be halal certified. To accelerate this halal certification, the synergy between the government, the Health Service, MUI and PPH will greatly determine the growth of the halal food industry . This Halal Certification process starts from support from PPH assistants/Halal Supervisors to fill in the Sihahal application for managers & business actors (tenants) , budget support and mapping of regular and *self-declaring* halal certification classifications for business actors (tenants) , then complete documents for submitting halal certification with an independent declaration mechanism online via SIHALAL .

To support the government's program in realizing the KHAS Zone and Halal Zone, a Halal Center has been formed in West Sumatra in collaboration with universities such as the Yastis STAI Halal Center, which has graduated 100 halal supervisors or PPH who are ready to assist the Halal Product Process (PPH). In collaboration with the Halal Inspection Institute (LPH), JISHRA Institute and Islamic Banks, Free Halal Facilitation Socialization activities have been carried out in several places by presenting MSME actors . this activity provides technical socialization on how to register through a siahalal account and also access to sharia KUR capital.

Special Overview

The great potential of MSMEs in the halal industry, especially halal food must be followed by a strategy to provide integrated sharia financing facilities. This strategy places the role of Islamic financial institutions as indispensable to mobilize the great potential of MSMEs for social welfare and economic development. The source of financing for MSMEs in the halal industry must also come from halal sources, namely Islamic financial institutions. In the 2019-2024 Islamic Economics Masterplan (MEKSI), one of the policies in encouraging the development of the halal food industry is synergy with Islamic banking.

Sharia banking, or commonly referred to as interest-free banking, is a banking institution whose operations and products are in accordance with Islamic principles (Ritonga and Sinaga 2021) . The products in Islamic bank financing clearly refer to murabahah, mudharabah,

musyarakah, and ijarah financing where these contracts are used in the contract system and generate fair profits for the customer and for the Islamic bank itself . Suretno and Bustam 2020) . The synergy in collaborating with Islamic banks is urgently needed to strengthen the halal industry, especially in terms of *the supply value chain* . Therefore, one of the main issues related to synergy is encouraging the role of Islamic banking, especially from a funding perspective (Sari 2021) .

Based on Islamic banking statistical data, the total financing of Islamic banks in West Sumatra for MSMEs is 802 Billion (<https://www.ojk.go.id/>). Specifically for Bank Syariah Indonesia West Sumatra as the government's partner in implementing the MSME development program for halal products, it has channeled financing to MSMEs in the amount of Rp. 122,896,100,000, - with a total of 1,023 MSMEs (Fauzan, Micro BSI West Sumatra section). In research (Sari 2020) the realization of Islamic bank financing for the processing industry is quite large. However, it still needs to be improved because the potential for retail halal food products is still large. In addition, the development of the processing industry also needs to be supported by related industries, such as food and beverage services. The food and beverage sector plays a role in supporting *the supply chain* , namely selling goods to the consumer level in the form of processed food and beverages.

Islamic financial institutions continue to encourage financing for the halal industry, especially micro and medium enterprises. Because if the halal industry is assisted in terms of funding by Islamic financial institutions, the Muslim community, which is the largest share in Indonesia, will become more stable in determining its halal level. (Sungkawaningrum 2019b) . In addition, the purpose of MSME financing provided by Islamic banking is not solely to seek profit , but also aims to succeed in government programs in the economic and development fields, increase the activities of MSME actors so that they can carry out their functions to ensure the fulfillment of community needs so that in the end MSME actors earn profits for their survival and can expand their business (Destiana 2016) . In this case, especially for MSMEs in the halal food sector.

Analysis and Discussion

Islamic financial institutions must encourage the financing of the halal industry, especially micro and medium enterprises. Each sector has its own corridor. Financial institutions already have regulations, namely law number 21 of 2008 concerning Islamic banking and halal products. There are also regulations, namely law number 33 of 2014 concerning guarantees for halal products. These two things must be combined so that an economic balance can be achieved (Secinaro and Calandra 2021) . If the halal industry is assisted in terms of funding by Islamic financial institutions, the Muslim community, which is the largest share in Indonesia, will become more stable in determining its halal level. (Sungkawaningrum 2019b) . Islamic banks can act as capital owners (Sahibull Maal) or as partners. In this case, micro, small and medium entrepreneurs can obtain sharia financing schemes according to their needs (Afkari 2017) .

Islamic banking needs to carry out institutional synergy as an optimization of Islamic banks in developing the halal industry, namely by carrying out institutional synergies with the

government (Husain 2021) . Islamic banks and the government must be able to synergize, walk together, side by side in developing the halal industry because the government is a very influential stakeholder as well as the highest power holder and policy maker (Husain 2021) . In West Sumatra Islamic banking has carried out good synergy for the development of the halal industry.

One form of the role of Islamic banking for the development of the halal industry is to build a different image regarding banking products specifically to assist the development of halal food in West Sumatra. Islamic banks in West Sumatra do not only provide financing for customers who want to develop a halal food business, more than that banks also provide assistance and socialization of halal food certification. The role of Islamic banking is very active and encourages the existence and expansion of businesses into halal certification, then this can also encourage the public to be more aware of and prioritize the use of products from entrepreneurs who already have halal certification (Bakhri, Saiban, and Munir 2022) .

Since the issuance of the Halal Product Guarantee Law, all products must have a halal license. The existence of a halal license will be beneficial for both consumers and producers, for consumers it will be easier to choose and believe that the products purchased are guaranteed to be halal. For producers who have halal licenses, they have more convincing competitiveness compared to products that do not have a license.

This halal license is supported by the Indonesian Ulema Council (MUI) which selects products that have been audited and certified so that these products can enter the world market, especially in Muslim countries (Charity 2017). In addition, West Sumatra is one of the provinces that has implemented the concept of halal tourism and is a priority in developing halal tourism. The development of halal tourism activities in West Sumatra has also encouraged the development of other industries, such as halal culinary and packaged snacks that are commonly found at souvenir centers when visiting Ranah Minang. These MSME businesses certainly really need funding sourced from Islamic banking.

In general, there is a role for Islamic banks in developing halal food MSMEs in West Sumatra . The role of Islamic Banks for MSME business actors is as follows:

1. The Role of Socialization and Literacy

As a financial institution that is committed to abandoning usury, Islamic banking needs to be developed more broadly and disseminated to the Islamic community, because the potential, both in the form of community and financial resources owned by Indonesian Muslims, is quite large (Novitasari 2019) . Therefore, to support the government's program to increase the development of halal food businesses, banks have socialized halal food certification to MSME actors who are mostly Muslim .

The socialization of halal certification has been carried out by various parties including Islamic banking. The Financial Services Authority (OJK) cooperates with Bank Syariah Indonesia (BSI) to realize the Safe and Healthy Halal Culinary Zone (KHAS) program in

Bukittinggi City as an effort to develop sharia finance and economics. BSI is one of the 19 *top brands* as a strategic partner for the BBI Gernas collaboration.

BSI plays a role as a supporter of sharia activities. through the halal ecosystem that has existed so far, namely *the Global Halal Hub* , this program encourages halal MSMEs to enter the global market with training, branding, to socialization and halal certification. Dissemination of halal certification carried out by Bank Syariah Indonesia (BSI) in the KHAS Zone. BSI support for the Sharia Program in all campaign areas which include Bukittinggi, Payakumbuh and Padang. Then support in providing showcases for MSMEs that are included in the KHAS Zone (<https://www.republika.co.id>). BSI also provides socialization podcasts as well as sharia financial and economic literacy through the channel owned by BSI.

The socialization of the Free Halal Facilitation for the Sehati program (Free Halal Certificate) 2021 is also carried out by Jishra Institute in collaboration with Bank Nagari Syariah which technically conveys how to register through the SIHALAL account and also access to Sharia KUR capital for MSME business actors. Based on research (Nugroho and Tamala 2018) found that there is still a lack of promotion from Islamic banks towards MSME financing, so promotion is needed to socialize Islamic bank products, so as to indirectly increase literacy in society's Islamic finance. Through this socialization, it is hoped that it can help halal food MSMEs in increasing opportunities to be given capital and it is hoped that they can also pick up the free halal certification quota provided by the Indonesian Ministry of Religion of 3,200 for all of Indonesia.

2. The Role of Revitalization

Zone halal culinary areas such as in Bukit Tinggi City, Payakumbuh City and Padang City . in the KHAS Zone, a renovation and rebranding of the culinary area of Los Lambuang, Bukittinggi was carried out as one of the KHAS Zones. All business premises are given branding and sanitation hygiene by BSI. After the stickerization process, MSME players in the Los Lambung area will receive Halal-related assistance to obtain Halal certificates from BPJPH.

3. The role of training and mentoring

Assistance can affect a person's interest in something with collective actions taken by the community. According to Lester Crow and Crow there are various factors that affect interest, namely first, internal factors, namely interests that arise from within, for example needs, experience, feelings of ability, personality and others. The two external factors are interests that arise because of encouragement from outside oneself, external factors can vary, namely: family, social friends, the environment, community groups and the methods used in a group activity (Nurhabibilah, Nurhasanah, and Eprianti 2017) . BSI in supporting the growth of halal products, has held training for MSME actors in collaboration with 3rd parties (*marketplaces/digital platforms*) and in collaboration with various parties that support the development of the halal industry/halal ecosystem (such as the Islamic Economic Community (MES). and Islamic Boarding Schools).

The mentoring program for halal food MSME business actors with a women's empowerment pattern is carried out by BTPN Syariah in providing literacy and education to group-based women business actors where business actors, prior to being given financing, are first given training starting from business training and training on managing finances. Then after getting financing, they get business assistance and tips in developing the business they are running so that creativity and business development run smoothly. Training and mentoring is carried out once every two weeks when the BTPN Syariah team visits customers and collects installments.

4. Financing role

Community based

Various financing patterns have also been provided by Islamic banks to halal industry players, especially *halal food*. The pattern that is often used is the pattern of group-based financing, where financing is given to several customers who are members of one business community. This community appoints a leader as the group leader who will coordinate the group members. New funding will be provided after obtaining approval from the group leader.

The group leader is also responsible for the payment of murabahah receivables for group members. Customer installments will be billed monthly through the respective group heads. This installment billing is done 2 times a month by holding a meeting at one of the customer's homes. This community-based financing pattern is certainly less risky because the coordination between group members is led by the group leader who is responsible for smooth installment payments.

Research conducted at BTPN Syariah shows that the pattern of financing is for *unbanked female customers*. So that this pattern of empowerment with assistance is very beneficial for the community's economic activities, especially for female customers. (Noviendri Djalil, Andreas Rafael, Bahrul Rohman, Iswandi, Wawan Santoso and Ijtihadi 2021; AntaraSumbar 2021; Haluan Daily 2021)

5. Personal based

The average financing carried out by Islamic banking is more personal in nature. Islamic banks have also provided a lot of financing to MSME business actors with sharia-based financing patterns using murabaha contracts. In accordance with the latest DSN-MUI fatwa No 111/DSN-MUI/IX/2017 concerning murobahah, where the contract can be used to purchase goods, including tools or materials to support the productivity of the halal food sector, especially halal food and beverages. (Sungkawaningrum 2019a). BSI in this case strongly encourages halal MSMEs towards the global market with training, branding, financing to halal certification.

Conclusion

There are several roles for Islamic banks in supporting MSME business actors engaged in the halal food or culinary industry sector in West Sumatra. This role is not only limited to providing usury-free financing but also providing Socialization and literacy, training and mentoring, revitalization in order to accelerate the development of halal products. To support the performance of the central government in realizing Indonesia as a center for halal in the world,

sharia banking in West Sumatra also supports the program to establish KHAS Zones at several points in West Sumatra. Namely Bukittinggi, Paya Kumbuh and Padang. This can be created because of the synergy between the government as a regulator and Islamic banking and institutions , MSME business actors which really supports the realization of growth and development of economic potential and the halal industry in accordance with sharia in West Sumatra.

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