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Contribution of Islamic Banks in the Development of the Halal Industry in South Sulawesi

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ABSTRACT

The role of Islamic banking in encouraging the development of the halal industry is very important in order to develop halal industry continuously in South Sulawesi (South Sulawesi). This study aims to investate in the strategies of to develop the balal industry through Islamic banking financing models and support of local government ini South Sulawesi. The research uses field studies (Field Research) to Islamic banks, the South Sulawesi Provincial Government, halal industry business players, and the community. This study uses primary data from interviews from informants and direct observations and secondary research data. The results show that the development of the halal industry in South Sulawesi is experiencing positive growth. the Provincial Government supported by providing a free halal certification program for SMEs and Small and Medium Industries (IKM) through the Free Halal Certificate program. Moreover, in terms of Islamic banking, it shows that Islamic banking does not provide financing directly to the halal industry. The recommendations for the model program for the distribution of halal industry financing are community-based distribution, Islamic boarding school-based distribution, mosque-based distribution and MSME distribution guided by the government, institutions, State-owned enterprises (BUMN) and Regional-owned enterprises (BUMD).

Kata Kunci: Halal, Halal Industri, Perbankan Syariah, UMKM, Sulawesi Selatan

ABSTRAK

Peran perbankan syariah dalam mendorong perkembangan industri halal sangat penting sehingga industri halal dapat berkembang secara berkesinambungan terus menerus di Sulawesi Selatan (Sulsel) maka optimalisasi dan kontribusi bank syariah dalam mendorong pengembangan industri halal di Sulsel perlu diinvestigasi. Penelitian ini bertujuan untuk menginvestasi perkembangan industri halal dalam kerangka model dan strategi pembiayaan perbankan syariah kepada industri halal di Sulsel. Penelitian menggunakan studi lapangan (Field Research) kepada bank syariah, Pemerintah Provinsi Sulsel, pelaku usaha industri halal, dan komunitas. Penelitian ini menggunakan data data primer hasil wawancara dari narasumber dan pengamatan pengamatan langsung dan data sekunder penelitian.

Hasil penelitian menunjukkan bahwa perkembangan industri halal Sulsel sedang mengalami pertumbuhan positif. Dukungan dari Pemerintah Provinsi berupa program sertifikasi halal gratis kepada pelaku usaha UMKM dan Industri Kecil Menengah (IKM) yang dilakukan Organisasi Perangkat Daerah (OPD) tahun 2022 akan memfasilitasi sertifikat halal bagi industri kecil menengah (IKM) melalui program Sertifikat Halal Gratis. Tahun 2022 Pemprov Sulsel telah menyerahkan Sertifikat Halal kepada 30 IKM pangan. Berdasarkan data LPPOM MUI Sulsel sejak tahun 2018 hingga 2021 jumlah UMKM yang telah mendapatkan sertifikat halal sebanyak 134 UMKM. Dari sisi perbankan syariah menunjukkan dukungan pembiayaan industri halal belum menunjukkan perkembangan yang signifikan, per Juli 2022 dilaporkan bahwa perbankan syariah tidak memberikan pembiayaan secara langsung kepada industri halal, adapun dukungan pembiayaan kepada industri halal melalui pembiayaan kepada perusahaan haji umroh yang merupakan bagian ekosistem wisata halal atau halal tourism dengan menggunakan skema model pembiayaan murabahah. Rekomendasi program model penyaluran pembiayaan industri halal yaitu Penyaluran berbasis komunitas, Penyaluran berbasis pesantren, Penyaluran berbasis masjid dan Penyaluran UMKM binaan pemerintah, lembaga, BUMN dan BUMD.

INTRODUCTION

Currently, the development of halal industry grows significantly in line with the growing awareness of the need for halal products and services in Indonesia. The halal industry which is part of the development of the Islamic economy needs to be continuously improved with the support of Islamic banking that the development of Islamic economy is not only focus on developing Islamic finance industry such as banking, capital markets or the non-Islamic financial industry, but also developing Islamic business that products and services of industry.

In addition, in order to increase the market share of Islamic banking that the development of market share also needs to get support a stable and sustainable Islamic economic and financial ecosystem that halal life style industry as part of Islamic economy ecosystem is one of potential market can be explored for market share of Islamic banking.

Based on the OJK Islamic Banking Statistics Report (2022), the total assets of Islamic banking were 661 trillion Rupiah with the number of sharia banks about 12 banks, the office network reached 676 branch offices throughout Indonesia, during 2021 the total profit of Islamic banking reached 6 trillion Rupiah. OJK reports that the performance of Islamic banking has grown positively each period based on various performance indicators of national Islamic banking financial ratios such as the Capital Adequacy Ratio (CAR), Return on Assets (ROA), Finance to Deposit (FDR) and Non-Performing Finance (NPL).

Table 1. 1
Islamic Commercial Bank Financial Performance

Financial Performance	2019 (%)	2020 (%)	2021 (%)
CAR	20,59	21,64	25,71
ROA	1,73	1,40	1,55
FDR	77,91	76,36	70,12
NPL	1,88	3,13	0,81

Source; OJK (2022)

The development of the halal product industry has received regulatory support from the government through Law Number 33 of 2014 concerning Halal Product Guarantee. The law covers protection, justice, legal certainty, accountability and transparency, effectiveness and efficiency as well as professionalism. Through the guarantee of halal products, small medium enterprises can increase added value to produce and sell their halal products as well as guarantee halal products (JPH) as well as increase product competitiveness in the global market.

The State of The Global Islamic Economy 2016-2017 report by Thomson Reuters shows that growth in various halal industry sectors including halal food, finance, travel, fashion, cosmetics and medicine, media and entertainment, as well as other sectors such as healthcare and education, can seen in table 1.2

Table 1.2
Total Revenue and Estimated Revenue of the Halal Industry

Sector	Revenue (2015)	Estimated Revenue (2021)
Halal Food	\$ 1,17 Triliun	\$ 1,9 Triliun
Finance	\$ 2 Triliun	\$ 3,5 Triliun
Travel	\$ 151 Miliar	\$ 243 Miliar
Fashion	\$ 243 Miliar	\$ 368 Miliar
Pharmaceutical & Cosmetics	\$ 78 Miliar	\$ 132 Miliar
Media & entertainment	\$ 189 Miliar	\$ 262 Miliar
Healthcare	\$ 436 Miliar	-
Education	\$ 402 Miliar	-

Source: State of The Global Islamic Economy 2016/2017

Table 1.2 shows that the need for halal products and services is very huge both in the world and in Indonesia, while the need for halal products is not only limited to food productions. The sector in the halal industry consists of 10 sectors that economically and business make a major contribution to the halal industry which the food productions, tourism and travel, clothing and fashion, cosmetics, finance, pharmaceutical, media and recreational, fitness, education and cultural arts industries.

Based on data from the Global Majlis, the global Muslim population in 2012 was 1.8 billion people, in 2030 it is projected that the world's Muslim population will reach 2.2 billion people. The growing population is a potential market for the growth and investment of the halal industry. The

development of micro, small and medium enterprises (MSMEs) as part of the halal industry in Indonesia has made a major contribution to the national economy that MSMEs have specific advantages to contribute to national economy that support local economy by use local raw materials with relatively affordable prices, easy labor and unique product specifications that potential for international markets. In terms of the halal certification process that businessmen of micro, small and medium enterprises (MSMEs) face obstacles in the halal certification process which is expensive and needed a long process of bureaucracy whereby in halal certification process, it involves various parties, not only the Ministry of Religion but involve cross-ministerials such as the Ministry of Health, Ministry of Trade, Ministry of Industry and Ministry of MSMEs and Cooperatives, therefore it needs a strong coordination and cooperation among them so the potential of halal industry can be optimatimazing for national economy. Hence, the ease of access for the halal certification process and detailed information about halal procedure needed to improve the halal certification process (Haliding, 2018).

The implementation of halal supply chain management is very necessary to ensure the halal quality of a product and service. The process of halal supply chain of products must be separated between halal and non-halal and the process must be guaranteed from upstream to downstream. Therefore, the concept of halal logistics must be immediately developed and implemented by all industry players involved in the halal supply chain, which is not only limited to halal food (Haliding, 2018).

The existence of a halal supply chain may bring the expectations of quality standards, product quality, and halal product and service that can be fulfilled integratedly from input, production, processing and distribution, marketing, and consumption. Meanwhile, the food products, the input process must be guaranteed to be done in halal process starting from animal feed, fertilizers and chemicals used must be halal. Then during the production process, the slaughtering process must comply with sharia. Moreover, the process and distribution of the halal process must be guaranteed in warehousing, packaging, cooling rooms (storage), and food processing. In addition, business process in marketing must show Islamic value, both when it will be taken to supermarkets and groceries to consumers in restaurants, hotels, and food trucks are not mixed with haram food and for financial activities using Islamic finance and Islamic insurance (takaful) facilities for mitigation risk of business activities (Haliding, 2018).

South Sulawesi has a large potential for the halal industry. The Challenges to develop halal industri is how to increase the production of halal food from MSMEs. In the global economy and the era of free trade, MSMEs that produced the halal food are required to improve the quality of products. On the other hand, consumers in both national and international markets are increasingly critical that demanding higher product quality standards, healthy and environment friendly and in line socio-cultural and religious values. Moreover, the product halalness is not only an issue related to religion, especially Islam, but has also become part of the reality of business and trade (Borzooei & Asgari, 2013).

The challanges of developing the halal industry, it is reported about less 10 percent of MSMEs of food sectors have halal certificates compared to number of midle companies of food sectors reached about 60 percent have halal certificates. MSMEs which produce halal products in

South Sulawesi expected to be able to compete nationally with others MSMEs by producing quality, halal-certified and highly competitive products.

The challenges faced by the halal MSMEs industry in South Sulawesi require to solve by all stakeholders. government as a regulator and supervisor along with related stakeholders is expected to contribute more on developing the halal industry. Moreover, the owner of halal MSMEs themselves must be provide a commitment in developing halal industry. While Islamic finance institutions need to provide support through financing and technical assistance in developing the competitiveness of halal MSMEs through flexible financial scheme and various types of contracts. Therefore, this study aims to investigate in the strategies of to develop the halal industry through Islamic banking financing models and support of local government ini South Sulawesi.

In Act No. 33 year 2014 about halal product assurances, it is explained that products are goods and services as well as related food, beverage, drugs, cosmetics, chemical products, biological products, genetically engineered products, used goods that mandatory to apply a halal certification. Meanwhile, the definition of halal product is product that is declared halal in accordance with Islamic law.

The objectives of the halal industry are as a form of embodiment of Law No. 33 year 2014 about halal product guarantees. The existence of Halal regulation is to guarantee the independence of each person to embrace their respective religions, which state is obliged to provide protection and guarantees regarding the halalness of products because the products in society that distributed, there is no guaranteed to be halal. Hence, necessary to have legal certainty in a law on guaranteeing halal products. (Faried, 2019).

LITERATURE REVIEW

Concept of Halal

The meaning of halal comes from the Arabic words, namely halla, hillan, yahillu, and wahalalan which means permissible or permitted by sharia law. Therefore, the halal industry has the concept of producing industrial products that must comply with sharia law (permissible in Islam). Based on the sharia concept, whatever is consumed by Muslims, both food and services must come from halal sources. Moreover, government regulated under the ACT No. 33 year 2014 about Guarantees for Halal Products that the State must provide protection and guarantees regarding the halal status of a product. Halal labeling from industrial products has an important role in seeing the quality of a product, because halal reflects the goodness of intrinsic value, both from the process and the final product or service produced (Mohamad & Backhouse, 2019).

Annisa (2019) states that Halal Value Chain Ecosystem is a set of institutional and organizational arrangements, policies, processes, procedures, regulations and laws that direct organizations or companies implementing the halal industry towards sharia compliance. Meanwhile, the halal industry ecosystem is influenced by (i) demographic developments of Muslims; (ii) people's lifestyles that are driven by sharia principles that prioritize good and avoid evil; (iii) sharia-based trade growth; (iv) development of halal industry players; (v) development of regulations that are able to provide strong opportunities for the growth of supply and demand for

the halal industry; and (vi) information technology development, including Financial Technology or Fintech. (Fauzi, Karia, & Mokhtar, 2017).

Sidharta (2017) find that the role of Islamic banking in supporting halal tourism, found that Islamic banks in supporting halal tourism have not carried out effective outreach to tourism industry players, this is because there is still limited support for Islamic banking networks and facilities in the halal tourism industry. Sidharta recommended that Islamic banks need to innovate products by providing specific financing products for tourism industry players.

In developing a halal industry ecosystem, Rachman & Syamsuddin (2019) found that a halal ecosystem is needed, in which halal criteria are not only measured in terms of raw materials and production, but also include the financial aspect, that Islamic finance has a crucial role in forming a halal industrial ecosystem. While in the manufacturing process, halal legitimacy is needed which is marked by certification. Halal certification describes industry conventions, namely one of the mechanisms to see quality and coordination that can be used as an indicator of the quality of industrial products.

Sungkawaningrum & Nasrullah (2019) examines the role of Islamic banking in advancing the halal industry in the halal food industry, Sungkawaningrum & Nasrullah found that Islamic banking has a large role in participating in developing the halal industry in Indonesia, the role of Islamic banking in providing sharia-compliant financing in industrial development in accordance with sharia.

Djakfar, Isnaliana, & Putri (2021) conducted research on the role of Bank Syariah Mandiri KCP Ulee Kareng in developing halal tourism in Banda Aceh City, Djakfar found that Bank Syariah Mandiri KCP Ulee Kareng had a role in developing halal tourism, namely in the Culinary Business industry, Travel Services and Lodging Providers. The financing provided to firm is micro business financing.

Waharini & Purwantini (2018) conducted research on the development model of the halal food industry in Indonesia found that the development of the halal industry will become more competitive with the involvement of the Islamic finance and banking industry sector and the role of Islamic banking is not only limited to sharia-based financing that is free of *riba* (interest), *maysir* (uncertainty), and *gharar* (gambling) but are required in financing support at all stages of the production process (halal value chain management).

METHOD

This research is descriptive qualitative that describes a research subject, using field research (Field Research) from direct sources to related parties, namely the South Sulawesi provincial government, Islamic banks, and small medium enterprises. Qualitative data sources derived from primary data and secondary data. Primary data is in the form of data sources that directly provide data to researchers or data obtained directly from the field (object of research), while secondary data are data sources that do not directly provide data to data collectors (researchers) or data taken by researchers as a support for research in general scientifically, namely by conducting literature studies (Farizal, 2010). The data collection technique uses the interview method with Bank Syariah Indonesia, Bank Muamalat Indonesia, the South Sulawesi provincial government, and small

medium enterprises, literature review and direct observation of the location of implementation and implementation of the halal zone.

RESULTS AND DISCUSSION:

The trend of the halal industry in South Sulawesi (Sulsel) is currently experiencing growth and is receiving support from various related parties in encouraging the halal industry as a new source of economic growth in South Sulawesi.

Halal Industry Development in South Sulawesi

The support of the Provincial Government (Pemprov) in of encouraging the halal industry in South Sulawesi by providing a free halal certification program for Small and Medium Enterprises business carried out by the Regional Apparatus Organization (OPD). In 2022, through the South Sulawesi Industry Service provided facilitates halal certificates for small and medium industries (IKM) through the Free Halal Certificate program. This program is a Priority program for the Governor of South Sulawesi Andi Sudirman Sulaiman.

Based on an interview with the South Sulawesi Provincial Government, found that "there are 350 Small and Medium Enterprises certified halal, which is part of the Free Halal Certification Program as a priority program of local government,". In addition, in the interview it was conveyed that the South Sulawesi Provincial Government had handed over Halal Certificates to 30 Small and Medium Enterprises in food industries as well as the signing of the agreement between the South Sulawesi Industrial Service and the UPT Halal Center at the Indonesian Muslim University (UMI).

On the other hand, based on interviews with the Governor's Special Staff it was revealed that OPD was encouraged to conduct outreach and training to increase understanding of halal food products. It was conveyed in the interview that the socialization and certificate about halal certification conducted by the South Sulawesi Industry Service and collaborated with 24 districts/cities and tenants in the Lego-lego Special Area. The socialization program carried out aims to increase the quality and quantity of industrial products according to standards, increase standardized competencies and increase standardized halal products.

The results of the interviews found that the Provincial Government also pushed for supporting the marketing of Small and Medium Enterprises products. This supporting includes facilitating for the design of product packaging that it can be distributed in mini-markets and supermarkets. Likewise, Small and Medium Enterprises that have received halal certificates, their products can be included in the local E-catalog for empowering Small and Medium Enterprises.

Based on data from the South Sulawesi Industry department that a program has been prepared to provide halal certification facilities to several culinary areas along the main roads in the Province of South Sulawesi, the culinary which are the Dange Culinary Center in Pangkep Regency, Boiled Corn Culinary in Barru and Takalar Regencies, Aroepala Culinary on Hertasning Street and Market Culinary, Fresh food in Makassar City.

Based on data from the South Sulawesi Industry Office, the Provincial Government has facilitated the provision of free halal certificates to 100 Small and Medium Enterprises. This number increased by 350 percent in 2022. Due to the support for the halal industry in South

Sulawesi, the South Sulawesi Provincial Government received the 2021 Indonesia Halal Industry Award (IHYA) national award from the Ministry of Industry (Kemenperin) the best title for the Best Halal Program Support category. This is proof that the Provincial Government supports the national program of industrial halalness and the importance of halal certification. Meanwhile, based on data from LPPOM MUI Sulsel from 2018 to 2021 the number of MSMEs that have received halal certificates is 134 MSMEs.

The Role of Islamic Bank Halal Industry Financing in South Sulawesi

Based on the results of interviews with Islamic Banks' management in South Sulawesi, it was found that as of July 2022 it was reported that Islamic banking did not provide financing directly to the halal industry, while financial support for the halal industry was through financing to Umrah pilgrimage companies which are part of the halal tourism ecosystem.

The financing given to Hajj and Umrah, Education, Islamic business, Hospitals and Logistics industries. In the interview, it was conveyed that the halal industry still has great potential to obtain financing from Islamic banking, but in the process Islamic banking still needs to indentify the potential risks so that Islamic banking applies the principle of Islamic in the financing process.

On the other hand, interviews with MSME found that they support the need cheap, easy and financing. Moreover, it was found that the role of Islamic financial institutions such as Islamic banking is very important, especially in helping to develop halal industrial sector by providing capital in the for financing to halal industry with additional capital from Islamic banks it will support their business.

In addition, it found that there is still a lack of direct financing by Islamic banks to the halal industry, so it is expected that direct support to the halal industry needs to be increased.

It recommended that in increasing the contribution of Islamic banks to the halal industry sector and Halal MSMEs can be carried out by providing the microfinance service centers such as MSME outlets or MSME centers. Another strategy that can be used by Islamic banks is to synergize with financial institutions in reaching the MSME base throughout the country, including the halal food industry. Collaboration between these institutions can be through the linkage concept, in which larger Islamic banks channel their MSME financing through smaller Islamic financial institutions such as Rural bank and Islamic Cooperation (Baitul mal wat tamwi/BMT) that the reach of large Islamic banks has not reached all areas in South Sulawesi and business.

Halal Industry Financing Model in South Sulawesi

Based on interviews, the financing model that Islamic Bank generally used murabaha as financing to the halal industry by buying the needs of MSME business and then increasing the price.

Based on discussions and interviews with various parties, it conveyed that Islamic banking needs to innovate the financing model and the contracts/agreement used. In terms of financing schemes with murobahah contracts based on the 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 agricultural sector, processing industry and food and beverage services.

The mudharabah scheme is in accordance with DSN fatwa No. 07/DSN-MUI/IV/2000 and musyarakah, namely DSN fatwa No. 08/DSN-MUI/IV/2000, considered more suitable for

financing in the processing industry and halal food and beverage services. The consideration is that the scheme is suitable for business activities because it is related to capital cooperation.

In the halal food and beverage processing and service industry sector, there are two potential models that can be used by Islamic banks, namely ecosystem-based financing, and collaboration with related institutions (linkage). In ecosystem-based financing, Islamic banks will involve relevant stakeholders in halal food and beverage services. The bank will provide financing to the halal industry and financing will be given not only to halal industry producers but also to producers of components supporting the halal industry ecosystem in a comprehensive manner from upstream to downstream. This will encourage halal producers to obtain raw materials more easily and help producers of other commodities.

The second financing model is cooperation (linkage-channeling). Synergy between Islamic financial institutions is important in supporting the development of financing. As an example, for financing model, such as financing for halal noodle sellers in rural areas. The Islamic bank network is currently still limited, it hard to find the financing from bank in the village level in South Sulawesi. Therefore, sellers of halal noodles who need capital will of course be more inclined to traditional financing such as loan sharks. For this reason, Islamic banks can cooperate with local cooperatives (BMT) by providing a certain amount of channeling funds to cooperatives (BMT), to be distributed to prospective customers who need them, such as the halal noodle seller.

Meanwhile, the recommendations for the program model for channeling halal industry financing using Islamic banking are community-based distribution, Islamic boarding schools-based distribution, mosque-based distribution, and distribution of UMKM assisted by the government, institutions, BUMN and BUMD.

CONCLUSION

The development of the South Sulawesi halal industry is experiencing positive growth. The halal industry in South Sulawesi has received support from various parties, both the Provincial Government and Islamic banking. The role and support of related stakeholders must still be increased so that the development of the halal industry can be optimized to encourage economic growth in South Sulawesi and improve the welfare of halal industry of small medium enterprises. Islamic banking must continue to increase its role in the halal industry by innovating financing models that are in accordance with the business characteristics of halal industry businesses. In addition, increasing cooperation and synergy and collaboration with all parties to improve and develop the halal industry in South Sulawesi.

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