

Strengthening Sharia Economic System and MSMEs through Stakeholder Synergy in Central Kalimantan Silakwil 2024

(Memperkuat Sistem Ekonomi Syariah dan UMKM melalui Sinergi Pemangku Kepentingan di Silakwil 2024 Kalimantan Tengah)

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Abstract

This study aims to explore the role of the 2024 Regional Working Silaturahmi (Silakwil) organized by the Sharia Economic Society (MES) of Central Kalimantan in promoting the implementation of the Sharia economic system in the region. The research uses a Participatory Action Research (PAR) approach across five cycles: Knowing (problem identification), Understanding (analyzing the root causes), Planning (formulating strategies), Action (implementing solutions), and Transform (reflecting on the impact). The study emphasizes enhancing community literacy, fostering stakeholder synergy, and promoting the growth of Sharia-based MSMEs in Central Kalimantan. The results show that Silakwil 2024 has become a critical platform in developing a strategic work plan for 2025, focusing on Sharia compliance within the MSME sector. Through seminars, training, and collaborative discussions, this initiative successfully built a solid team and fostered effective collaboration among stakeholders, including the community, government, and financial institutions. MES Central Kalimantan's commitment to supporting MSMEs in meeting Sharia standards is expected to contribute significantly to both regional and national economies. The outcome of Silakwil 2024 is a stronger, more organized, and measurable work plan for 2025, which is expected to



enhance the competitiveness of MSMEs based on Sharia economic principles. This initiative serves as a strategic step towards advancing the Sharia economy in Central Kalimantan.

KEYWORDS: Sharia Economic System, MSMEs, Stakeholder Synergy, Sharia Compliance

Introduction

Central Kalimantan is one of Indonesia's provinces with significant potential for economic development. As a region rich in natural resources,¹ Central Kalimantan presents a significant opportunity to become a hub for the development of the sharia economic system in Indonesia.² The implementation of the Sharia system in Central Kalimantan faces challenges due to low community literacy. The Sharia Economic Society (MES) of Central Kalimantan, through Silakwil 2024, strives to enhance literacy, foster stakeholder synergy, and promote the growth of Sharia-based MSMEs, leveraging the economic potential of a predominantly Muslim population.³ This challenge becomes increasingly urgent to address, considering the vital role of Islamic economics in supporting inclusive and sustainable economic development.

The sharia economic system is not only relevant to the values of local communities but also offers solutions to various conventional economic problems, such as social inequality and vulnerability to crises.⁴ Therefore, strengthening the implementation of the Sharia system in Central Kalimantan is not only locally relevant but also strategic in supporting Indonesia's vision as a global hub for the Sharia economy.⁵ In addressing these challenges, concrete and targeted steps are needed to drive the transformation of a Sharia-based economic system.⁶ One of the strategic initiatives that can address this need is the implementation of the 2024

¹ Wita Susila and Alexandra Hukom, "Potensi Implementasi Green Economy Di Kalimantan Tengah," *Trending: Jurnal Ekonomi, Akuntansi Dan Manajemen* 1, no. 2 (2023): h.240.

² Suherman, Parista Kristina, and Desi Natalia, "Potensi Penerbitan Green Sukuk Daerah Dalam Pembiayaan Infrastruktur Berkelanjutan Di Kalimantan Tengah," *Indo-Fintech Intellectuals: Journal of Economics and Business* 4, no. 6 (2024): 3119–31.

³ Iwan Kurniawan, "Peran Organisasi Masyarakat Ekonomi Syariah (Mes) Dalam Meningkatkan Literasi Ekonomi Syariah Masyarakat Kota Palangka Raya," 2020.

⁴ M. Irwansyah, "Strategi Pengembangan Pariwisata Halal," *Widina* 01, no. 1 (2023): 1–63, <https://doi.org/10.61553/abjoiec.vii1.22>.

⁵ Novita and Fitri Indah Sari, "Pemahaman Akuntansi Syariah Oleh Pelaku Usaha Mikro Dan Kecil : Studi Deskriptif Di Kabupaten Bengkalis," *Jurnal Ekonomi Bisnis Dan Manajemen(JISE)* 2, no. 4 (2024): 209–16.

⁶ Carunia Mulya Firdausy, *Memajukan Industri Keuangan Syariah Berdaya Saing* (Yayasan Pustaka Obor Indonesia, 2021).

Regional Working Gathering (Silakwil) initiated by the Central Kalimantan Sharia Economic Community (MES).⁷

This program is designed as a platform to strengthen the synergy between the community, government, financial institutions, and local communities in developing the Islamic economy.⁸ Through various activities such as seminars, training, and panel discussions, the aim is to enhance literacy, build awareness, and foster a shared commitment,⁹ especially in supporting the implementation of the sharia system in Central Kalimantan.

Methods

This research method uses a Participatory Action Research (PAR) approach in five cycles.¹⁰ Knowing, which means problem identification through observation and discussion.¹¹ Understanding, by collectively analyzing the root of the problem.¹² Planning, through the formulation of strategies based on local needs.¹³ Action, the action program must be a solution to the social problems that have been analyzed from the initial stage. Therefore, the problem and its solution must be aligned with the implementation of a collaborative program.¹⁴ and transform, through reflecting on the impact to encourage sustainable social change. This cycle is carried out interactively with qualitative analysis to ensure the sustainability and relevance of the activities.¹⁵

⁷ “Masyarakat Ekonomi Syariah (MES) Kalimantan Tengah Menggelar Silaturahmi Kerja Wilayah Di Muhammad Subuh Center, Bukit Batu Palangkaraya,” *Borneonews.co.id*, 2024.

⁸ Auvi Diyanati Kanasibah and Sri Herianingrum, “Sinergi Komunitas Masyarakat Dengan Baznas Sebagai Implementasi Sistem Crowdfunding Dan Mewujudkan Dana Sosial Islam Yang Tepat Sasaran,” *Jurnal Ilmiah Ekonomi Islam* 10, no. 02 (2024): 1619–26.

⁹ Kusnadi, “Filantropi Berbasis Pendidikan Kewarganegaraan: Pembelajaran Untuk Memperkuat Karakter Kepedulian SOSial Warga Negara,” *Jurnal Civic Hukum* 9, no. November (2024): 166–81.

¹⁰ Agus Afandi and Dkk, *Metodologi Pengabdian Masyarakat*, n.d.

¹¹ Khaerul Umam et al., “Peningkatan Kualitas Taman Pendidikan Al-Qur’an (TPQ) Melalui Metode Participatory Action Research (PAR),” *Jurnal Pendidikan Dan Pengabdian Masyarakat* 5, no. 4 (2022).

¹² Abdul Rahmat and Mira Mirnawati, “Model Participation Action Research Dalam Pemberdayaan Masyarakat,” *AKSARA: Jurnal Ilmu Pendidikan Nonformal* 6, no. 1 (2020): 62–71.

¹³ Aldeva Ilhami et al., “Program Peningkatan Profesi Guru IPA Berbasis Etnopedagogi Untuk Meningkatkan Keterampilan Technological, Pedagogical, and Content Knowledge (TPACK),” *Jurnal Tadris IPA Indonesia* 04, no. 03 (2024): 357–69.

¹⁴ Afandi Dkk, *Metodologi Pengabdian Masyarakat*.

¹⁵ Wilopo, Rizki Yudhi Dewantara, and Wiyata, *Metodologi Penelitian Sistem Berbasis Action Research: Teori Dan Aplikasinya* (UB Press, 2023).



Results and Discussion

The Central Kalimantan Sharia Economic Society (MES) continues to strive to expand the application of sharia principles across various sectors of community life. One of the strategic steps taken is through the implementation of the 2024 Regional Work Fellowship (Silakwil). This event aims to discuss the work programs of the four departments of the Sharia Economic Society, namely organizational development, human resources, education, entrepreneurship, and public relations. The goal is to ensure that the work plan for 2025 can be realized.

I. Stage 1: To Know



Figure 1. Planning Meeting for the 2024 Regional Work Silaturahmi (Silakwil) Event

The first stage of Silakwil 2024 begins with careful planning. MES Central Kalimantan focuses on identifying the main objectives of the event, which are to foster working relationships for the development of work programs across four departments of the Sharia Economic Society, namely organizational development, human resources, and education¹⁶, entrepreneurship and public relations. At this stage, various parties involved, including MES members, OJK, and practitioners, engage in in-depth discussions about the activities that have been carried out during 2024 and the

¹⁶ Nurmadi Harsa Sumarta Ibrahim Fatwa Wijaya, Muhammad Agung Prabowo, Anis Widjajanto, Edy Supriyono, "Pelatihan Video Pendek Untuk Promosi Produk UMKM," *Jurnal BUDIMAS* 06, no. 01 (2024): 2.

work programs that will be implemented in 2025. The work plan for 2025 will focus on the implementation of the sharia system and halal principles in restaurants, tourist spots, and food products.

II. Stage 2: To Understand



Figure 2. Focus Group Discussion among Stakeholders

After obtaining an overview of the conditions related to the aspects that will be programmed in the 2025 MES work plan, the next stage is to understand the root of the problems to be addressed through a Focus Group Discussion (FGD) with stakeholders. This FGD involves various relevant cooperation partners, such as Bank Syariah Indonesia (BSI)¹⁷, The Financial Services Authority (OJK)¹⁸, The Ministry of Religious Affairs (Kemenag) and the National Amil Zakat Agency (BAZNAS)¹⁹. To enrich perspectives and ensure synergy among stakeholders, this discussion serves as a strategic forum to broaden understanding of the needs and challenges in achieving Sharia compliance across various industries in Central Kalimantan, both from the regulatory side²⁰. Implementation, as well as public acceptance. One important finding from the FGD in one of the areas is the lack of clear education and information regarding the Sharia aspects that must be adhered to by business actors and the

¹⁷ Ekonomisyariah.org, “BSI Dan MES Kalsel Jalin Kerja Sama Berdayakan UMKM,” 2024, <https://www.ekonomisyariah.org/blog/2024/01/26/bsi-dan-mes-kalsel-jalin-kerja-sama-berdayakan-umkm/>.

¹⁸ Hani Meilita Purnama Subardi and Indri Yuliafitri, “Efektivitas Gerakan Literasi Keuangan Syariah Dalam Mengedukasi Masyarakat Memahami Produk Keuangan Syariah,” *Jurnal Ilmiah Perbankan Syariah* 5, no. 1 (2019): 39.

¹⁹ Reska Prihatini, Muhammad Anwar Fathoni, and Mira Rahmi, “Pengaruh Zis Dan Korupsi Terhadap Ketimpangan Pendapatan Di Indonesia,” *Prosiding Biema Business Management, Economic, and Accounting National Seminar* 2, no. 2 (2021): 436, <https://conference.upnvj.ac.id/index.php/biema/article/view/1657%0Ahttps://conference.upnvj.ac.id/index.php/biema/article/download/1657/1151>.

²⁰ Fauzatul Laily Nisa Nura Yulianti, “Optimalisasi Penerapan Prinsip Ekonomi Syariah Dalam Industri Keuangan Mikro Di Indonesia,” *SHARE: Sharia Economic Review* 1, no. 1 (2024): 43.

general public.²¹ This obstacle, such as the lack of understanding about halal certification²², Sharia contracts²³ In finance, the aspects that serve as the main obstacles in the broader implementation of the sharia system must be addressed. The results of this discussion not only provide a detailed overview of the challenges faced but also help in formulating the priority needs that must be immediately addressed to accelerate the effective and inclusive implementation of the sharia system in the region.

III. Stage 3: To Plan



Figure 3. Preparation of the Work Program Plan

The planning stage becomes crucial in formulating solutions to address the various issues identified during the data collection and previous FGD process. In this stage, MES Central Kalimantan develops an action plan that is specific, measurable, and based on the real needs of the community. For example, to address the low level of compliance and understanding of sharia principles²⁴, sharia education program is designed²⁵ Aiming to provide insights to various industrial sectors regarding the application of Sharia aspects in their operations. Additionally, to enhance public understanding

²¹ Novita Ambarsari and Luhur Prasetyo, "Perilaku Pedagang Di Pasar Wisata Plaosan Dalam Perspektif Etika Bisnis Islam," *Niqosiya: Journal of Economics and Business Research* 2, no. 1 (2022): 137, <https://doi.org/10.21154/niqosiya.v2i1.732>.

²² Elif Pardiansyah, Muhammad Abduh, and Najmudin, "Sosialisasi Dan Pendampingan Sertifikasi Halal Gratis (Sehati) Dengan Skema Self-Declare Bagi Pelaku Usaha Mikro Di Desa Domas," *Jurnal Pengabdian Dan Pengembangan Masyarakat Indonesia* 1, no. 2 (2022): 102, <https://doi.org/10.56303/jppmi.v1i2.39>.

²³ Haqibul Mujib et al., "Pemberdayaan Masyarakat Melalui Forum Diskusi Akad Ekonomi Syariah: Laporan Pengabdian Masyarakat Di Desa Cineam Kecamatan Cineam," *Khidmat* 2, no. 2 (2022): 104.

²⁴ Ahmad Romdhan and Mashuri Toha, "Investasi : Jurnal Ekonomi Dan Bisnis Persepsi Masyarakat Desa Kapedi Sumenep Tentang Perbankan Syariah," *Jurnal Ekonomi Dan Bisnis* 1, no. 2 (2021): 65, <https://journal.actual-insight.com/index.php/investasi/article/view/194>.

²⁵ Asna ningsih, Suhar, and Hansen Rusliani, "Peran Masyarakat Ekonomi Syariah Dalam Meningkatkan Literasi Keuangan Syariah Provinsi Jambi," *Jurnal Publikasi Manajemen Informatika* 1, no. 2 (2022): 112, <https://doi.org/10.55606/jupumi.v1i3.701>.

and awareness of contracts in Sharia-compliant products²⁶, MES Central Kalimantan is also designing the publication of a pocketbook titled "*Arus Syariah*" for mosque committee khatibs. Additionally, a training program to enhance social media skills has been initiated to help communities utilize digital platforms productively and in alignment with Sharia values. In the field of economic empowerment, MES is developing community benefit programs focusing on providing entrepreneurship training²⁷ and the development of businesses for MSMEs.²⁸ To directly support MSMEs, MES establishes partnerships with Islamic financial institutions that provide Sharia-compliant financing schemes and conduct mentorship programs for small business entrepreneurs.²⁹

IV. Stage 4: To Act



Figure 4. Preparation of the MES Central Kalimantan 2025 Work Program Plan

This stage involves the implementation of the strategic plan of the MES (Islamic Economic Society) of Central Kalimantan for 2025, with training programs, seminars, and mentoring as concrete steps to strengthen the Islamic economic system in Central Kalimantan. The training focuses on enhancing Islamic literacy for MSMEs, the community, and stakeholders, while the seminars are designed to

²⁶ Findia Lody Reza and Husnul Khatimah, "Pengembangan Kualitas SDM Pada Bank Syariah Dalam Perspektif Syariah: Studi Kasus PT. BPRS Harta Insan Karimah Bekasi," *MASLAHAH (Jurnal Hukum Islam Dan Perbankan Syariah)* 2, no. 2 (2011): 65, <http://jurnal.unismabekasi.ac.id/index.php/maslahah/article/view/1214>.

²⁷ Universitas Indonesia, "Kolaborasi Pemberdayaan Ekonomi Umat Untuk Wujudkan Wirausaha Muda Syariah," 2024, <https://www.ui.ac.id/kolaborasi-pemberdayaan-ekonomi-umat-untuk-wujudkan-wirausaha-muda-syariah/>.

²⁸ Risanda Alirastra Budiantoro, Pradipta Puspita Larasati, and Sri Herianingrum, "Strategi Pengembangan Program Pemberdayaan Usaha Mikro Dan Kecil Melalui Pembiayaan Usaha Syariah Di Kota Mojokerto," *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah* 5, no. 2 (2018): 297, <https://doi.org/10.19105/iqtishadia.v5i2.1937>.

²⁹ Ahmad Sukamto, "Peran Baznas Dalam Pembangunan Usaha Mikro Di Kota Mojokerto," *Irtifaq: Jurnal Ilmu-Ilmu Syari'ah* 7, no. 1 (2020): 52.

engage academics, practitioners, and community leaders.³⁰ Direct assistance includes technical support such as halal certification, sharia-compliant financing, and marketing based on Islamic values. All these programs are designed to be synergistic and sustainable, with regular monitoring to ensure a positive impact on the economy and society.

V. Stage 5: To Change

The final stage focuses on raising public awareness of the importance of transitioning toward a system that adheres to Sharia principles, prioritizing education and empowerment. The Central Kalimantan Islamic Economic Society (MES Kalteng) encourages MSME actors and various industries in Central Kalimantan to become active agents of change through educational campaigns and the implementation of Sharia economic programs at the local level³¹. The community is encouraged to integrate Sharia values into daily life, encompassing business management, consumption patterns, and more Islamic social practices. To ensure sustainability, the Sharia Economic Society (MES) of Central Kalimantan also establishes close collaboration with local governments to secure conducive and synergistic policy support for the implementation of Sharia principles across various sectors. This initiative aims not only to generate short-term impacts but also to lay a strong foundation for sustainable Sharia-based economic development in Central Kalimantan.

Conclusion

The 2024 Regional Working Silaturahmi (Silakwil) organized by the Sharia Economic Council (MES) of Central Kalimantan became an important momentum in designing the work plan for 2025, with the main focus on the implementation of Sharia compliance in the MSME sector in the Central Kalimantan region. In addition to being a forum for formulating work programs, this Silakwil also aims to build a solid team and foster good collaboration, so that the resulting work plan can be effectively realized. MES Central Kalimantan's commitment to assisting MSMEs in meeting Sharia standards is expected to make a significant contribution to both regional and national economies. Through the formation of a strong team, it is hoped that the 2025 work program will be implemented in a more organized, measurable, and impactful way, enhancing the competitiveness

³⁰ Ekonomisyariah.org, "Seminar MES Kalteng Tingkatkan Partisipasi Masyarakat Dalam Pengembangan Ekonomi Syariah," 2022, <https://www.ekonomisyariah.org/blog/2022/12/05/seminar-mes-kalteng-tingkatkan-partisipasi-masyarakat-dalam-pengembangan-ekonomi-syariah/>.

³¹ Ekonomisyariah.org, "Resmi Dilantik, MES Kalteng Fokus Kembangkan UMKM Berbasis Syariah," 2024, <https://www.ekonomisyariah.org/blog/2024/10/11/resmi-dilantik-mes-kalteng-fokus-kembangkan-umkm-berbasis-syariah/>.

of MSMEs based on Sharia economic principles. Thus, Silakwil 2024 is not only a coordination platform but also a strategic step in creating synergy to advance the Sharia economy in Central Kalimantan.

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