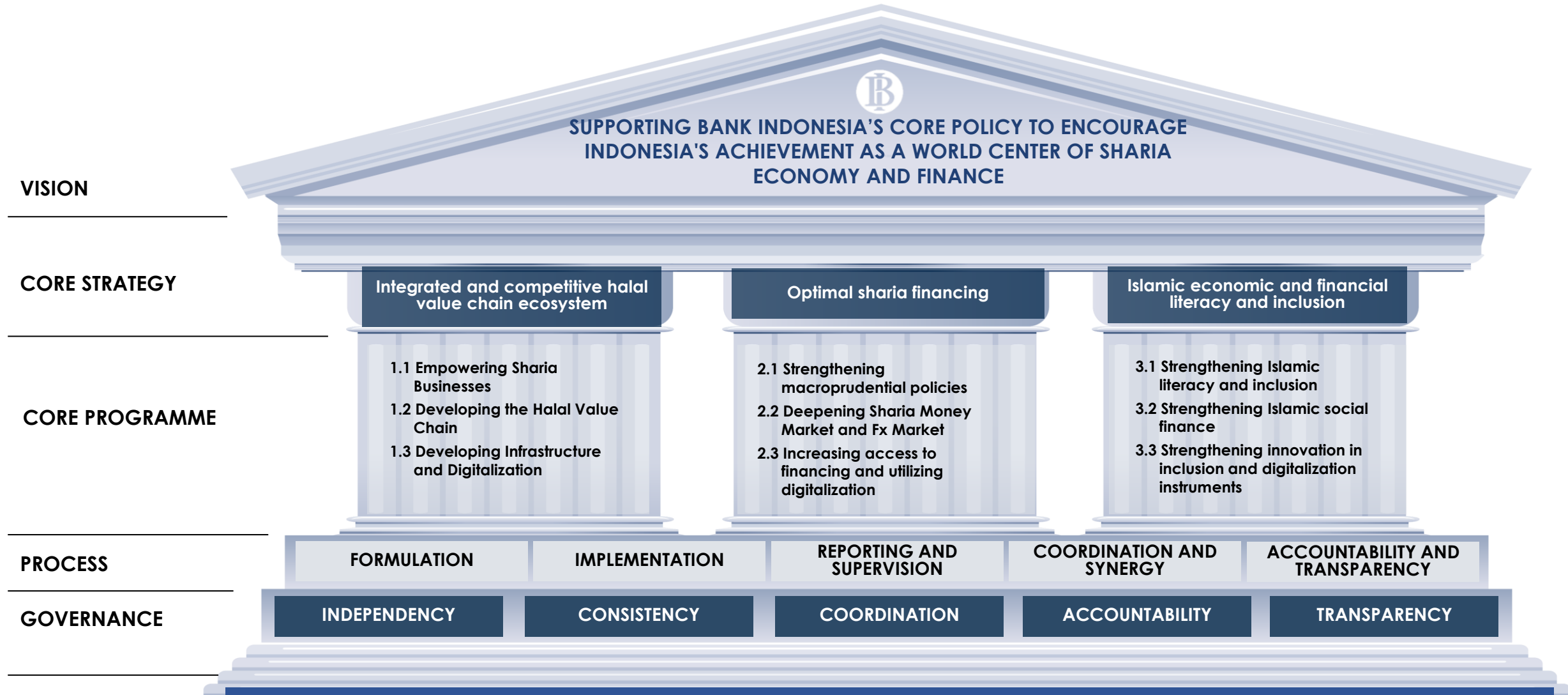


Indonesia's Halal Value Chain Ecosystem

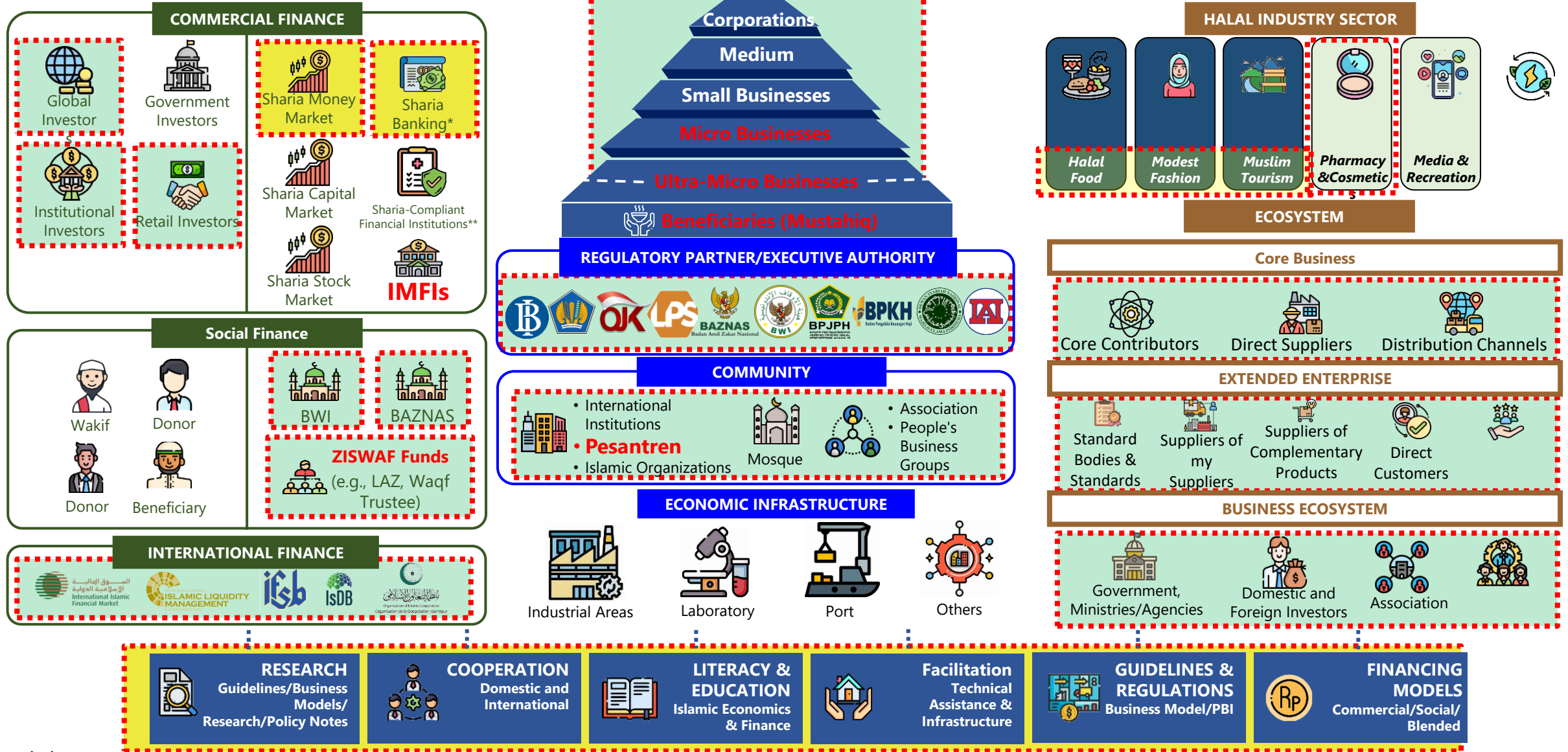
KLIFF- November 18, 2025
Bank Indonesia





Strengthening the Sharia Economic ecosystem

The sharia economic ecosystem in Indonesia is increasingly comprehensive and robust. Pesantren play a significant role in this ecosystem.



Description:

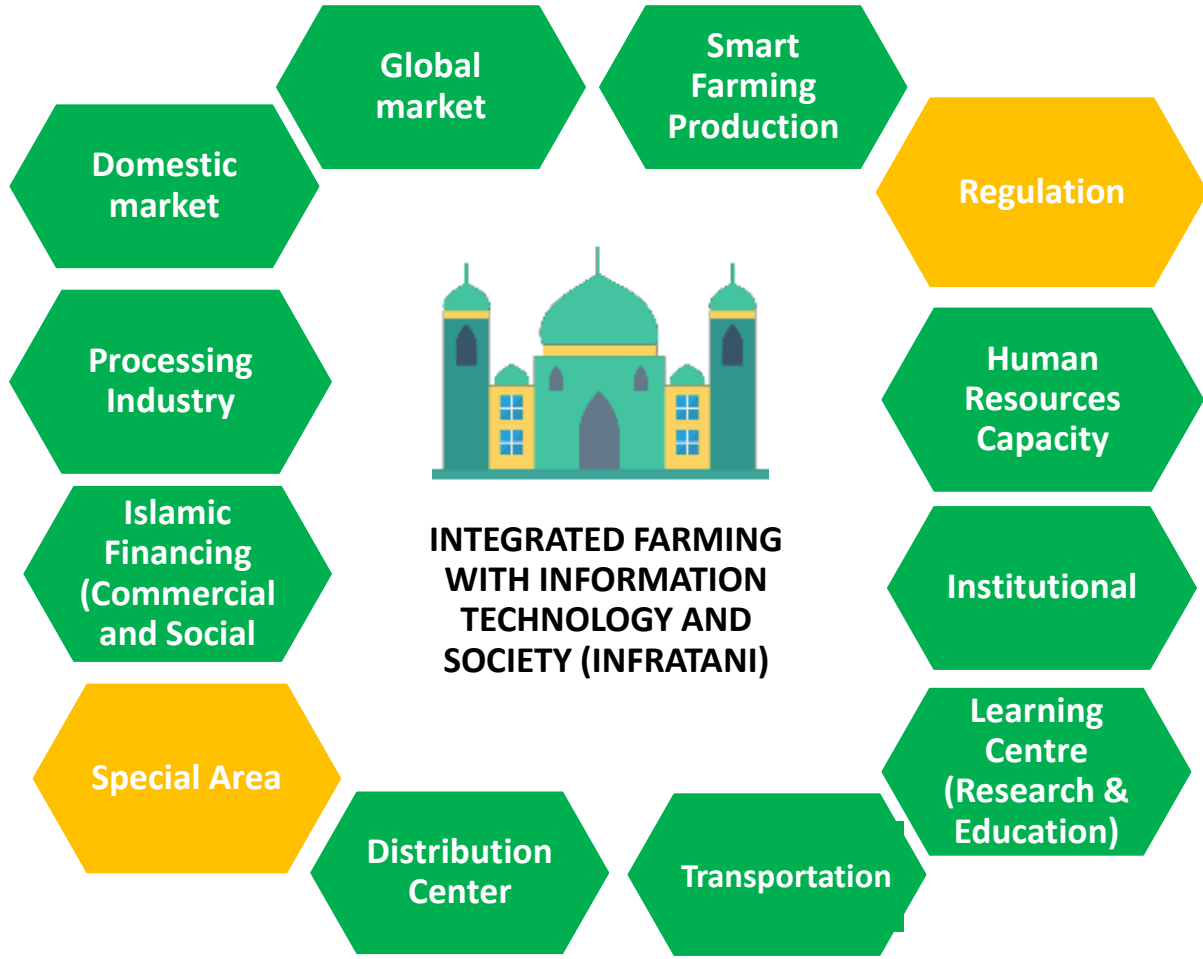
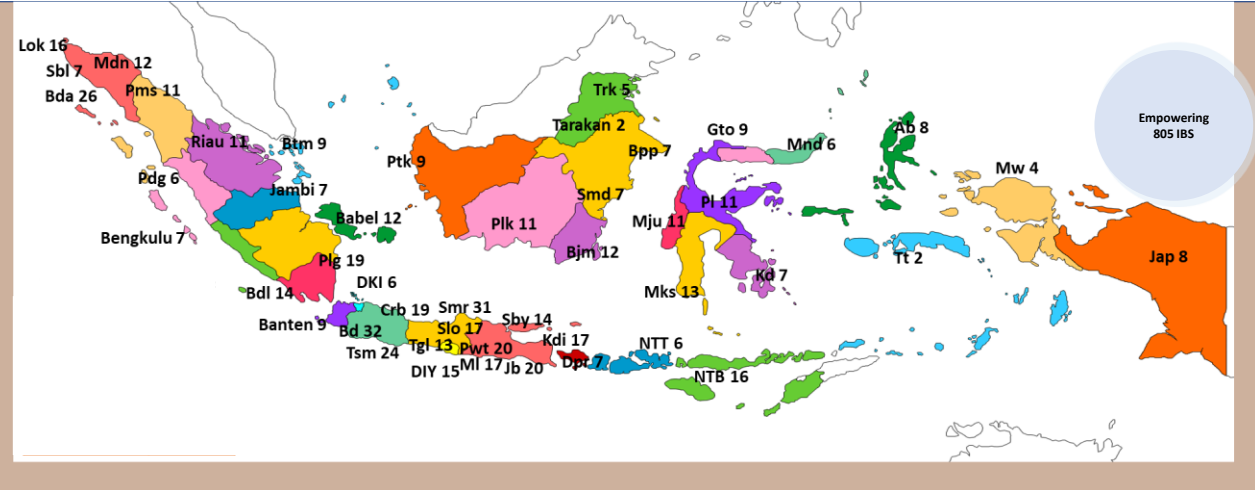




*BUS, UUS, BPRS

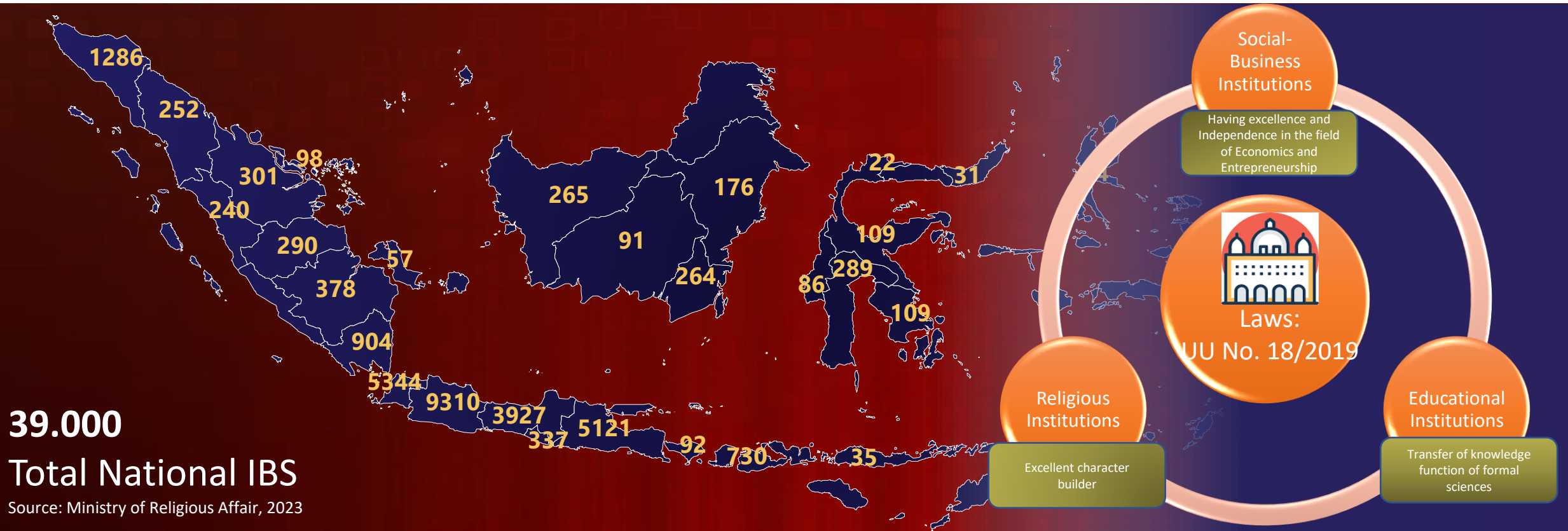
**Sharia Insurance, Pension Funds, Multifinance, Sharia Financing Institutions, Sharia Financial Institutions, Sharia Fintech, and Specialized Sharia Financial Institutions (Sharia Guarantee, Sharia Pawnbroking, PNM Sharia)

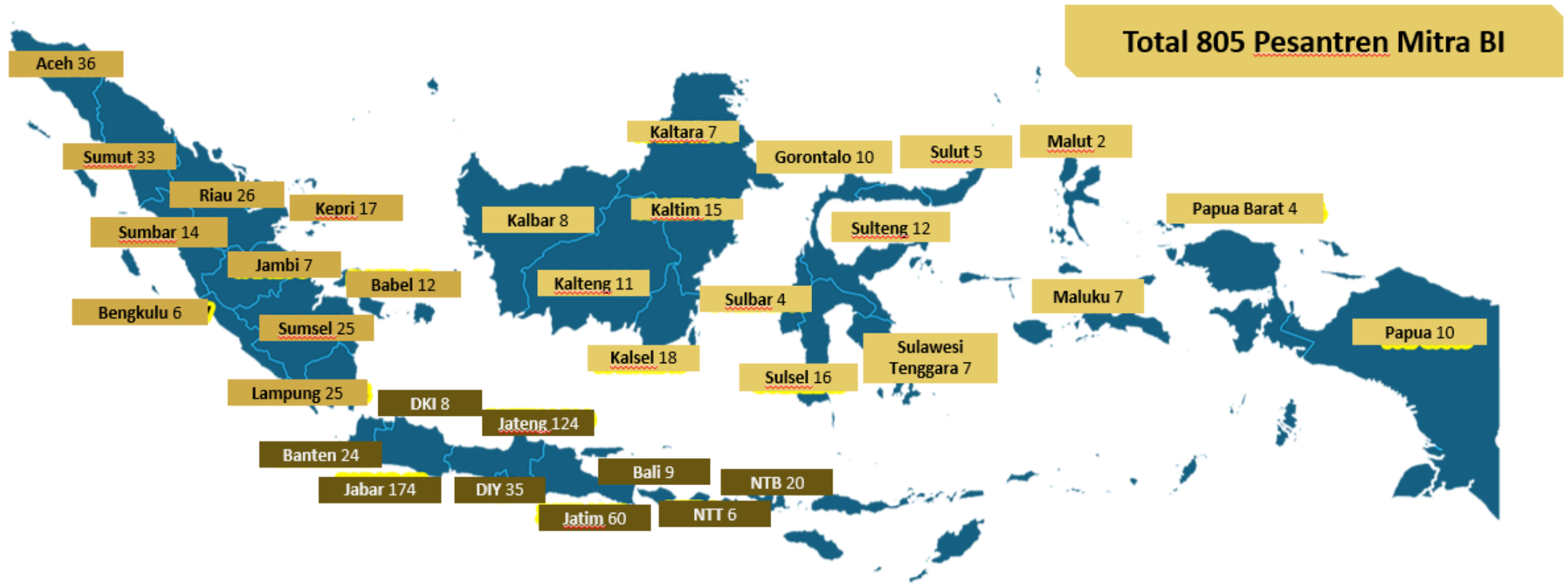
Main Programs

- Enhancing Islamic Boarding School (IBS) Capacity in sharia business activity: **805 IBS around Indonesia**
- Building halal value chain ecosystem with focus in agriculture and food sectors : **4 Centre of Excellence (INFRATANI) consist of 99 IBS**
- Enhancing institutional IBS: **HEBITREN**
- Developing Supporting Infrastructure : access to finance (commercial and social), access to market, facilitating standardization (including halal certification)



 Developed
 Developing

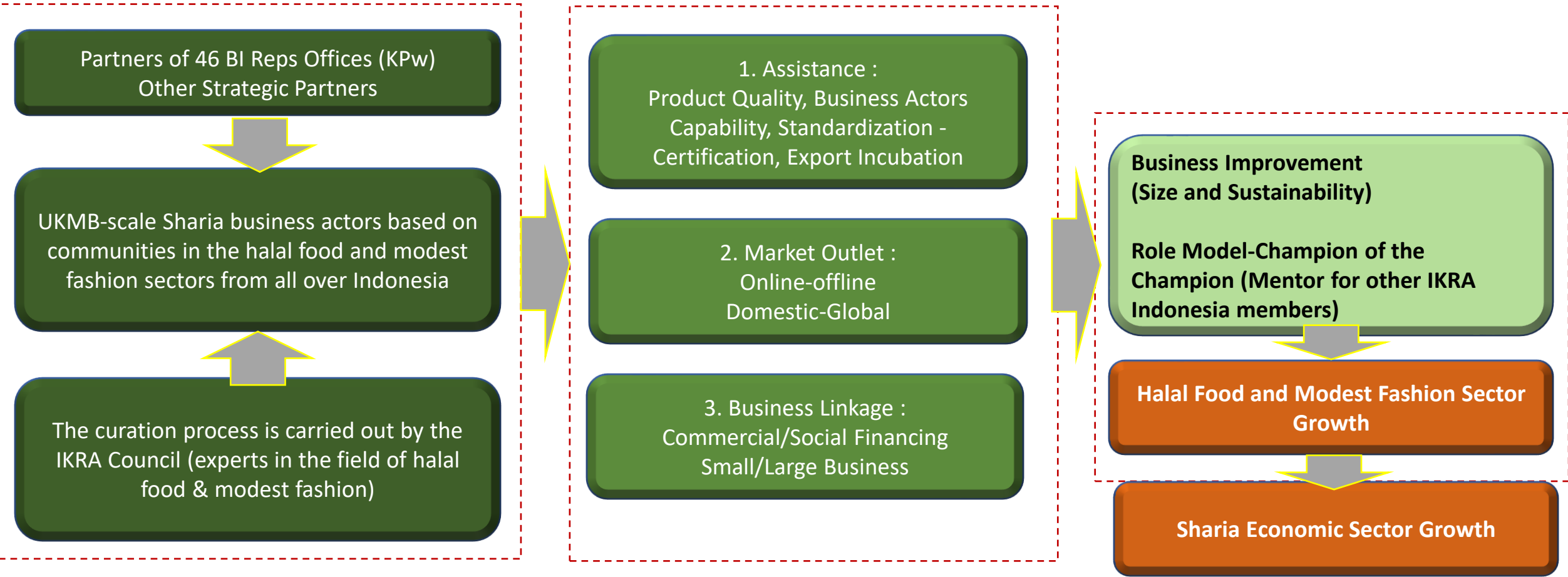


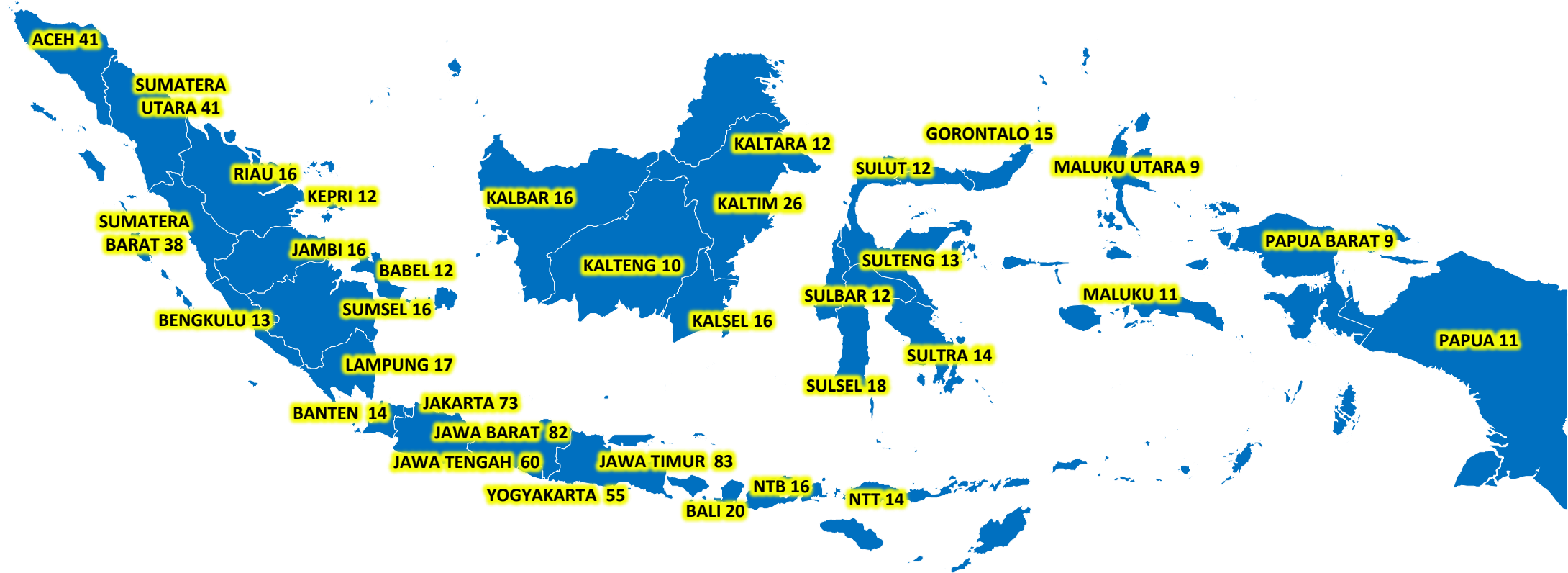


Program categories

- Renewable Energy
- Muslim fashion
- Halal food & beverages
- Muslim-friendly tourism
- Integrated agriculture
- Others

The IKRA Indonesia program is a sharia business empowerment program primarily community-based driven in the **halal food** and **modest fashion** sectors, which develop an end-to-end product/services with the aim of improving the quality of the business actors and its developed products so they can compete in the halal domestic and global market, which also will contribute significantly to the national economic growth.





YEAR	2018	2019	2020	2021	2022	2023	2024	Total Until 2024
Food Sector	40	28	92	118	79	81	72	510
Fashion Sector	46	22	66	119	64	97	67	481
Total per Year	86	50	158	237	143	178	139	991

Baitul Mal wa Tamwil (BMT)



BMT Bringharjo in Yogyakarta focuses on market players who are trapped in debt (Gharimin).



BMT Tamzis in Wonosobo was initiated by the Islamic Student Association and focuses on traders in traditional markets. It has branches spread across many provinces in Indonesia.

BMT UGT Sidogiri in Pasuruan is a Sharia microfinance institution owned by Sidogiri Islamic Boarding School. Initially serving the financing needs of teachers, it now serves the wider community in dozens of Indonesian provinces. It has subsidiaries that include Sharia insurance, money transfers, mini-markets, and mineral water factories, among other businesses.



PNM & BTLB



PNM Mekaar is a government-owned financing institution that meets the financing needs of over 15 millions super micro-entrepreneurs by using a group lending approach.

Baitut Tamkin Lumbung Bersaing (BTLB) in Nusa Tenggara Barat (Lombok)



Baitut Tamkin Lumbung Bersaing (BTLB) is a microfinance institution initiated by the West Nusa Tenggara provincial government that serves poor communities using a group lending approach.

LPN & LPD

Lumbung Pith Nagari (LPN) is a financial institution owned by village government (Nagari) and initiated by the West Sumatra provincial government. Twenty percent of its profits are given to Nagari for helping the needy villagers. The Bali provincial government replicated this model by establishing **Lembaga Perkreditan Desa (LPD)**. Currently, there are more than 1,400 LPDs.

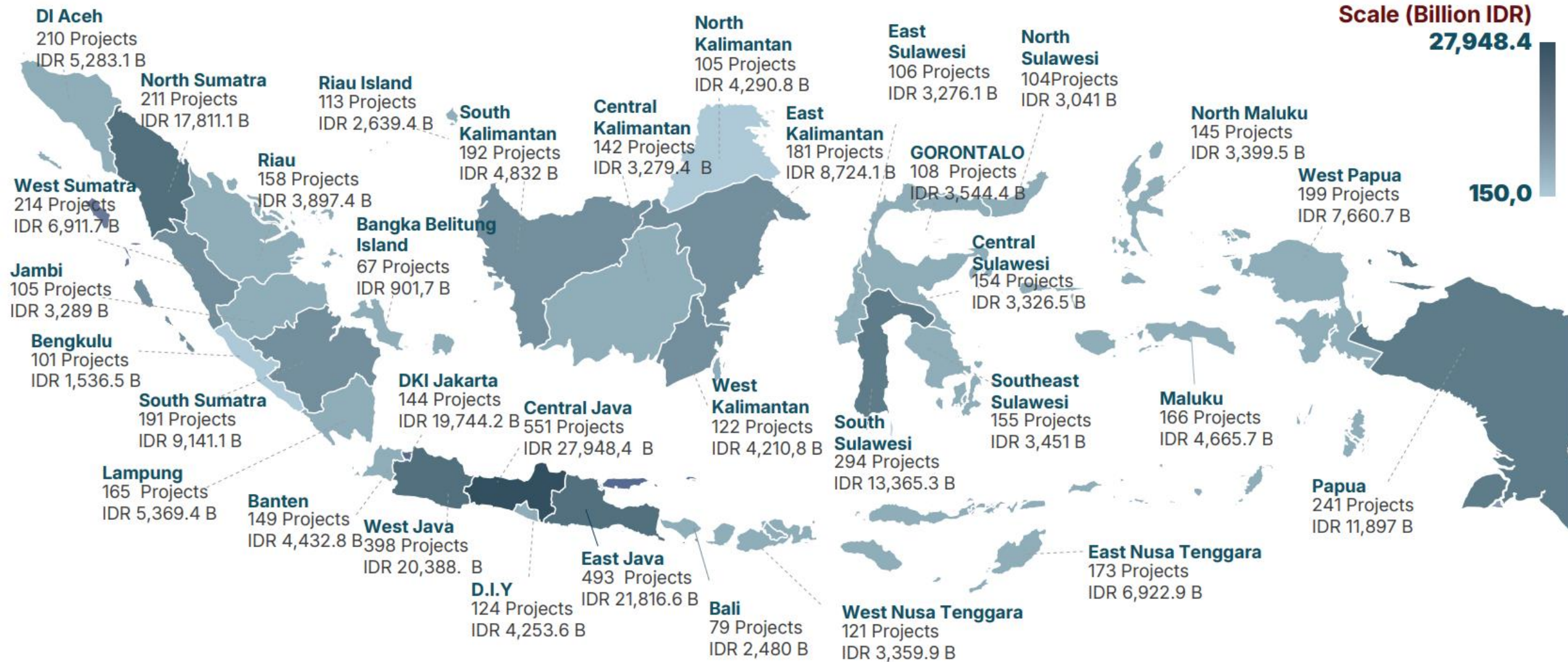
Lumbung Pith Nagari (LPN) in West Sumatera (Minangkabau)



Lembaga Perkreditan Desa (LPD) in Bali



Distribution of Sukuk Projects 2013-2024



From 2013 to 2024, government project submissions via Sukuk were dominated by infrastructure, such as the construction of roads, bridges, water resources, transportation facilities, and educational infrastructure

Ministry of Public Work (KemenPUPR)



Roads and
Bridges
497 Projects
IDR 86,607 B



Water resources
300 Projects
IDR 37,846 B



Building
3 Projects
IDR 587 B

Ministry of Transportation (Kemenhub)



Terminal
71 Projects
IDR 1,850 B



Railway Facilities
122 Projects
IDR 56,736 B



Airport
104 Projects
IDR 8,612 B



Harbor
78 Projects
IDR 3,247 B



Building
3 Projects
IDR 86,607 B

Ministry of Defence (Kemhan) & National Police (POLRI)



Official residence
179 Projects
IDR 6,800 B

Ministry of Industry (Kemenperin)



6 Projects
IDR 344 B

Ministry of Agriculture (Kementan)



Livestock
10 Projects
IDR 419 B



Building
5 Projects
IDR 363 B

Ministry of Education, Culture, Research, and Technology (Kemendikbudristek)



University
67 Projects
IDR 5,405 B



Vocational Education
47 Projects
IDR 3,274 B

Ministry of Religious Affair (Kemenag)



Office of
Religious Affairs
1221 Projects
IDR 2,389 B



Madrasah & State
Islamic University (UIN)
566 Madrasah
151 UIN
IDR 17,048 B



Hajj & Umrah
177 Projects
IDR 4,158 B



Halal Products
1 Project
IDR 148,90 B

Ministry of Environment and Forestry (KLHK)



1 Projects
IDR 50 B

Attorney General (Kejagung)



1 Projects
IDR 320 B

National Civil Service Agency (BKN)



2 Projects
IDR 61 B

Statistics Indonesia (BPS)



2 Projects
IDR 19 B

Laboratory



31 Projects
IDR 3,406 B

Maritime Security Agency (Bakamla)



2 Projects
IDR 344 B

THANK YOU

