

***Asset-Based Community Development For MSME Empowerment Through
Islamic Financing assistance In The IKN Buffer Zone*****Pemberdayaan UMKM Melalui Pendampingan Pembiayaan Syariah Berbasis
Asset-Based Community Development Di Kawasan Penyangga Ibu Kota
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ABSTRACT

This community service is motivated by the potential and challenges faced by Micro, Small, and Medium Enterprises (MSME) in Sepaku District, a buffer zone for the Indonesian Capital City (IKN). Despite having a significant number of MSME and receiving government incentives, access to Islamic financing remains limited. This study aims to empower MSME using an Asset-Based Community Development (ABCD) approach through Islamic financing assistance. The methods used include observation, in-depth interviews, and participatory mentoring involving academics, sharia banking practitioners, and the sub-district government. The results of the community service show an increase in MSME's understanding of Islamic financing products and the identification of the potential for establishing a Islamic financing community. This community asset-based mentoring is showed potential to improve in building MSME awareness and interest in Islamic financing, although geographical challenges and banking human resources remain obstacles. It is concluded that the ABCD approach can be a sustainable empowerment model to strengthen the sharia economic ecosystem in the IKN buffer zone.

Keywords: Asset-Based Community Development, MSME, Islamic Financing, Indonesian Capital City.

ABSTRAK

Kegiatan pengabdian masyarakat ini dimotivasi oleh potensi dan tantangan yang dihadapi oleh Usaha Mikro, Kecil, dan Menengah (MSME) di Kecamatan Sepaku, zona penyangga Kota Madya Indonesia (IKN). Meskipun memiliki jumlah MSME yang signifikan dan menerima insentif pemerintah, akses terhadap pembiayaan syariah masih terbatas. Studi ini bertujuan untuk memberdayakan MSME menggunakan pendekatan Pengembangan Masyarakat Berbasis Aset (ABCD) melalui bantuan pembiayaan syariah. Metode yang digunakan meliputi observasi, wawancara mendalam, dan pendampingan partisipatif yang melibatkan akademisi, praktisi perbankan syariah, dan pemerintah kecamatan. Hasil pengabdian masyarakat menunjukkan peningkatan pemahaman MSME tentang produk pembiayaan syariah dan identifikasi potensi untuk membangun komunitas pembiayaan syariah. Pendampingan berbasis aset masyarakat ini efektif dalam membangun kesadaran dan minat MSME terhadap pembiayaan syariah, meskipun tantangan geografis dan sumber daya manusia perbankan masih menjadi kendala. Disimpulkan bahwa pendekatan ABCD dapat menjadi model pemberdayaan berkelanjutan untuk memperkuat ekosistem ekonomi syariah di zona penyangga IKN.

Kata Kunci : Pengembangan Komunitas Berbasis Aset, MSME, Pembiayaan Syariah, Ibu Kota Indonesia.

1. INTRODUCTION

The community asset-based mentoring is effective. Loans represent the lender's trust in the borrower that the money will be repaid according to the loan terms. (Zainuddin et al.



2026)For borrowers, this means being trusted, which obliges them to repay the loan within the specified timeframe (Nasution and Kaban 2023).

MSME have an important role as the main economic center for the community, especially as a source of family income(Santoso et al. 2021). Some MSME are well-managed, using management methods and approaches, but many also only use simple ways to run their businesses, including using instinct to run their businesses. So it is not uncommon for us to hear about MSME businesses that are currently the mainstay of the people's economy, accompanied by stories of success and failure in their businesses, this is certainly a challenge for MSME business actors. MSME have a major contribution that can be seen from the role they play, namely: becoming a means of equitable distribution of the community's economy, poverty alleviation, and increasing the country's foreign exchange through the business they run(Soegoto et al. 2024).

Indonesian MSME face several challenges, including: 1) a lack of experience, making it difficult for them to adapt to technological developments. 2) a lack of networking, hindering their ability to compete. 3) a lack of funding or capital. These challenges hinder MSME from competing effectively(Sinaga et al. 2025). (The OJK Board of Commissioners) stated that the first challenge faced by MSME is the lack of digital technology for promotion and market access. The second challenge is access to capital or financing, and the third is the low quality of human resources, leading many MSME to face difficulties in marketing, a lack of innovation, lack of access to permits, and inability to effectively create and manage financial reports(Warsiyah et al. 2023).

Access is known to be a major problem in microcredit, especially because small and micro business actors are not accustomed to accessing financial institution services (Santoso et al. 2021).For example, a shop owner who sells from dawn until night may prepare materials in the evening to be sold the next morning (Melati et al. 2024). They have no time to visit financial institutions due to their busy schedule.(Prihastomo et al. 2025) Therefore, financial institutions need to take the initiative to approach micro and small business owners like this(Apriyanti et al. 2023).

Socialization can be a key solution in marketing Islamic banking products, contributing to efforts to address global banking challenges. These outreach activities provide the public with knowledge about various Islamic banking products and their benefits(Isnaini et al. 2025). The majority of Indonesians, who are Muslim, see this as an opportunity to inform the public about the Islamic principles of Islamic banking, such as avoiding usury and prioritizing the social function of mutual assistance(Mashudi et al. 2025). This fact is evident in the financing products offered to customers. Socialization activities can optimize Islamic banking programs in reaching a wider community and can change the mindset of people who were previously only familiar with conventional banks(Ulya and Wulandari 2023).

Sepaku District in Penajam Paser Utara Regency, East Kalimantan, is designated as one of the buffer areas for the Nusantara Capital City (IKN)(Mawasirah et al. 2025). The development of IKN brings significant impacts, including opportunities for the growth of Micro, Small, and Medium Enterprises (MSME)(Al Bana and Kartika 2025). Data shows there are 429,939 MSME in East Kalimantan that play an important role in employment absorption and increasing community income (BPS, 2024).

However, behind this potential, MSME in Sepaku District face constraints in accessing financing, particularly Islamic financing. Initial observations and interviews with Bank Syariah Indonesia (BSI) Nusantara Branch revealed that socialization and uptake of Islamic financing



have not been optimal. The main constraints include the geographical distance between villages, which makes outreach difficult, and limited human resources in local Sharia financial institutions. In fact, Islamic financing offers a fair financing alternative that aligns with community values.

Asset-Based Community Development (ABCD) was chosen as the approach for this service because of its focus on utilizing assets or strengths already possessed by the community (Khamdani et al. 2026). This approach is considered appropriate for exploring and empowering local MSME potential sustainably, compared to a problem-focused (deficit-based) approach. Previous research by Karomah et al 2025 shows the effectiveness of ABCD in economic empowerment, but its application integrated with Islamic financing mentoring in a national strategic area like IKN is still limited (Karomah et al. 2025). This article aims to describe the process and results of ABCD-based mentoring in improving MSME access to and understanding of Islamic financing in Sepaku District (Said et al. 2025).

Several studies have actually preceded this one on ABCD (Asset-Based Community Development)-Based MSME Empowerment through Islamic financing Mentoring. However, no related research has yet discussed MSME empowerment in relation to the government's policy of implementing a 0% tax rate for MSME actors, specifically in the IKN buffer area.

One such study is by Kezia Arum Sari titled "Visual Branding Design to Enhance the Identity and Competitiveness of MSME Fostered by the Indonesian Capital City Authority (IKN)". researches to make a real contribution to the development and empowerment of Micro, Small and Medium Enterprises (MSME) which are members of Ibu Kota Nusantara (IKN) development program through visual branding design. The focus of this service is on increasing the identity and competitiveness of MSME through strong and attractive visual elements. The service method will involve collaboration between researchers, designers and MSME assisted by the IKN Authority. The steps include an in-depth analysis of the business characteristics and values of MSME, as well as the development of a visual branding strategy that suits their local identity and business goals. Furthermore, training will be carried out for MSME owners regarding the implementation and maintenance of the visual identity that has been designed (Sary et al. 2025).

2. METHODS

This research was conducted in Sepaku District, North Penajam Paser Regency, chosen due to its budgetary allocation and its location within the core area of the Indonesian Capital City.

Geographically, Sepaku District is located between 116°48'–55°09' East Longitude and 0°54' North Latitude–44°76' South Latitude. Sepaku District covers a total land and sea area of 1,172.36 km². Sepaku District has an elevation of over 500 meters above sea level.

Sepaku District comprises 15 administrative areas, comprising 11 villages and four urban villages: Telemow Village, Binuang Village, Bumi Harapan Village, Bukit Raya Village, Karang Jinawi Village, Sukaraja Village, Tengin Baru Village, Suko Mulyo Village, Argo Mulyo Village, Semoi Dua Village, Wonosari Village, Maridan Village, Pemaluan Village, Sepaku Village, and Mentawir Village. The capital of Sepaku District is Tengin Baru Village.

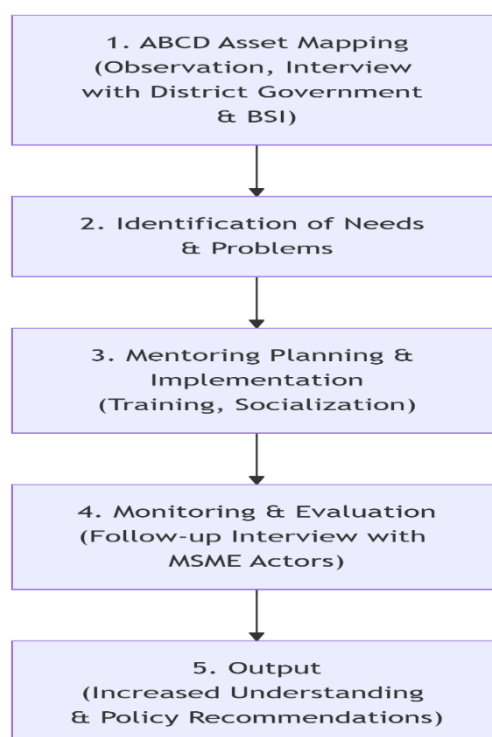
In 2017, the length of roads in Sepaku District reached 248.93 km, with 196.93 km of district roads and 52.00 km of provincial roads. The road surface in Sepaku District consists of 61.53 km of asphalt, 107.55 km of gravel, 27.44 km of dirt, and 0.41 km of other road surfaces. Looking at the road conditions in Sepaku District, 89.63 km are in good condition, 73.91 km are in moderate condition, 20.06 km are in light damage, and 13.32 km are in heavy damage. Public transportation to Sepaku District is available via Balikpapan-Sepaku and the Petung-ITCI



Kenangan route. In Sepaku District, there is no public transportation specifically serving Penajam-Sepaku.

The community service employed a Participatory Action Research (PAR) approach operationalized through the Asset-Based Community Development (ABCD) framework. The service location is Sepaku District, Penajam Paser Utara Regency, with the main subjects being MSME actors. Activities were carried out from August to December 2025.

The stages of method implementation are illustrated in the following flowchart: [Chart Stages of ABCD-Based MSME Mentoring]



Sumber: kerangka abcd pendampingan umkm

Data collection was conducted through:

1. Observation and In-Depth Interviews: Conducted with the Sepaku District Government (District Head, Village Secretary) to map MSME conditions and local assets, and with BSI Nusantara Branch to analyze the development and constraints of Islamic financing. In preparation, the team visited parties involved in Islamic financing assistance activities. Based on interviews and discussions with the Sepaku District Office and the Deputy for Community Empowerment at the Indonesian Capital City Authority, several positive facts were discovered:
 - a. An interview with the Sepaku District Head, Penajam Paser Utara Regency, revealed that several MSME in the Indonesian Capital City area are well-managed, including the presence of local products produced in each village within Sepaku District.
 - b. Several MSME have received training, including product marketing materials, product packaging upgrades, financial management training, financial reporting, and halal certification.

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- c. Several MSME have already received financing from financial institutions, but the majority are from conventional banks, due to several factors, one of which is the limited number of Sharia financial institutions in Sepaku District.
- d. Several MSME have already entered the National Capital area, and the rest areas provided by the IKN Authority are predominantly staffed by MSME from Sepaku District
- e. Interviews with Bank Syariah Indonesia Nusantara revealed that BSI Nusantara is the only institution in Sepaku District and the closest to the IKN authority area.
- f. They have conducted outreach activities in every village in Sepaku District. The challenges raised by BSI include limited human resources, remote geographical distances, and difficult terrain, requiring BSI to allocate additional time and effort to conduct outreach activities.
- g. BSI Nusantara stated that community enthusiasm for Islamic financing is very high. It is noted that many MSME have taken out People's Business Credit (KUR) financing from BSI Nusantara and have become BSI partners to promote Islamic financing.
- h. BSI Nusantara has conducted training for MSME in Sepaku District who are registered as BSI customers and have taken out Islamic financing.



Figure 1. Participatory Mentoring With MSME Actors In Sepaku District

2. Participatory Mentoring: In the form of training and socialization activities on November 3, 2025, attended by 30 MSME actors. Materials included local asset-based MSME potential and Islamic financing products, delivered by the UINSI academic team, practitioners from BSI, and district government representatives.

During the mentoring program, several issues emerged for MSME in Sepaku District, including:

- a. Some business owners are unaware of the differences between conventional and Islamic banks, due to several factors within the community. The PKM program provides education on the fundamental differences between Islamic and conventional financial institutions.
- b. Regarding Islamic financing models, many are still unfamiliar with the financing schemes available at Islamic financial institutions. In this regard, the PKM program provides knowledge on the benefits of Islamic financing schemes for MSME and the differences between Islamic and conventional financial reports in their bookkeeping.
- c. Regarding access to services and products, many participants have not yet registered as customers at Islamic financial institutions. The PKM program provides access and

an introduction to BSI Nusantara Bank's financing products and the benefits of Islamic financing.

Based on the stages of activities that have been implemented, including preparation, interviews, observations, mentoring, and FGDs, the following results were obtained:

- a. Increasing MSME' knowledge of Islamic financial literacy and understanding the importance of switching to Islamic financing, especially for MSME whose majority are Muslim.
 - b. Providing new experiences regarding financing schemes available at Islamic financial institutions, particularly Islamic banking, as well as knowledge on how to manage financial reports for Sharia-based businesses.
 - c. Providing access to Islamic financing and partnering with Islamic banks to provide Islamic services at the MSME' business locations.
3. Evaluation: Conducted through follow-up interviews with mentoring participants (example: Mrs. Yohana) to measure impact and interest in Islamic financing.

Data analysis was performed descriptively and qualitatively by exploring findings from each stage of the activities.

3. RESULT AND DISCUSSION

Asset Mapping and Problem Identification

Based on interviews with the Sepaku District Government, it was identified that local MSME have potential assets, especially in the culinary and handicraft sectors, which are flagship products. Social assets in the form of MSME group institutions are also beginning to form. However, economic assets in the form of access to capital are still weak. From the Islamic financing side, interviews with BSI confirmed that only BSI operates in that district. The main constraints are the vast area and the minimal banking human resources to reach all MSME, so socialization has not been optimal. This creates a gap between the availability of financial products and MSME' knowledge and access.

Mentoring Implementation and Increased Understanding

The mentoring activity on November 3, 2025, was successfully carried out with high enthusiasm from the 30 MSME participants. The material presented by the academic team focused on utilizing the five ABCD assets (Human, Social, Physical, Economic, Cultural) for business development. The session from BSI successfully explained Islamic financing schemes (such as *murabahah* and *mudharabah*) relevant to MSME needs. This direct interaction addressed the information gap that had been a barrier.



Figure 2. Sharia Financial Institutions (LKS) Provide Direct Assistance To Micro, Small, And Medium-Sized Enterprise (MSME) Operators.



Impact and Sustainability Potential

Post-mentoring evaluation through an interview with Mrs. Yohana, one of the participants, showed increased interest based on the follow-up interview in understanding and interest in Islamic financing. She expressed her interest in applying for financing for her business development. Furthermore, the potential for forming a community or MSME group focused on Islamic financing was identified. This aligns with ABCD theory which emphasizes community-based empowerment to create sustainable solutions (Mathie & Cunningham, 2003). Mentoring is not only about knowledge transfer but also triggers initiatives from within the community itself.

Analysis of Activity Results

The ABCD theory emphasizes community empowerment by utilizing assets already present within the community, rather than focusing on deficiencies or problems. These assets include:

1. Human Assets (human resources, skills, knowledge)
2. Social Assets (networks, trust, collaboration)
3. Physical Assets (infrastructure, facilities)
4. Economic Assets (businesses, access to capital, markets)
5. Cultural Assets (values, traditions, local wisdom)

The following is an analysis of the activity results based on these five assets:

1. Human Assets

- a. Field Findings: MSME actors like Mrs. Yohana showed interest in Islamic financing after participating in the mentoring. There was readiness from academics (UINSI), banking (BSI), and the district government to be involved in the mentoring.
- b. Analysis: MSME actors have the potential and openness to improve their Sharia financial capacity. However, the limitation of human resources on the bank's side (BSI) is an obstacle to broader socialization and mentoring.

2. Social Assets

- a. Field Findings: Collaboration was established between academics, Sharia banking, local government, and MSME. Meetings and mentoring sessions involving 30 MSME participants took place.
- b. Analysis: The network built among stakeholders is a strong social asset for expanding access to Islamic financing. However, this network still needs to be strengthened and expanded to the village level.

3. Physical Assets

- a. Field Findings: The Sepaku District Office was used as the mentoring location. There is only one BSI office in Sepaku District, and no other Sharia financial institutions.
- b. Analysis: Existing physical facilities were utilized, but limited physical access to Sharia financial services hinders program expansion.

4. Economic Assets

- a. Field Findings: There are 429,939 MSME in East Kalimantan, with sales potential of up to Rp 50 billion. The government provides a 0% tax incentive to encourage MSME growth. BSI stated that Islamic financing for MSME in the IKN area is not yet optimal.
- b. Analysis: The economic potential of MSME is very large, but access to Islamic financing is still limited. The mentoring conducted is only at an initial stage and requires further deepening.



5. Cultural Assets

- a. Field Findings: The interest of Mrs. Yohana and other participants in Islamic financing indicates an acceptance of Sharia values as part of their identity and economic preference.
- b. Analysis: Sharia values can be a motivational driver for MSME aligned with Islamic economic principles. This is a cultural asset that can be developed further.

Table 1. Asset Asset Mapping of MSMEs in Sepaku District, North Penajam Paser Regency

Asset Type	Initial Condition	Mentoring Impact
Human Assets	Limited understanding of Islamic financing.	Increased understanding and interest in Islamic financing products.
Social Assets	Existing village institutions and initial MSME groups.	Identified potential for forming a Islamic financing community.
Physical Assets	Business locations are scattered; existence of a BSI office.	BSI is better known and accessed as a financing partner.
Economic Assets	Potential MSME products; limited capital access.	Opened opportunities for alternative capital access through Sharia schemes.
Cultural Assets	Strong community family and religious values.	Islamic financing aligned with community values is more readily accepted.

Source: Field Analysis Results

4. CONCLUSION AND SUGGESTION

The ABCD-based mentoring contributed to improving participants' understanding and interest in Islamic financing based on observations and follow-up interviews and interest of One participant reported increased interest. This approach successfully mapped and utilized local assets owned by the community, while also identifying the potential for forming a Islamic financing community as a form of sustainability. This success indicates that collaboration between academics, banking practitioners, and local government is key in building an inclusive Sharia economic ecosystem in the IKN buffer area.

Suggestions for Further Research

1. Comparative Study

Comparing the effectiveness of the ABCD approach with other approaches (such as needs-based) in the context of MSME empowerment.

2. Exploration of Cultural and Spiritual Assets Investigating more deeply the role of local wisdom values and spirituality in promoting Sharia financial literacy among MSME.



3. Socio-Economic Impact Analysis Measuring the economic impact (such as increased turnover) and social impact (such as reduced inequality) of ABCD-based Sharia mentoring programs.
4. Applied Research on Sharia Financial Technology Examining the opportunities and challenges of using Sharia fintech for MSME in the IKN buffer area.

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