



The Potential of Halal Micro, Small, and Medium Enterprises and Halal Lifestyle in Building the Indonesian Economy

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Article History:	Abstract
<p>Submitted: July 16th, 2024</p> <p>Revised: August 31st, 2024</p> <p>Accepted: September 3rd, 2024</p> <p>Published: October 14th, 2024</p> <p>By: International Journal of Islamic Economics (IJIE)</p> <p>Copyright: ©2024. Risni Rigina Melati, et al</p>  <p>This article is licensed under the Creative Commons Attribution-Share Alike 4.0 International License. http://creativecommons.org/licenses/by-sa/4.0/</p>	<p>Introduction: Indonesians contribute to the national Gross Domestic Product, contributing 60.5%. The number of Muslim populations in Indonesia is the most important compared to other countries, thus creating a large market for halal products.</p> <p>Objective: The research can provide an in-depth understanding of the market potential for Micro, Small, and Medium Enterprises focusing on halal products. This research also aims to understand how these halal products are related to the halal lifestyle, which is a lifestyle that complies with the principles of Islamic sharia in various aspects of life.</p> <p>Method: This research is considered most appropriate using a descriptive qualitative approach with a literature review. Data sources use secondary data. Furthermore, descriptive analysis techniques are used to analyze the collected data.</p> <p>Result: The results of the study show that to increase Indonesia's role in the global halal industry, steps are needed, such as halal certification, training and mentoring for Micro, Small, and Medium Enterprises, financial service facilities, and socialization regarding the importance of halal products.</p> <p>Implication: In general, the expected impact of this research is the creation of a more robust and more competitive ecosystem for halal Micro, Small, and Medium Enterprises in Indonesia, which will strengthen the national economy and improve Indonesia's position in the global halal industry.</p> <p>Keywords: Halal Certification; Halal Industry; Halal Lifestyle; Halal Micro, Small, and Medium Enterprises; Indonesian Economy.</p>

A. Introduction

The Central Statistics Agency noted that in 2020, Indonesia's economic growth had decreased slightly since the last 10 years, around 2.97%, and in 2021, it began to experience growth of 3.69%. Furthermore, BPS noted that economic growth increased by 5.31% in 2022. One of the factors that causes an increase in economic development in Indonesia is the condition of Micro, Small, and Medium enterprises, which play an essential role in the national economy. Micro, Small, and Medium enterprises in Indonesia significantly contribute to National Income, including Gross Domestic Product and other income. The considerable role of micro, small, and medium enterprises can be seen in the large number

of businesses, the provision of jobs, and their ability to create innovation and support the growth of other economic sectors. Thus, Micro, Small, and Medium enterprises are one of the main pillars supporting stability and Indonesia's economic development (Gillani et al., 2017).

With a contribution of 60.5% to the national Gross Domestic Product, Micro, Small, and Medium Enterprise are the backbone of the economy and the main engine of growth. This shows that Micro, Small, and Medium Enterprise have great potential to create jobs, increase people's income, and support overall economic sustainability. So indirectly, Micro, Small, and Medium Enterprise can create jobs in Indonesia and absorb almost 96.9% of the workforce (Baharuddin et al., 2015). In 2018 Micro, Small, and Medium Enterprise in Indonesia amounted to 64.1 million units. In the following year, namely 2019, Micro, Small, and Medium Enterprise increased to 1.98% to 65.4 million units, while the percentage of the number of Micro, Small, and Medium Enterprise in Indonesia itself reached 99.9% of all businesses in Indonesia (UMKM, 2021).

Indonesia has the largest Muslim population in the world, according to databox based on data from the Directorate General of Population and Civil Registration of the Ministry of Home Affairs as of June 2021. The total population of Indonesia is 272.23 million people, and 236.53 million people adhere to Islam (Peristiwa, 2019). This means that 86.88% of the Indonesian population is Muslim. With most of the population being Muslim, this provides an excellent opportunity for the halal product market. Micro, Small, and Medium Enterprise that provide halal products have great potential to grow and develop because it will also affect the demand for halal products, which will be higher for most Muslims. With the majority of its population being Muslim, Indonesia has a very potential market for halal products. This creates an excellent opportunity for the development of the MSME (Micro, Small, and Medium Enterprises) sector that focuses on the production of halal goods. With high demand from local consumers, the majority of whom are Muslims, halal Micro, Small, and Medium Enterprise in Indonesia can develop and increase their production. In addition, this market potential can be the primary driver to encourage growth and innovation in the halal MSME sector so that Indonesia is a consumer and a significant producer in the global halal industry (Agus, 2017).

Indonesia's MSME market is very dynamic, with the halal food and beverage, halal cosmetics, and halal fashion sectors being the most dominant. According to a report from Dinar Standard, in 2020, Indonesians' spending on halal products increased by 53%, reaching a total consumption of US\$184 billion. This figure shows considerable potential and relatively significant growth in the halal product industry in Indonesia. Since most of the population is Muslim, the demand for products that comply with halal standards will also increase. That way, the halal product industry in Indonesia has significant growth prospects because more and more people will look for and consume halal products (Mumfarida & Dzirulloh, 2021).

Most of the halal products consumed by Indonesian people come from other countries. The proof is that as much as 12.6% of the halal food industry is imported into

Indonesia, according to data from the Halal Product Guarantee Agency (BPJPH). As a result, Indonesia has become the primary target market for halal products from other countries rather than being a country that produces and exports these halal products. So, to increase Indonesia's role in the growth of the halal industry, it is necessary to strengthen micro, small, and medium enterprises (micro, small, and medium enterprises) that focus on halal products. This strengthening can include various aspects, such as improving product quality, halal certification, access to capital, business training and mentoring, and market expansion. By strengthening halal Micro, Small, and Medium Enterprise, Indonesia can increase its production capacity and compete in the international market, becoming a consumer and a significant producer in the global halal industry (Huwaiddi, 2023).

In Islam, "halal" refers to everything allowed or permitted according to Islamic law. This includes food, drinks, and various actions or practices in accordance with Islam's teachings. The guidelines on halal are based on two primary sources: the Quran, the holy book of Muslims, and As-Sunnah, which is all the words, deeds, and consent of the Prophet Muhammad. These two sources provide clear guidelines and rules regarding what Muslims can and should not do in various aspects of life. So, this halal concept emphasizes Muslims' importance in consuming food products, beverages, medicines, cosmetics, services such as banks, tourism, and halal lifestyles (Ilyas, 2018).

Halal products available in the market result from businesses run by micro, small, and medium enterprises that focus on producing halal goods. For these products to be recognized as halal and acceptable to consumers, they must have halal certification. This certification is issued by authorized official institutions in Indonesia, such as the Halal Product Assurance Agency (BPJPH), the Halal Inspection Institute (LPH), or the Indonesian Ulema Council (MUI). This certification ensures that these products have passed the inspection and meet Islamic Sharia standards so Muslim consumers can consume them calmly and safely (P Paju, 2018).

Micro, Small, and Medium Enterprise in Indonesia still face various problems, including low competitiveness. (Habib, 2021), (The Truth, 2023), (Gillani, 2017), (Peristiwo, 2019), (Galuh Widya, 2019) and (Saputri, 2020) generally explain that the weak competitiveness and slow development of Micro, Small, and Medium Enterprise in the regions are caused by several problems faced by regional business actors. Common problems of Micro, Small, and Medium Enterprise are weak capital structure and access to capital sources, availability of raw materials and their sustainability, limited ability to master technology, weak organization and business management, and lack of quantity and quality of human resources. In facing increasingly modern global competition, MSME business actors in this region experience many difficulties, mainly due to limitations/weaknesses in various essential things such as information about changes and existing market opportunities, marketing/promotional funds and media, human resources in innovating and technology, knowledge about business and marketing strategies to the international (Khairunnisa et al., 2020).

It is hoped that the research conducted can provide an in-depth understanding of the market potential for Micro, Small, and Medium Enterprise that focus on halal products. This research also aims to understand how these halal products are related to the halal lifestyle, which is a lifestyle that complies with the principles of Islamic sharia in various aspects of life. In addition, this research is expected to show the contribution of halal Micro, Small, and Medium Enterprise to Indonesia's economic development, including how this sector can help increase national income, create jobs, and encourage sustainable economic growth. So, this study aims to analyze ways to optimize the market potential of Micro, Small, and Medium Enterprise that focus on halal products. This research will examine how halal products can be integrated with halal lifestyles that comply with Islamic sharia principles. In addition, this research will also investigate how this integration can contribute to Indonesia's economy, including increasing national income, creating jobs, and fostering sustainable economic growth.

B. Literature Review

According to (Sukesi & Akbar Hidayat, 2019), micro, small, and medium enterprises are businesses carried out by companies with no more than 50 workers. Microscale businesses are a form of micro businesses and small businesses such as street vendors, souvenir businesses, workers, and the like. According to Law Number 20 of 2008, which discusses Micro, Small, and Medium Enterprises micro business units are productive businesses owned by individual business entities that comply with the micro business criteria regulated in the law. The requirements are: 1) Have a maximum net worth of Rp. Fifty million but do not include land and buildings where the business is located, or the one with the most annual sales result is Rp. 300 million. The purpose of these Micro, Small, and Medium Enterprise is to realize micro, small, and medium enterprises that are resilient and independent, have high competitiveness, and can play a significant role in the production process, the distribution of basic needs, such as raw materials, and capital to face free market competition.

The criteria for micro, small, and medium enterprises according to Law Number 20 of 2008 are classified based on assets and turnover owned; for micro businesses, the assets are a maximum of 50 juta, and the turnover is a maximum of 300 million, this amount does not include land and other buildings that are used as a place to establish a business. For small businesses, namely those with assets of more than 50 million to 500 million and those with a turnover of more than 300 million to 2.5 billion, while for medium businesses, namely businesses with assets of more than 500 million to 100 billion and a turnover of more than 2.5 billion to 50 billion (Saputri, 2020).

From the Islamic perspective, the characteristics of micro businesses are regulated based on divine principles, which are based on the rules and sharia that Allah SWT has set in the Quran and As-Sunnah, which is objective and realistic to achieve the welfare of the ummah by Islamic values.

Halal

Halal language is taken from Arabic, which means "let go and not be attached." In etymology, Halal can be done because it is not bound or accessible from the provisions that prohibit it. It can also be interpreted as something free from the worldly nature of everyday life and is usually used to describe and show food, drinks, behaviors, and lifestyles (Wilman, 2015) (Amboningtyas, 2021).

Halal is divided into several criteria. The first is halal, the substance, namely the content of a product or the like; halal, the way to obtain it, namely defining how to get and receive something; halal processing, which describes the processing method of a product or the like that will be consumed by consumers (Saputri, 2020).

When choosing a product or service to consume, it is necessary to look at the halal label and whether it has been registered with a certification body. According to Law Number 18 of 2012 concerning food, article 101 explains that everyone claiming the product is halal must be responsible for the truth. Law Number 33 of 2014 demonstrates that the intended halal label can be in the form of a halal logo that the Minister of Religion has determined. So that business actors must have obtained a halal certificate that can be issued by BPJPH and are required to include a halal label on the product packaging or must be known to potential consumers that the product is halal (Muhamad, 2020) (Sartiyah, 2021).

Halal Micro, Small and Medium Enterprises

Halal Micro, Small, and Medium Enterprise are a term for Micro, Small, and Medium Enterprises whose products are proven to be halal, shown by halal certification issued by the Halal Product Assurance Agency (BPJPH). Halal must meet specific requirements by Islamic law at each stage of production. These include the production of raw materials, which must come from halal sources and do not contain haram elements. Manufacturing Process: The production process must be carried out by Islamic law principles, including the cleanliness and halalness of the tools used. Distribution: Products must be distributed and sold in a halal manner, ensuring that there is no contamination with haram materials during storage and transportation (Hartono & Hartomo, 2016) (Swandini & Ulva Anggara, 2023).

Thus, products' entire production and distribution chain must comply with Islamic rules to be considered halal. These halal Micro, Small, and Medium Enterprise have great potential for the economic growth of the Indonesian state, including the halal industry sectors that can be developed are food and beverages, cosmetics, pharmaceuticals, travel, fashion, and lifestyle (Khairunnisa et al., 2020).

Halal Lifestyle

Halal lifestyle, also known as halal lifestyle, is a trend that is being favored by the community. This trend refers to the obligation of a Muslim to consume everything that is categorized as halal or can be consumed in Islamic teachings. For example, the halal lifestyle the community favors is Muslim fashion, which is widely used. Besides that, halal food is

also a binding force for culinary lovers (Devi & Mutoharoh, 2023). Along with the times, halal is no longer just a label but has developed and evolved into a trend or lifestyle. In a personal context, this halal trend can be seen from the community's halal awareness, which is reflected in the way of view, principles, and ways of assessing daily life. Meanwhile, halal in the context of business concerns consumer preferences for a halal product that shows positive growth (Jailani & Adinugraha, 2022).

The increasing Muslim middle-class population's active involvement on social media regarding lifestyle drives the halal lifestyle trend. Indirectly, this reflects halal spirituality, as reflected by Islamic teachings (Saputri, 2020a). According to the Indonesia Sharia Economic Festival, many countries with a majority of non-Muslim populations are eyeing individual markets that implement halal lifestyles. For example, New Zealand is one of the world's largest exporters of halal meat. Thailand claims to be one of the "halal kitchens of the world," Japan also makes the halal industry the key to its economic contribution (Agustina et al., 2019).

C. Research Methodology

This research includes a descriptive qualitative study with a literature review approach relevant to the research title. Descriptive qualitative research aims to describe phenomena by presenting pertinent conditions of detail and depth. This approach allows researchers to understand the phenomenon's context and meaning (Batubara, 2017).

The data source uses secondary data obtained from journals, papers, websites, and publications from various related institutions such as the Ministry of Cooperatives and Micro, Small, and Medium Enterprise of the Republic of Indonesian, Central Statistics Agency (BPS), the Global Islamic Economy, and many more. The institution's data is used to collect information to complete the research. Furthermore, descriptive analysis techniques are used to analyze data after the data has been collected.

D. Results and Discussion

Potential Growth of Indonesia's Halal Micro, Small, and Medium Enterprise Market

The MSME market in Indonesia has a significant influence on the national economy. Based on data from the Ministry of Cooperatives and Micro, Small, and Medium Enterprise of the Republic of Indonesia, Micro, Small, and Medium Enterprise in Indonesia contribute around 60.5% to the National Gross Domestic Product or national income. This shows how vital the MSME sector is in supporting the country's economy (P Paju, 2018). In addition, Indonesia also has an excellent opportunity to increase the halal MSME market. As a country with a high Muslim population, Indonesia has an advantage in developing halal-based products and services. Data from The Royal Islamic Strategic Studies Centre (RISSC) notes that Indonesia is one of the eight countries with the largest Muslim population in the world.

With a large Muslim population, there is an excellent opportunity to increase productivity in building halal-based Micro, Small, and Medium Enterprise. The number of people who understand the halal concept and can apply it in daily life can be an essential capital in developing halal Micro, Small, and Medium Enterprise. Products and services that

comply with halal principles have several advantages in market acceptance, namely in the domestic market. In countries with a majority Muslim population, halal products and services will be easier to accept because they meet consumers' needs and religious beliefs (KNEKS, 2018). This can increase customer trust and loyalty. And halal products and services can also attract the attention of international markets, especially in countries with significant Muslim populations. Halal certification can be an added value that distinguishes products from competitors and opens export opportunities to the global market. Thus, producing and providing services by halal principles can expand market reach and increase competitiveness in both domestic and international markets.

The potential of the halal Micro, Small, and Medium Enterprise market in Indonesia has a broad scope. It can be developed through various sectors, such as the halal consumption sector, which includes food and beverages, the halal cosmetics sector, the halal fashion sector, and the halal lifestyle. The existence of a sizeable Muslim population in Indonesia is the main factor that encourages the increase in the consumption of halal products. With the rise in the consumption of halal products, it is hoped that there will be a significant increase in the country's economy. The halal food and beverage sector is one of the most prominent. Food and beverage products that have received halal certification ensure that the production process, ingredients used, and distribution of these products are by Islamic law. This makes these products more acceptable to Muslim consumers, who are the majority in Indonesia. The halal cosmetics sector also shows excellent potential. With the increasing awareness of the importance of using products by Islamic law, halal cosmetic products are increasingly in demand. Halal certification on cosmetics ensures that the product is free of ingredients that are not allowed in Islam, such as alcohol and ingredients from animals that are not slaughtered according to Islamic rules.

Halal fashion is another sector that is increasing. Clothing that conforms to Islamic principles, such as hijab and clothes that cover the aurat, is increasingly popular among Indonesian Muslims and in the international market. Fashionable designs that still meet halal standards make halal fashion a promising sector. The government also seeks to support the development of halal fashion, one of which is by organizing Jakarta Musim Fashion Week in 2021 which aims to introduce Indonesian Muslim fashion products to the world of Halal lifestyle covering various aspects of daily life per Islamic principles. This includes halal tourism, Islamic banking, and other products and services based on Islamic values. The halal lifestyle attracts Muslim consumers who want high-quality, clean, ethical products and services (Afendi, 2020).

The development of halal Micro, Small, and Medium Enterprise in Indonesia can potentially increase national income and strengthen the position as the center of the global halal economy. Government support, access to the market, and improvement of the quality and certification of halal products will be essential factors in realizing the growth of the halal Micro, Small, and Medium Enterprise market in Indonesia. Thus, the optimization of this sector can have a significant positive impact on the national economy as a whole.

Potential Growth in Consumption of Indonesian Halal MSME Products

Of the many Halal Micro, Small, and Medium Enterprise market sectors, the majority is the Halal food and beverage sector. Data from the Dinar Standar report shows that in 2020, Indonesian people's spending on halal products increased by 53%, with a total consumption of US\$184 billion. All other Micro, Small, and Medium Enterprise sectors, such as halal fashion and cosmetics, also experienced an increase in consumption. The following is the value of Indonesian Halal Product Consumption per Sector according to the 2022 databox.

Table 1.1
Value of Indonesian Halal Product Consumption

Name of Data	2020	2024
Food Drink	15,6	204
Fashion	15,6	23,28
Pharmaceutical	5,13	6,81
Cosmetics	4,19	7,59
Tourism	3,37	8,03
Media and leisure	20,73	31,82

Source: BPHPH

In halal Micro, Small, and Medium Enterprise, all products produced must be recognized as halal by showing halal certification issued by the Halal Product Guarantee Organizing Agency (BPJPH), the Halal Inspection Institution (LPH), and the Indonesian Ulema Council (MUI) (Sopa, 2013).

Indonesia is the largest consumer of halal products in the world. In addition to being a consumer, Indonesia can also become a producer of halal products that can be exported abroad to increase state revenue. Indonesia has quite an enormous potential to develop the halal industry in various sectors. Director General of National Export Development of the Ministry of Trade, Didi Sumedi, stated that the trade value of Indonesia's halal export products during the period from January to October 2023 reached US\$ 42.3 billion, which is equivalent to around Rp 656 trillion, assuming an exchange rate of Rp 15,511 per US dollar. In the same period, the import value of halal products reached US\$ 11.1 billion, or around Rp 172 trillion. These figures show the significant contribution of the halal product sector to Indonesia's international trade, with exports far exceeding imports, reflecting the great potential for developing the halal industry in Indonesia.

The Importance of Legal Regulations on Halal Product Assurance in Indonesia

To regulate halal products in Indonesia, the government established Law No. 33 of 2014, which discusses Halal Product Assurance, which governs the rights and obligations of business actors in the production of halal products by BPJPH, how to obtain halal certification from MUI, BPJPH, and LPH, as well as administrative sanctions and criminal sanctions. The accreditation can guarantee the halalness of micro, small, and medium enterprise products that do not comply with Islamic law (Wilman, 2015).

A product is declared halal if it already has halal certification, and business actors must include a halal logo or the like on the product so that potential consumers know it. For example, on a product's packaging, a halal symbol that the halal certification body has determined can be included (Khairunnisa et al., 2020). Business actors are prohibited from producing and distributing products not by halal production regulations, such as the "halal" symbol statement on the label. For consumers, the halal symbol season describes the product as halal by Islamic law and safe to consume. In contrast, for non-Muslim consumers, the halal symbol can be used to assess a product's quality, cleanliness, and safety because the halal certification process often involves strict hygiene and safety standards. Thus, the halal symbol guarantees various essential aspects of the product, attracting the interest of consumers from different backgrounds (Sukesi & Akbar Hidayat, 2019).

Development of the Indonesian Halal Micro, Small, and Medium Enterprise Market

In realizing the Indonesian halal Micro, Small, and Medium Enterprise market, the government has done various ways to make Indonesian halal Micro, Small, and Medium enterprises able to compete in the international world, which also aims to strengthen the country's economy. The steps include halal certification, training, and briefing for Micro, Small, and Medium enterprises, providing financial service facilities, and ease of capital.

The government also seeks to provide understanding and awareness for the Indonesian people of the importance of consuming halal products through various socializations. Namely, it formed the National Committee for Sharia Economics and Finance (KNEKS), which aims to advance the Sharia economy and finance to help develop the Indonesian economy. KNEKS has activities such as halal production training and assistance for halal Micro, Small, and Medium Enterprise producers, cooperation with Sharia banking digital financial services, training of halal product process assistants (PPH), and other activities that can provide benefits for the growth of Indonesia's halal industry. In addition, different tasks of KNEKS are to provide recommendations for strategic national development policies and programs in the Sharia economic and financial sector, carry out coordination, synchronization, preparation, and implementation of strategic policy and program plans, formulation and provision of recommendations to solve problems, monitoring and evaluation in implementation of policies and programs in Sharia economic and financial sector (Saputri, 2020a).

The government also provides support for halal Micro, Small, and Medium Enterprise by providing capital facilities through Sharia financial institutions such as Sharia banking that operates based on Sharia principles, providing financing products and services by Islamic law, such as financing without *riba* (interest), and Sharia cooperatives that also offer ease of capital for halal Micro, Small, and Medium Enterprise, supporting businesses in a way that is by Islamic financial principles. Sharia banks and cooperatives can provide easy financing with non-burdensome requirements so Micro, Small, and Medium Enterprise actors can develop their businesses. In addition, in this all-digital era, the government is also intensifying the use of digital technology to increase the productivity of both halal Micro, Small, and Medium Enterprise actors and potential consumers.

E. Conclusion

The potential of the Indonesian halal Micro, Small, and Medium Enterprise market can be developed from halal consumption, the halal cosmetics sector, the halal fashion sector, and halal lifestyle, in addition to the large Indonesian Muslim population that can increase the consumption of halal products, so that it is expected to boost the country's economic growth.

It is hoped that Indonesia will be able to become a player in the halal industry by strengthening the halal Micro, Small, and Medium Enterprise market, by increasing understanding and awareness of the consumption of halal products, as well as the importance of halal certification for halal Micro, Small, and Medium Enterprise business actors so that products can be accepted both nationally and internationally. The government also provides ease of capital and financing from Islamic banking institutions.

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