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Research paper

Strengthening The Halal Industry in The Micro-Small Business Sector Through The Development of An Integrated Islamic Microfinance Institution Model

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Abstract

The development of the halal industry in various sectors in Indonesia is supported by the existence of Law of the Republic of Indonesia Number 33 of 2014 concerning Halal Product Guarantee (JPH), which changes the ownership of halal certification from a voluntary to a mandatory basis. The enactment of the JPH Law is supported by the launch of the Sehati program (free halal certificate) for micro and small enterprise players. However, many micro and small enterprise players still lack interest and awareness of the halal certification process due to a lack of information about the program. Islamic microfinance institutions are informal financial institutions that play a crucial role as a capital solution, facilitating micro and small enterprises in obtaining halal certification. However, they still face obstacles in fulfilling their role. West Java is a province with the most significant number of micro and small enterprises in Indonesia, and DKI Jakarta is designated as a halal tourism area, which is expected to continue experiencing growth in the halal industry every year. Based on this analysis, a research study was conducted using a swot analysis on related parties, including micro and small enterprise players in the Jabodetabek area. It was concluded that Islamic microfinance institutions have not been able to provide maximum facilities to micro and small enterprises. It is hoped that this research will enable the government to create new regulations that facilitate easier access to halal certification for micro and small enterprise players and Islamic microfinance institutions.

Keywords: *Halal Certification; Micro and Small Enterprises; MFIs.*

1. Introduction

According to a report, the Muslim community worldwide reached a value of USD 2 trillion in 2021-2022. This amount increased by 8.9% (year-over-year) from 2020, with an estimated growth in the Islamic finance sector from USD 3.4 trillion in 2020 to USD 3.6 trillion in 2021, representing a 7.8% increase. The development is expected to continue in 2022, with a growth rate of 9.1%. The total consumption of Muslims originates from the real sector of the Islamic economy, including the halal food and beverage sector, fashion, cosmetics, pharmaceuticals, halal tourism, and media and recreation. (Ahmad & Berghout, 2025)

The global economy is expected to expand by only 2.7% in 2023. This increase is smaller than the projection targeted for 2022, which reached 3.2%. This global economic slowdown has an Impact on slowing economic growth in OIC member countries, which decreased from 5.1% in the previous year to 4.0% in 2023 (Rofik et al., 2025). The COVID-19 pandemic caused unprecedented global economic disruption, resulting in a financial crisis in nearly every country. This is also reflected in the 2021/2022 Global Islamic Economy report. The growth of Islamic financial assets has increased, with an estimated USD 3.6 trillion in 2021. However, the pandemic resulted in an 8% decrease in global Muslim expenditure on consumption in 2020. In 2025, it is estimated that global Muslim consumption will rise again to USD 2.8 trillion, with a cumulative annual growth rate (CAGR) of 7.5%. (Source: SGIE 2021-2022) (Aljohani et al., 2025). This value is fantastic and presents a promising opportunity, as the world's Muslim population is also growing rapidly. This huge opportunity has prompted many countries to compete for dominance in the halal industry by strengthening the Islamic economic ecosystem, accelerating digital transformation, driving product innovation, improving global supply chains, as well as government efforts to develop policies that attract investment in the halal industry.

Based on the SGIE 2021/2022 report, Malaysia occupies the top position, followed by Saudi Arabia, which held the first rank in the previous year. In the third place is the United Arab Emirates, while Indonesia successfully reached the fourth position, climbing one rank compared to the previous year, and secured the fifth spot. Several newcomers have entered the top 15, including the UK and Kazakhstan. Conversely, Nigeria and Sri Lanka experienced a decline and dropped out of the top 15 ranks. In response to the evolving demand for halal products, the government and stakeholders must collaborate to dominate the global halal industry market share. (MUFLIHIN et al., 2025), particularly considering Indonesia's status as the country with the largest Muslim population in the world. The halal industry plays a pivotal

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role in driving economic growth. Therefore, it is only fitting for the halal industry to be empowered in Indonesia. This sector contributes approximately USD 3.8 billion to Indonesia's Gross Domestic Product (GDP) annually. Furthermore, the halal industry has also attracted USD 1 billion in foreign investment and created 127,000 job opportunities each year. With further optimization, the halal industry sector has the potential to increase export value and the country's foreign exchange reserves (Ministry of Finance of the Republic of Indonesia, 2019). Hence, Indonesia should promptly develop the halal industry to maximize economic development.

In recent years, the halal industry has not only become a necessity for Muslims but has also become a new trend in everyday life in various countries, especially Indonesia. Although it had experienced a slowdown due to Covid-19, now the national sharia economy shows a recovery through priority sectors in the Halal Value Chain (HVC), namely the halal food and beverage sector, the agricultural sector, the Muslim fashion sector, and the Muslim-friendly tourism sector, which has increased along with the recovery of post-pandemic community mobility. The Indonesian Sharia Economic Masterplan has a vision to create an independent, prosperous, and civilized Indonesia by making Indonesia the centre of the world's sharia economy. The Indonesian Sharia Economic Masterplan has the main strategies, namely (1) strengthening the halal value chain by focusing on sectors that have potential value and are highly competitive (2) strengthening the islamic finance sector based on the master plan written in the Indonesian Sharia Financial Architecture Masterplan (MAKSI); (3) strengthening the micro, small and medium enterprises (Micro and Small Enterprises) sector as the main driving force of the halal value chain; (4) strengthening the digital economy, especially in trade and finance as a medium for accelerating other strategies. (Gunawan et al., 2025).

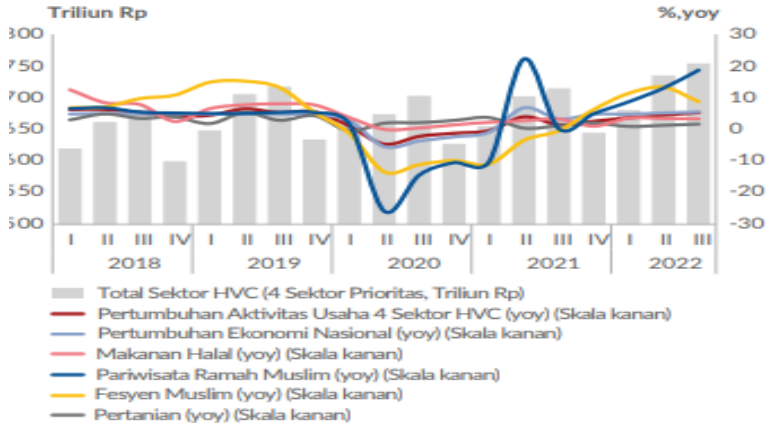


Fig. 1: The Development of the Halal Value Chain in Indonesia.

Source: National Committee on Sharia Economic and Finance (KNEKS), 2022.

The development of the halal value chain cannot be separated from the existence of Micro and Small Enterprises, which are one of the supporting sectors of the national economy. The Micro and Small Enterprises sector currently has more than 64.2 million business units that contribute 61.9% to GDP and absorb 97% of the workforce throughout Indonesia (Ministry of Economic Affairs Coordinating Ministry, 2023). Indonesia's stable economy is strongly influenced by Micro and Small Enterprises, which can affect the number of national labourers absorbed. (Tambunan, 2019). In terms of contribution, the GDP of Micro and Small Enterprises is higher than that of large enterprises, although the average annual increase in micro and small enterprises GDP is still lower than that of large enterprises, which reaches 21.37%. Micro and Small Enterprises represent approximately 90% of the total businesses and 50% of the global workforce, contributing around 40% of the world's GDP (World Bank, 2020). In countries where the majority of the population is Muslim, Micro and Small Enterprises play a more significant role and contribute a greater proportion to Gross Domestic Product and job creation (Siddiqui et al., 2025). The existence of Micro and Small Enterprises not only has a positive impact on Gross Domestic Product and employment, but also contributes to improving people's welfare (Kokkinopoulou et al., 2025). The existence of Micro and Small Enterprises as a means of supporting the strengthening of the halal value chain cannot be separated from the ownership of halal certificates. The Assessment Institute for Food, Drugs, and Cosmetics of the Indonesian Ulema Council (LPPOM MUI) said that in 2022, it had received 15,333 applications for halal. Certification. The data is obtained based on requests made by business actors on the Sihalal application. This number increased by 48% from the previous year (Firdaus et al., 2025).

The great potential of the halal industry has become stronger and more developed with the introduction of supporting regulations, notably the obligation to guarantee halal products through halal certification carried out by the government. With the birth of Law No. 33 of 2014 concerning Halal Product Guarantee (JPH), which took effect on 17 October 2019, then complemented by Government Regulation of the Republic of Indonesia No. 31 of 2019 concerning Implementation Regulations of Law No. 33 of 2014 concerning Halal Product Guarantee.(Ilham et al., 2024; Waoma, Izmuddin, et al., 2024) For understanding, Halal labels are special requirements that ensure safety in consuming a product according to religious principles (spiritual safety concerns). However, in general, the halal label for consumers and industry players serves as a form of fulfilling safety, quality, and health requirements in consuming halal-labelled products (quality and health concerns). Products that have been certified and allowed to be marketed are goods that have passed the halal label qualification through an audit and certification process conducted by a halal audit institution and have received approval from the Islamic Ulama institution of the country. Both Muslim and non-Muslim countries can become actors in the halal business if the halal aspects of a halal product are fulfilled, including the 4M principles: Man (Human Resources), Materials (Raw Materials), Mechanism (Process), and Monetary (Financing).

Law No. 33 of 2014 is then complemented by Government Regulation of the Republic of Indonesia No. 39 of 2021 concerning the Implementation of the Halal Product Guarantee. Regulations are also strengthened to encourage halal product certification for the micro business sector with the launch of Minister of Finance Regulation No. 57 of 2021 concerning Service rates for the General Service Agency for the Halal Product Guarantee Agency (BPJPH) at the Ministry of Religion. With the introduction of this law, halal certification, which was previously either obligatory or optional, becomes mandatory. With this halal certification, it is expected to provide added value and product quality that not only meets the domestic market but also the global market. The halal certificate regulations prepared by the government aim to provide convenience for small and medium-sized enterprises, increasing the Income and welfare of low-income groups.

The government supports the implementation of halal product guarantees by collaborating with the Halal Product Guarantee Organising Body (BPJPH) of the Ministry of Religion (Kemenag), providing facilities in the form of Free Halal Certification (Sehati) to micro and

small enterprise players who have met the self-declaration requirements. In addition, the National Research and Innovation Agency (BRIN) and KNEKS have inaugurated the Indonesian Halal Research Reference Laboratory food research facility (Indonesian Sharia Studies, Finance & Economics, 2022). The implementation of the Sehati programme has increased the number of halal-certified products, which aligns with Indonesia's Ranking in the global halal food sector. It is expected that the halal certification policy will stimulate SMEs across various regions in Indonesia to continue growing and adding value in the global market, thus enhancing Indonesia's significance in the world of halal products. Several advantages of halal certification include:

1) Supporting export growth with easier access to Muslim-majority countries.
2) Capitalizing on competitive advantages over competitors in new markets.
3) Demonstrating high capabilities and business security.
4) Meeting the needs of Muslim consumers.
5) Enhancing the company's brand as a significant player in the global halal industry.
6) Halal product certification can provide rational pricing for premium goods.

However, data indicate that awareness of halal certification in Indonesia remains low. This can be observed in the limited number of products, including those from SMEs, that have halal certification. This is primarily due to the complex and lengthy halal certification process, the high associated costs, and the lack of integration between the halal industry and Sharia financing (Gunawan et al., 2021). This highlights the suboptimal role of social financial institutions, such as zakat and wakaf, in supporting SMEs through business mentoring, financing, and the halal certification process.

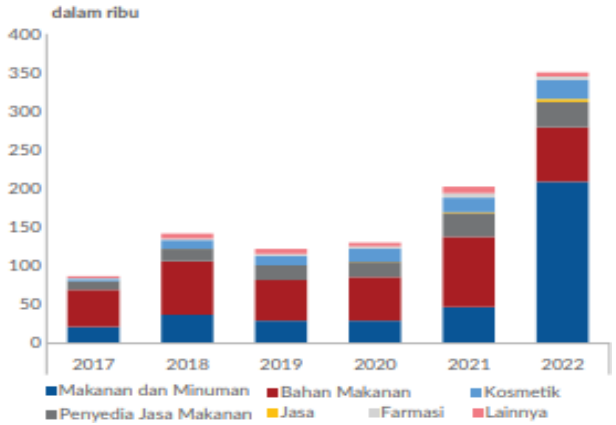


Fig. 2: The Development of Halal-Certified Product Sectors by the Central LPPOM MUI Source: the Assessment Institute for Food, Drugs and Cosmetics of the Indonesian Ulema Council.

However, the increase in each of these sectors still requires special attention. This is because there is still a minimal number of halal products certified by medium, large, and especially micro-small business groups. In the Job Creation Law, the requirement for self-declaration related to halal products from micro and small businesses is accompanied by a statement that the costs are borne by the government or by other institutions that can provide facilitation for these SMEs, including CSR funds. Zakat and others. Communities and social organisations are involved in active participation to assist SMEs in processing this halal certification and not only at the national level, but also at the global level, based on data obtained from Thomson Reuters, which shows that only 50% of companies in the global halal industry, with a market capitalization of US$132 billion, have halal standards.

The lack of halal-certified products in Micro and Small Enterprises is due to a lack of information and awareness about halal certificates, as well as the Sehati program, which has not been conveyed thoroughly. So that micro and small enterprise players feel unfamiliar with the program. More massive socialisation and assistance are needed from various related parties, not only BPJPH, related Ministries, and LPPOM MUI. Additionally, Microfinance Institutions are financial institutions specifically established to provide business development services and community empowerment, both through loans or financing in micro-scale businesses to members and the community, as well as managing savings, and providing business development consulting services that are not solely for profit.

From an internal perspective, Indonesia faces several challenges. First, there is a lack of halal awareness among the Indonesian population. To date, the public's understanding of the halal concept remains limited. Many people still assume that all products available on the market are halal. This is also related to the level of religiosity and the population's knowledge of the halal concept. According to research conducted (Mulyandi, 2025)Religiosity has a greater influence on the consumption behavior of halal products than knowledge about them.

Second, there are issues related to Law Number 33 of 2014 concerning Halal Product Assurance. Since its enactment in 2014, the implementation of the Halal Product Assurance Law (UU JPH) began on October 17, 2019. Even after its establishment in 2019, this law still required time for implementation because halal certification obligations were carried out gradually (Fajaruddin, 2018). On the other hand, various issues have made the implementation of this law ineffective. Some of these issues include the government's delay. According to the UU JPH, Government Regulations related to the implementation of the Halal Product Assurance Law should have been issued no later than two years after the law's enactment, which would have been in 2016. However, in reality, the government only issued these Regulations in 2019, which means that the government was three years late in issuing them (Ehalaiye et al., 2024).

Third, the competitiveness of Indonesian entrepreneurs remains low. With the entry of halal products from various countries, domestic products must strive to compete to remain relevant. Unfortunately, due to the limited competitive spirit among the Indonesian population, it is not surprising that Indonesia still predominantly consumes in the halal industry. According to the State of Global Islamic Report in 2022, Indonesia ranks first in the world in terms of spending on Halal food, amounting to USD 146.7 billion. This phenomenon should be a collective concern to ensure that Indonesia not only remains a consumer-driven market in the halal industry but also maximizes various opportunities to become a productive player, aiming to become a producer of halal products.

Efforts to support the development of the halal industry, aside from the complexity of certification issues, are further compounded by the fact that many industries, including small businesses, struggle to access financing effectively, especially when it comes to utilizing Sharia-compliant financing. (Ellahi et al., 2025). Similarly, the role of social financial institutions, such as zakat and wakaf, in facilitating small and micro-enterprises, particularly in terms of business mentoring, capital access, and the halal certification process, is not yet fully optimized. This deficiency is evident in the still low overall penetration of Sharia-compliant financial institutions among halal industry players.

Asserts that strengthening the halal industry requires robust support, including the adoption of information technology alongside a focus on mashlahah orientation in consumer behaviour.
Microfinance Institutions are financial institutions specifically established to provide business development and community empowerment services, including loans and financing for micro-scale enterprises, savings management, and business development consultancy services, with a primary focus on social impact rather than profit-seeking. Microfinance services encompass a wide range, including savings, loans, and payment services. Microfinance Institutions also serve as intermediaries in economic activities. These institutions offer financial services to micro-entrepreneurs and low-income communities, both formally and informally, providing services to those whom formal financial institutions do not serve with a market-oriented business purpose.
In the context of Sharia, Islamic microfinance institutions serve the same function as microfinance institutions in general, while adhering to Sharia principles. Islamic microfinance institutions in Indonesia have various forms, including micro unit Islamic banking, BPRS, and Venture Capital Companies that focus on Islamic microfinance, such as those of MBK Venture Unit Syariah and PNM Syariah, and the most numerous in Indonesia in the form of Islamic cooperatives with the name Baitul Maal Wat Tamwil, which stands for Baitul Mal Wa at Tamwil. (Amalia & Atiqah, 2015). The synergy that can be optimised between halal micro and small enterprise players and Islamic microfinance institutions is related to access to information, literacy, and regular assistance in the halal industry. The development of the halal micro and small enterprise industry cannot be separated from the development of halal products. For this reason, knowledge and awareness of micro and small enterprise players regarding halal certification are needed. (Ekonomi et al., 2025).
Another issue faced by SMEs, in line with Yasin et al.'s research (2020), is the limited financial and business knowledge and skills, particularly among female Muslim entrepreneurs. This limited financial and business acumen poses a challenge to their business operations. Insufficient access to funding and financial resources, a lack of management and business operation skills, as well as government regulations and policies, can also hinder their business growth. Therefore, it is essential to strengthen financial literacy among female entrepreneurs, enabling them to effectively manage their business finances and address financial-related challenges, thereby enhancing their business performance. Literacy, attitudes, and awareness of accessing Sharia finance significantly influence business owners' intentions to use Sharia financial products.
Efforts that can be optimized between micro-level halal industry players and Sharia microfinance institutions also pertain to access to information, literacy, and halal mentoring, including access to non-business funding sources that can be optimized from the social function of Sharia microfinance institutions alongside their business function. Given the vital and substantial potential of micro and small enterprises in contributing to the development of halal products as an integral part of the overall and integrated development of the halal industry, these SME stakeholders need to have knowledge and awareness of the halal certification services provided to them.
The synergy between Sharia microfinance institutions and the strengthening of the SME halal industry is in line with government policies outlined in the Master Plan of the National Committee on Sharia Economic and Finance (KNEKS), which aims to build integration between commercial financial institutions and social financial institutions to strengthen the halal industry, including in the small and micro segments[4]. Another effort involves building a Sharia economic ecosystem through the strengthening of regulations, human resources, information technology, halal economic literacy, and fostering public trust.
The choice of research location is Jabodetabek, considering that West Java is a province with more than 1.49 million Micro and Small Enterprises (Ministry of Cooperatives, Small and Medium Enterprises, 2022), and has a significant number of Islamic boarding schools spread throughout its western region, totaling 8,343. West Java Micro and Small Enterprises contribute 57.14% to Gross Regional Domestic Product (GRDP). DKI Jakarta has been designated by the Ministry of Tourism and Creative Economy as one of Indonesia's halal destinations. This research employs a qualitative approach, utilizing a SWOT analysis to examine the development of the halal industry in the small, micro, and medium enterprise sectors within the research area. This research is expected to make a positive contribution to conceptual development related to the halal economy, developing a model of microfinance institutions that are synergised with the micro business sector halal industry strengthening program and providing input in the form of recommendations to stakeholders, especially the government in the formulation of national strategic policies that are responsive to efforts to accelerate Indonesia to become a global halal center.

2. Literature review

2.1. Halal industry

The halal industry includes all products and services that meet Sharia standards. State of the Global Islamic Economy (Akbar et al., 2023). The MSE sector is the backbone of the halal industry in developing countries, including Indonesia. (Kesuma et al., 2024). The growth of the halal economy, particularly in the halal industry sector, now holds a significantly vital role in the global business competition arena (Abdullah et al., 2025; Ekonomi et al., 2025; Muhammad Azizurrohman, Sri Budi Cantika Yuli, 2024; Qizam et al., 2025; Singgalen & Faculty, 2025). The halal economy represents a new economic stream with a strong potential to stimulate global economic growth. Essentially, the halal economy relies on the existence of halal products, which adhere to Islamic Sharia standards. These products are developed within the scope of the halal industry, encompassing various economic activities from raw material processing to utilizing industrial resources to produce high-value goods and services.(Waoma, Izmuddin, et al., 2024)(Waoma, Judijanto, et al., 2024)

2.2. Micro and small enterprises

MSEs need financing support and assistance to develop. (Alshebami, 2025). The main obstacles: limited capital, financial literacy, and market access (Indrawati et al., 2025). According to the Big Indonesian Dictionary, a financial institution is a financial body whose primary task is to attract and distribute money to the public. Sharia microfinance institutions are financial institutions that operate within the financial sector, adhering to Sharia principles, albeit with a more limited scope (Bahagia & Ridwan, 2022). Bank Indonesia defines microcredit as credit given to productive entrepreneurs, both individuals and groups, who have a maximum sales of Rp. 100 million per year. MFIs are divided into two categories: those in the form of banks and those that are non-bank financial institutions. Judging from the definition, MFIs have a very broad scope of activities, ranging from deposits and loans to payments.
According to Law Number 1 Year 2013 on Microfinance Institutions (MFIs), MFIs have several objectives, namely 1) to help increase the Income and welfare of the community, especially for people with low Income, 2) to help increase economic empowerment and community productivity, and 3) to increase access to micro-scale funding for the community. Microfinance Institution (MFI) business activities can be conducted either conventionally or by Sharia principles (OJK, 2017). One example of an Islamic microfinance institution is Baitul Maal

Wat Tamwil, which has two types of activities, namely social activities as supporting activities (Baitul Maal) and business activities as the main activity (Baitul Tamwil) (Yusuf, 2014).
Empowering small and micro enterprises is a strategic choice to increase the Income of low-income groups and reduce Income inequality and poverty through enhancing business capacity and management skills, as well as promoting business certainty, protection, and development. Several studies on industry structure have mentioned that, compared to developed countries, Indonesia lacks. A medium-sized industry segment. As a result, on one side, there are a small number of large companies, and on the other side, there is an abundance of small businesses oriented toward the domestic market. (Anokhin et al., 2025). The facts demonstrate that Micro, Small, and Medium Enterprises play a crucial role in economic stability. (Munandar et al., 2025). The large number of Small and Micro Enterprises is directly correlated with employment absorption capacity. Data from the Ministry of Cooperatives and SMEs, as of March 2021, recorded a total of 64.2 million UMKMs (99%), capable of employing approximately 121.6 million workers (96.92%) out of the national workforce. Small and Micro Enterprises contributed approximately IDR 339.2 trillion to non-oil and gas exports in 2021, accounting for 15.65% of the total non-oil and gas exports of IDR 2,167.1 trillion (Ministry of Cooperatives and SMEs, 2021) (Handoyo et al., 2021).

2.3. Sharia microfinance institutions

MFIs, such as Baitul Maal Wat Tamwil, KSPPS, and Sharia Cooperatives, provide financing based on sharia contracts (mudharabah, murabahah, qardhul hasan). The MFI model acts as an agent of development for the micro sector. (Masruroh, 2025) A strong reason for considering Sharia microfinance institutions as more suitable for small and microenterprises is that these enterprises are generally unbankable. The community segment at the Bottom of the Pyramid, in financial terms, can be classified as an unbanked segment. It is called the unbanked segment because, in practice, these small and micro-enterprises are often managed at a personal or family level. They lack legal entities, structured financial reporting (typically limited to keeping records), and adequate collateral to meet banking requirements. Empowering the micro-sector at the unbanked segment level cannot be realized without capital support, as the main problem hindering the growth of small and micro-enterprises is the difficulty of accessing capital from financial institutions (Beck & Demirguc-Kunt, 2006; Orlando & Pollack, 2000; Midgley, 2008). Therefore, the synergy between the halal industry in the micro sector and Sharia microfinance institutions becomes a strategic choice.
Meanwhile, the definition of Micro, Small, and Medium Enterprises (Micro and Small Enterprises) that was previously defined in Law No. 20 of 2008 changed to Government Regulation No. 7 of 2021 on the Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises (PP UMKM) after the enactment of the Job Creation Law. According to Articles 35 and 36, Micro and Small Enterprises are categorized based on their business capital or annual sales revenue, with microbusinesses having a maximum business capital of IDR 1,000,000,000, excluding land and business buildings. However, suppose Micro and Small Enterprises were established before the implementation of the UMKM law. In that case, they are classified based on their annual sales revenue, with micro-enterprises having an annual sales revenue of up to IDR 2,000,000,000. The International Standard Classification of All Economic Activities classifies Micro and Small Enterprises into nine main sub-sectors: livestock, agriculture, marine and fisheries, mining and excavation, manufacturing industry, electricity, gas, and clean water supply, construction, hospitality, trade, and restaurants, transportation and communication, finance, leasing, and other corporate services, as well as services. In terms of contribution, the Gross Domestic Product of Small and Micro Enterprises surpasses that of Large Enterprises, although the average annual Gross Domestic Product growth of Small and Micro Enterprises remains lower than that of Large Enterprises, which stands at 21.37%. Data also reveals that women manage more than 65% of these small microbusiness groups. Women, with their diverse potential, have demonstrated their active participation in various productive activities, proving that they work and engage in productive endeavors across multiple fields. This female involvement is highly significant, not only for empowering themselves but also for the well-being of their families. In the long term, it is expected that women's participation in the economic arena, including productivity in the halal industry sector, will have a positive impact on the nation's prosperity. The substantial contribution of these SMEs highlights that Indonesia's economy relies heavily on the performance of SMEs. However, there is still room for improvement in the performance of SMEs in the global market. Thus far, the production output of micro and small enterprises has been predominantly oriented towards meeting domestic needs.
With the growth of the Sharia economy, where halal products are not only a necessity but also a societal trend, micro and small enterprise players need to understand the significance of integrating the halal industry and Sharia financing. This integration can be explained through the concept of value chain analysis. Value chain analysis is used to assess the nature and level of synergy within the primary activities of inbound logistics, operations, outbound logistics, marketing and sales, and customer service. Supporting activities include company infrastructure, human resource management, technological development, and the procurement of goods and services. (Jahangir et al., 2025). Through value chain analysis, the integration of the halal industry and Sharia financing can offer assurance and guarantees to consumers who prioritize the halal status of products and services.
The implementation of Law (UU) Number 33 of 2014 concerning Halal Product Guarantee changes the status of halal certification from voluntary to mandatory for business entities, including Micro, Small, and Medium Enterprises. This change is by Article 4 and Article 67, which mandate that products circulated and traded in Indonesia must possess a government-issued halal certification. Business entities are required to register for halal certification for products intended for trading in Indonesia. Before the enactment of the Halal Product Guarantee Law, oversight of halal food products was regulated by Law Number 69 of 1999 concerning food labels and advertising. Following the implementation of the Halal Product Guarantee Law in 2014, the authority for issuing halal certifications was entrusted to the Halal Product Assurance Organizing Agency (BPJPH). In executing its authority, BPJPH can collaborate with the Indonesian Ulema Council (MUI), the Halal Examination Agency (LPH), as well as relevant ministries and institutions. Among the relevant ministries is the Ministry of Cooperatives and Small and Medium Enterprises. Moreover, Article 109 of Government Regulation Number 39 of 2021 stipulates that BPJPH's collaboration with the Ministry of Cooperatives and Small and Medium Enterprises involves facilitating halal certification for Micro and Small Enterprises and assisting in halal certification for cooperatives and Micro and Small Enterprises. This ownership of halal Certification is expected to enhance the value and quality of products produced by Micro and Small Enterprises, enabling them to reach not only domestic but also global markets.
The participation of Micro and Small Enterprises in the halal industry market applies not only on a national scale but also on a global scale. On a national scale, Micro and Small Enterprises play a crucial role in equalizing and increasing people's incomes, promoting economic growth, and contributing to national economic stability. The existence of Micro and Small Enterprises spread throughout Indonesia helps reduce labour absorption and unemployment. In terms of contribution to Gross Domestic Product, Micro and Small Enterprises contribute more than the large business sector, although the average increase in micro and small enterprise Gross Domestic Product is still lower. This indicates that Micro and Small Enterprises possess competitiveness and have the potential to continue growing. The existence of halal

certification for Micro and Small Enterprises is not only to meet the needs of Muslim consumers in Indonesia but also to encourage an increase in the value of exports to Muslim countries.

In Government Regulation instead of Law Number 2 of 2022, it is explained that the central government and local governments have the authority to empower and protect in the form of guidance and development of cooperatives and micro, small and medium enterprises through; 1) partnership programmes, 2) human resource training, 3) increasing competitiveness, 4) encouraging innovation and market expansion, 5) access to financing, and 6) disseminating information as widely as possible. Baitul Maal Wat Tamwil, hereinafter referred to as Baitul Maal Wat Tamwil, is a non-bank microfinance institution that embodies the principles of Sharia cooperative values. It not only has a business function with the aim of generating a profit but also serves a social function, acting as a social empowerment institution for its members and the broader community.

Baitul Maal Wat Tamwil, as the closest institution to Micro and Small Enterprises, plays a role beyond being a financial institution and serves as a medium for disseminating information. Baitul Maal Wat Tamwil is expected not only to provide financing but also to offer assistance and socialization to micro and small enterprise players, particularly regarding halal certification. Based on data from the Baitul Maal Wat Tamwil Centre, there have been more than 5,000 cooperatives in the form of Baitul Maal Wat Tamwil throughout Indonesia to date. This number is supported by an increase in assets and financing channelled by Baitul Maal Wat Tamwil every year. However, not many Baitul Maal Wat Tamwil have carried out the role of socialising and educating the community, especially micro and small enterprise players, regarding JPH. The lack of definite regulations from the government governing the role and social functions of Baitul Maal Wat Tamwil makes Baitul Maal Wat Tamwil less participatory in conveying information. This is certainly not in line with Government Regulation No. 39 of 2021, which allows the community to participate in creating a halal ecosystem beyond socialization and education. This can be achieved by establishing a Halal Examining Agency or LPH in collaboration with state-owned enterprises (BUMN), universities, and/or laboratories. Apart from the establishment of LPH, Baitul Maal Wat Tamwil can participate in improving the quality of human resources by providing facilities in the form of training or certification for halal supervisors.

In addition, the absence of regulations from the relevant ministries regarding Baitul Maal Wat Tamwil and its role in the halal certification process means that information about the convenience and latest programs from the government for micro and small enterprise players cannot to conveyed evenly. This has an impact on inhibiting the dissemination of information about the importance of halal certification within the community, thereby hindering the development of a halal ecosystem in the micro and small enterprise sector. The synergy of Islamic microfinance institutions to strengthen the halal industry is aligned with the Master Plan of the National Committee for Sharia Economics and Finance (KNEKS), which aims to create integrity between financial institutions, commercial, and social financial institutions to enhance the halal industry, specifically targeting small and micro-segments.

This research aims to examine behaviour towards halal product assurance, so it is essential to investigate the belief factors that influence the behaviour of SME groups as halal industry players in obtaining halal certification. This study will adopt the concept previously developed. (Fauzi et al., 2025), who identified five main belief factors: awareness and knowledge, religious obligation, cost-benefit analysis, reputation, and business support. These factors are hypothesized to influence behavior towards halal aspects. In this study, the factors of consumer awareness level and knowledge regarding the concept of halal and halal product assurance are the most important.

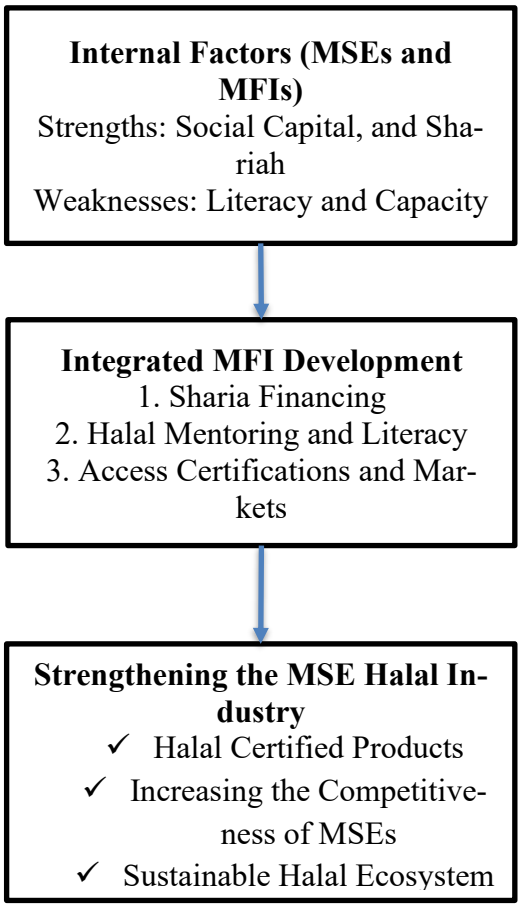


Fig. 3: Theoretical Framework (Diagram).

Source result: Author's analysis

2.4. Relevance to SWOT analysis

This theoretical framework is the basis for developing a strategy to strengthen the MSE halal industry through MFI by utilizing: Strengths: Proximity of MFIs to the community and the sharia social network. Weaknesses: Low managerial capacity and halal literacy of MSEs. Opportunities: Global halal market trends and government support. Threats: Market competition and limitations of local regulations.

2.5. Research methods

This research employs a qualitative method, utilising SWOT analysis to examine the development of the halal industry in the small and medium enterprise (SME) sector within the research area. Data collection is conducted through interviews with relevant parties. In addition to document and literature studies to deepen theories and concepts, and identify variables and indicators related to the research. Document and literature studies are conducted by collecting data from various books, journals, literature, proceedings, and previous research to support the data collection relevant to the research. Sampling employs probability sampling, which ensures that each member of the population has an equal opportunity to be included in the sample. Referring to Roscoe's (1975) rule of thumb, which states that the appropriate sample size for behavioral research is generally in the range of 30 to 500, the 65 respondents' figure was chosen because: meets the minimum recommended limit for simple multivariate analysis. Stay within Roscoe's recommended range, while considering resource limitations and data collection time in the field. Sufficient to provide representative results for the target population in the context of this exploratory research. With this approach, the research maintains methodological rigor through the selection of samples that are random, measured, and by recognized theoretical standards. The probability sampling method was chosen to ensure that every member of the population has an equal chance of becoming a respondent. The population in this study is all micro and small business actors in the halal industry sector who are either fostered or customers of Islamic microfinance institutions in the research area.
The selection process was carried out by simple random sampling using a list of populations available from official data from the relevant institutions. Each name on the list is assigned an identification number, then selected using a random number generator, thus minimizing the potential for selection bias and ensuring proportional representation of the entire population.

2.6. Research design

A descriptive-qualitative approach is used to explore the perceptions, actual conditions, and challenges faced by MSEs and MFIs in supporting the halal ecosystem comprehensively.

2.7. Data collection techniques

Literature Study: Examining policy documents, academic journals, and industry reports related to MSEs, MFIs, and the halal industry. In-depth Interview: Conducted with halal MSE actors, MFI management, and stakeholders such as MUI, KNEKS, DSN-MUI, and the Cooperative and Micro and Small Enterprises Office. Field Observation: Observe the process of financing, business assistance, and halal certification involving MFIs and business actors.

2.8. Data analysis techniques

Data Reduction: Filter relevant information from interviews and literature studies. Categorization of SWOT Factors: Strengths: For example, access to sharia financing, socio-religious proximity. Weaknesses: Limited managerial capacity of MSEs, lack of halal literacy. Opportunities: Increasing demand for halal products, regulatory support. Threats: Market competition, doubts about the credibility of MFIs.

2.9. SWOT matrix

The preparation of the SWOT Matrix is carried out to identify the interaction between factors (S-O, S-T, W-O, W-T) and formulate an integrated MFI strengthening strategy that encourages the growth of halal MSEs.

2.10. Validation and triangulation

To ensure the accuracy of the data, the following steps were taken: Source triangulation, which involved comparing the results of interviews from various stakeholders. Triangulation method: Combines interviews, literature studies, and observations. Member check: Reconfirm the results of the interpretation with key sources.

3. Results and discussion

3.1. SWOT factor interview results

Based on the results of the interviews that have been conducted, the SWOT factors can be determined as follows:
1) Strengths
a) Sharia Microfinance Institutions aid in the development of Micro and Small Enterprises through capital provision.
b) Sharia-compliant microfinance institutions support halal micro and small enterprise management.
c) Sharia Microfinance Institutions assist halal Micro and Small Enterprises in reducing business risks.
d) Sharia Microfinance Institutions find it easier to approve Sharia financing for halal Micro and Small Enterprises.
e) Sharia Microfinance Institutions have competent human resources.
2) Weaknesses
a) Training and mentoring for halal certification are only provided to certain groups.
b) The distribution of halal certification is uneven among Micro and Small Enterprises.
c) Sharia Microfinance Institutions have not sufficiently promoted awareness about the SEHATI program (Free Halal Certificate).
d) Information about halal certification is difficult to access.

e) Insufficient number of halal supervisors
3) Opportunities
a) The government is proactive in enforcing halal certification.
b) The government possesses adequate facilities for a halal research centre.
c) The government has regulations regarding halal certification.
d) Micro and small enterprise actors have sufficient information about technological developments.
e) Certified halal micro and small enterprise actors understand that the products they sell or produce must comply with Islamic Shariah.
f) Micro and small enterprise actors understand the added value of having a halal certificate.
g) Micro and small enterprise actors without halal certification have the intention to pursue halal certification.
h) Micro and small enterprise actors with halal certification intend to renew their halal certificate.
4) Threats
a) Micro and small enterprise actors are more interested in the mentoring and training provided by conventional banks.
b) Small and medium-sized enterprise (SME) entrepreneurs apply for business credit from conventional banks.
c) Micro and small enterprise actors have a limited understanding of the importance of possessing a halal certificate.
d) Micro and small enterprise actors still perceive the process of applying for halal certification as challenging.

Strategic analysis of SWOT (Strengths Weaknesses), SO (Strengths Opportunities), WT (Weakness Threats), and WO (Weakness Opportunities) factors.

The strategic analysis that can be conducted using the above SWOT factors includes ST (Strengths Threats), SO (Strengths Opportunities), WT (Weakness Threats), and WO (Weakness Opportunities) as follows:

5) ST Strategy

The ST strategy is a strategy that utilizes internal strengths to mitigate threats.

Therefore, the ST strategy can be formulated as follows:

a) Sharia Microfinance Institutions support the development of halal Micro and Small Enterprises through Sharia financing. Providing financing assistance in the form of working capital will help Micro and small enterprise actors continue conducting transactions in compliance with Sharia principles and avoid business credits involving interest.
b) Sharia Microfinance Institutions conduct education and mentoring for Micro and Small Enterprises to facilitate the halal certification process. The limited awareness among Micro and Small Enterprises about the importance of having halal certification requires special attention. This is because a fundamental factor of halal Micro and Small Enterprises is that the products they produce or sell adhere to self-declared halal standards. Education and mentoring can be openly provided to the community, aiming not only to fulfill the halal certificate requirements for producers but also to raise awareness about consumer rights protection.

6) SO Strategy

The SO strategy is a tactic that leverages internal strengths to capitalize on opportunities. Therefore, the following SO strategies can be implemented:

c) Halal Micro and small enterprise Digitalization

Business digitalization can be achieved by introducing halal micro and small enterprise entrepreneurs to e-commerce platforms based on Sharia-compliant finance. The digitalization of Micro and Small Enterprises not only helps streamline and enhance business efficiency but also enables them to access a broader market by utilizing social media as a marketing tool. Sharia Microfinance Institutions can collaborate with relevant ministries to disseminate information about halal micro and small enterprise digitalization.

d) Sharia Microfinance Institutions collaborate with the government in establishing halal research centres.

Utilizing the human resources of Sharia Microfinance Institutions, the government can establish halal research centres. This initiative would make such research centres accessible in various regions, making it easier for micro and small enterprise actors to undergo the halal certification process.

7) WT Strategy

The WT strategy aims to address internal weaknesses while simultaneously avoiding external threats. The WT strategy can be formulated as making information related to halal certification more accessible. Uniform and easily accessible dissemination of information can facilitate Micro and Small Enterprises ' understanding of the halal certification application process and available programs. The lack of awareness about the ease of applying for halal certification through the SEHATI program has led to a decline in interest among micro and small enterprise actors in pursuing halal certification.

8) WO Strategy

In the WO strategy, the approach utilized aims to capitalize on opportunities to mitigate internal weaknesses. Thus, a WO strategy that can be implemented is the collaboration between the government and Sharia Microfinance Institutions for a halal supervisor procurement program. The scarcity of halal supervisors can hinder the oversight of the Halal Product Process (PPH), which can complicate the halal certification application process and diminish the interest of Micro and Small Enterprises in obtaining or renewing halal certificates.

The following results of the analysis of the discussion above will be presented in the form of Table 1 below:

Table 1:

Strengths (S)	Weaknesses (W)
Halal certification that some MSME actors already have	Limited capital and production capacity
Product quality in line with market standards	Lack of digital marketing capabilities
Community and business network support	Limited access to technology and innovation
Opportunities (O)	Threats (T)
Growing demand for halal markets, including exports	Competition between imported and non-MSME products
Support for government regulations and programs	Fluctuations in raw material prices
Potential partnerships with Islamic financial institutions	Regulatory changes that impact certification costs

Source: Analysis Author.

In conclusion, the presentation of the SWOT matrix visually through Table 1 provides significant added value compared to just exposing it in text. Visualization: Improves clarity as readers can see the relationship between Strengths, Weaknesses, Opportunities, and Threats directly. Accelerating comprehension thanks to a concise and structured format that makes it easy to identify key points. Improves accessibility, especially for non-academic readers or stakeholders who need a quick overview without reading long descriptions. Strengthen the delivery of analysis because it combines descriptive narratives with visual representations that support the strategic interpretation of data.

Thus, the visual integration of the SWOT matrix in the report not only serves as a complement but also as an effective communication tool to strengthen the results of the analysis.

4. Conclusion

The results of the SWOT analysis show that strengthening the halal industry in the micro-small business sector through the development of an integrated Sharia Microfinance Institution (MFI) model has great potential but is faced with significant challenges. Internal factors indicate that the main strength lies in the social closeness of MFIs to the halal MSE community, sharia-based financial networks, and flexibility in providing microfinance. However, the weaknesses include limited capital capacity, low financial and halal literacy, and a lack of managerial assistance for MSEs. External factors highlight opportunities in the form of domestic and global halal market growth, government support through halal regulation and certification, and the development of Islamic financial technology. Meanwhile, the threats faced include high competition with conventional financial institutions, the risk of MSE business failure, and the dynamics of halal certification regulations. Through SWOT mapping, the main strategy recommended is to optimize the strength of MFIs to take advantage of halal market opportunities (SO strategy) through the development of an integrated model that includes: Productive-based sharia financing. Business assistance and halal literacy improvement. Facilitation of halal certification and access to a wider market. The results of the study confirm that the implementation of the integrated MFI model has the potential to increase the competitiveness of halal MSEs, accelerate the halal certification process, and build a sustainable halal ecosystem. However, the success of this strategy requires government policy support, collaboration between Islamic financial institutions, and the digitization of MFI services to be able to reach MSEs more widely and effectively.

5. Theoretical implications

Contributing to the Development of Sharia Economic Theory, this research adds a new understanding of the integration of Islamic microfinance institutions (MFIs/IMFIs) with the strengthening of the halal industry. Providing a conceptual model that connects sharia financing, halal literacy, and certification facilitation in increasing the competitiveness of halal MSEs. Strengthening the Theory of Halal MSE Empowerment, Strengthening the literature on the role of MFIs as agents of development that not only distribute financing, but also build a sustainable halal ecosystem. It shows that the integrated MFI model is more effective than the conventional MFI model, which only focuses on financing.

6. Practical implications

For Sharia Microfinance Institutions (MFIs/IMFIs), providing strategies to increase financing effectiveness through a combination of productive financing, business assistance, and halal certification facilitation. Helping MFIs design innovative financing products (e.g., halal microcredit, qardhul hasan, or tandem financing with sharia cooperatives). For Halal Micro-Small Business Actors, guiding so that MSEs not only obtain capital, but also access to the market and halal certification. Encouraging the increase of Islamic financial literacy and halal certification awareness as the key to competitiveness in the domestic and international markets. For the Halal Industry in General, accelerating the formation of an integrated halal ecosystem from upstream to downstream. Helping MSE actors to be better prepared to face the global halal market through Sharia institutional support.

7. Policy implications

For the Government and Regulators (OJK, KNEKS, BPJPH), it is the basis for developing halal MSE financing policies based on the synergy of MFIs, sharia cooperatives, and Islamic banks. Encouraging the acceleration of MSE halal certification by utilizing the LKMS network as a companion partner. For the Design of the National Halal Ecosystem, this research supports the implementation of the Indonesian Sharia Economic Masterplan (MEKSI) 2019–2024, which emphasizes the strengthening of halal MSEs and inclusive finance. Provide input for integration between government programs (e.g., Sharia People's Business Credit) and MFI models that are more targeted at the halal industry.

8. Further research recommendations

The future direction of research should combine empirical tests, quantitative impact analysis, digitalization, and policy studies so that the strengthening of the MSE halal industry through integrated MFIs can be replicated nationally and contribute to Indonesia's roadmap as the center of the world halal industry.

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