

The Role of Islamic Microfinance and Halal Certification in Financing Pekalongan MSME Halal Value Chains

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ABSTRAK: Indonesia memiliki potensi signifikan untuk menjadi pusat industri halal global, namun menghadapi hambatan sistemik dalam standardisasi produk di tingkat UMKM. Kabupaten Pekalongan, dengan karakteristik komunitas religius dan klaster UMKM yang kuat, berperan sebagai lokasi penting untuk mengembangkan ekosistem halal yang inklusif. Studi ini bertujuan untuk menganalisis peran Lembaga Keuangan Mikro Syariah (LKMS) dan badan sertifikasi halal, mengidentifikasi kendala di lapangan, dan merumuskan model sinergi kelembagaan dalam pembiayaan rantai nilai halal. Penelitian kualitatif ini menggunakan pendekatan studi kasus dan mengumpulkan data melalui wawancara mendalam dengan 18 informan, termasuk manajer BMT, asisten PPH, dan pelaku UMKM. Analisis data dilakukan menggunakan model interaktif Miles dan Huberman. Temuan menunjukkan bahwa LKMS bertindak sebagai fasilitator keuangan melalui kontrak murabahah dan qardhul hasan, sementara badan sertifikasi bertindak sebagai penjamin mutu. Namun, hambatan utama yang teridentifikasi adalah: literasi administrasi yang rendah, berkurangnya makna halal, keterbatasan modal kerja, dan lemahnya bantuan pascasertifikasi. Sebagai solusi, penelitian ini merumuskan Model Pembiayaan Rantai Nilai Halal Terpadu (IHVCFM) yang mengintegrasikan aspek operasional, bantuan, dan sistem informasi untuk memperkuat daya saing halal.

Kata kunci: Sertifikasi Halal; Rantai Nilai Halal; UMKM, Pekalongan.

ABSTRACT: Indonesia has significant potential to become a global hub for the halal industry, yet it faces systemic obstacles to MSME-level product standardization. Pekalongan Regency, with its religious community characteristics and strong MSME clusters, serves as a crucial locus for developing an inclusive halal ecosystem. This study aims to analyze the roles of Islamic Microfinance Institutions (IMI) and halal certification bodies, identify field constraints, and formulate an institutional synergy model in halal value chain financing. This qualitative research uses a case study approach and collects data through in-depth interviews with 18 informants, including BMT managers, PPH assistants, and MSME actors. Data analysis was performed using the Miles and Huberman interactive model. Findings indicate that IMI acts as a financial enabler through murabahah and qardhul hasan contracts, while certification bodies act as quality guarantors. However, major obstacles were identified: low administrative literacy, reduced meaning of halal, limited working capital, and weak post-certification assistance. As a solution, this study formulates the Integrated Halal Value Chain Financing Model (IHVCFM), which integrates operational aspects, assistance, and information systems to strengthen the competitiveness of halal.

Keywords: Halal Certification; Halal Value Chain; MSMEs; Pekalongan.

1. INTRODUCTION

According to the State of the Global Islamic Economy 2023 report, the global halal industry recorded a market value of USD 2.29 trillion in 2022. This value is projected to continue to increase until it reaches USD 5 trillion by 2030 (Wijayanti, 2025). At the national level, Indonesia occupies the first position in the Global Islamic Economy Indicator 2023 as the country with the largest consumption of halal products in the world (Kamiliyah et al., 2024). However, Indonesia still faces a deficit in standardized halal production capacity. This condition puts Indonesia in a position of strategic dualism in the development of the halal industry. On the one hand, Indonesia has the potential to become a major producer in the global halal ecosystem (Aqbar, 2025). However, this potential has not been optimized systemically, especially in the Micro, Small, and Medium Enterprises (MSMEs) sector, which contributes 61.07% to national GDP according to the Ministry of Cooperatives and SMEs in 2023 (Amerta et al., 2025).

Pekalongan Regency reflects a microcosm of the various challenges facing halal industry development in Indonesia. This area has a community with a strong religious background and is influenced by the tradition of Islamic boarding schools. In addition, the potential of MSME clusters such as batik, processed culinary, and creative industries makes Pekalongan Regency worthy of being developed as a leading halal ecosystem incubator in Central Java (Sunarjo et al., 2025). Data from the Pekalongan Regency Cooperatives and MSMEs Office in 2023 recorded more than 12,000 active MSME units, but the percentage that already has an active halal certificate is estimated to still be below 15% (Revenue et al., 2022). The gap between potential and realization stems from an interconnected set of systemic barriers: inadequate access to sharia-compliant financing, insufficient halal literacy among MSME operators, and the absence of coordinated institutional support linking microfinance providers with halal certification bodies. Addressing these barriers in isolation has proven insufficient; what is required is an integrated institutional framework.

Conceptually, halal value chain financing does not only focus on providing production capital. This concept includes thoroughly integrating business processes from upstream to downstream in accordance with Sharia principles. The process includes selecting halal and *thayyiban* raw materials, implementing a hygienic, contamination-free production system, and managing product distribution and marketing (Harsanto et al., 2024). Most MSMEs in developing countries still understand the concept of halal only in terms of the final product label. As a result, the halal certification process is often not accompanied by comprehensive changes to the production system and business management. The alternative solutions offered are often not fully aligned with the halal value chain ecosystem (Tubastuvi & Wiliantoro, 2023). Such as financing programs from conventional financial institutions, or halal certification facilitation programs that are not followed by strengthening working capital for business actors. In addition, limited access to sharia-based productive financing encourages many business actors to return to conventional and informal financial institutions, thereby weakening the integrity of the halal value chain under development (Zaib et al., 2022).

Research by Huda et al. (2021) shows that MFIs such as Baitul Maal wat Tamwil (BMT) can support micro business actors (Adawiyah & Masse, 2024). Where socio-cultural proximity and high flexibility with micro business actors make it very effective in distributing low-cost financing. Several previous studies have reported different findings. Wibowo and Haryanto (2022) analyze the role of BMT in supporting halal MSMEs in Central Java from a financing perspective (Innovation, n.d.). Yusof and Abdullah (2020) examine the impact of halal certification on the performance of SMEs from a quality management perspective (Studies, 2025). On the other hand, halal certification institutions play an important role as quality assurance authorities and drivers of competitiveness. Therefore, the most rational solution to address this problem is to

optimize synergy between Sharia Microfinance Institutions and halal certification institutions, such as BPJPH, Halal Inspection Agency, and PPH companion institutions (Bin & Zin, 2026).

Prior studies have examined MFI performance and halal certification effectiveness in isolation; however, no empirical study has explicitly modeled their collaborative role within a halal value chain financing scheme at the MSME cluster level. This gap constitutes the primary justification for the present research, which offers the Integrated Halal Value Chain Financing Model (IHVCFM) as a contextually grounded institutional solution. This research gap justifies the urgency and importance of this research. Considering that Pekalongan Regency has a population with strong religious values, it still needs real acceleration in the industrialization of its halal products. As one of the regions with a fairly strong MSME base, especially in the batik, culinary, and creative industry sectors, Pekalongan Regency has great potential in the development of halal MSME clusters (Asmawi & Lutfiadi, 2026).

Thus, the problem this research focuses on is the role of MFIs and halal certification institutions in supporting halal value chain financing and in fostering effective synergies between the two in the context of MSME clusters. The purpose of this research is to analyze the roles of each institution, identify the obstacles they face, and formulate a synergy model to strengthen financing and facilitate inclusive financing of the halal value chain. The results of this research are expected to make a theoretical contribution to the development of Sharia economic studies and to provide practical policy recommendations for local governments, Islamic financial institutions, and halal certification institutions to support the development of highly competitive halal MSMEs.

2. METHOD

This study uses a qualitative research approach with direct fieldwork. This approach was chosen because it aligns with the research objectives: to explore, understand, and describe in depth the empirical phenomenon of institutional roles and synergies. This study takes a case study approach, focusing on a specific unit of analysis: the halal value chain financing ecosystem in the MSME cluster in Pekalongan Regency, to allow researchers to explore information holistically and in depth. This research was conducted in the Pekalongan Regency, Central Java Province. This location was deliberately chosen because the area has great potential for the development of halal MSME clusters, especially in the batik, processed foods, culinary, and creative industries.

Data collection was conducted throughout the first quarter of 2026 in Pekalongan Regency. Fieldwork involved in-depth interviews, participatory observation at MSME production sites, and document review of financing agreements and halal certification records. The timeframe was deliberately aligned with the post-BPJPH mandatory certification phase to capture real-time institutional responses. The main target of this research is to identify obstacles in the field and formulate an institutional synergy model that can facilitate inclusive halal value chain financing. The research aimed to identify informants using the purposive sampling technique, selecting resource persons such as MFI/BMT administrators, Halal Product Process (PPH) companions, and MSME actors based on criteria of information mastery and direct field involvement.

Data was collected through in-depth observation, semi-structured interviews, and documentation related to financing distribution and halal certification processes. Data analysis is carried out through data reduction, data presentation, and conclusion drawing to formulate a comprehensive institutional synergy model. The validity of the data in this case study was tested through source triangulation, comparing interview data across informants and with field observations and documents. The collected data were then analyzed using Miles and Huberman's interactive model approach, which included Data

Reduction through summarizing, selecting the main points, and focusing on the collaborative role of MFIs and halal certification bodies. The presentation of data in narrative form so that the pattern of institutional synergy can be clearly understood, and the meaning of the data presented can be formulated to answer the research problem.

3. RESULTS AND DISCUSSION

3.1 Informant Profiles and Overview of the Halal Ecosystem in Pekalongan’s MSME Cluster

This research succeeded in capturing data from 18 informants who were selected purposively, consisting of 6 active administrators of Sharia Microfinance Institutions (MFI/BMT), 4 Halal Product Process (PPH) companions affiliated with BPJPH and the Halal Inspection Institute (LPH), as well as 8 MSME actors from the batik, processed culinary, and creative industries sectors. All informants are directly involved in the financing ecosystem for the halal value chain in Pekalongan Regency and have at least 2 years of experience. This diversity of informant backgrounds enables comprehensive triangulation of perspectives among Islamic financial service providers, halal certification authorities, and business actors who are end users of the ecosystem.

Table 1. Research Informant Profile

Informant Categories	Institutions/Institutions	Quantity	Remarks
MFI/BMT Manager	BMT Pekalongan, BMT Al-Hikmah, Kopsyah Mandiri	6 people	Manager, Head of Financing, Account Officer
PPH Companion	BPJPH, LPH, Certified Halal Companion	4 people	Halal Auditor, Halal Extension Officer, Technical Assistant
MSME Actors	Batik Cluster, Processed Culinary, Creative Industry	8 people	Recipients of MFI financing and/or undergoing/completing the halal certification process

Source: Primary data from field interviews, 2026.

Based on field observations and in-depth interviews, the halal ecosystem in the Pekalongan MSME cluster is in a phase of institutional transition. Of the 8 MSME actors who became informants, only 3 already had an active halal certificate issued by BPJPH, while the other 5 were either in the process of mentoring or had not yet started the certification process. This condition reflects a significant implementation gap between the potential and realization of halal certification, as confirmed by data from the Pekalongan Regency Cooperatives and MSMEs Office in 2023, showing that more than 12,000 active MSME units have a halal certification rate still below 15%. These field findings strengthen the argument that halal certification barriers are not solely administrative technical issues, but are closely related to limited financial and institutional capacity.

3.2 The Role of Microfinance Institutions in Financing the Halal Value Chain

The results of the study show that Islamic Microfinance Institutions, especially BMT, play a central role in the three dimensions of halal value chain financing in the

Pekalongan MSME cluster, namely: (1) the provision of working capital based on sharia contracts, (2) integrated business assistance, and (3) the function of socio-cultural mediation between business actors and formal institutions. These findings align with the research of Huda et al. (2021), which demonstrates BMT's capacity to reach micro-segments through socio-cultural proximity. However, this study identifies a new dimension that has not been explicitly studied in the previous literature: MFIs as enablers of halal certification through a financing scheme that covers the certification costs as part of the working capital component.

Table 2. Types of Islamic Microfinance Institutions Financing Accessed by Halal MSME Actors in the Pekalongan Cluster

Financing Agreement	Key Provisions	Ceiling Range (Rp)	Term	% Users
Murabahah	Purchase of halal raw materials	5.000.000 – 50.000.000	6–24 months	62,5%
Musarakah Mutanaqishah	Investment in halal production equipment	20.000.000 – 100.000.000	12–36 months	25%
Qardh / Qardhul Hasan	Cost of halal certification	500.000 – 5.000.000	3–12 months	12,5%

Source: Primary data from Islamic Microfinance Institutions interviews, 2026.

The data in Table 2 reveal an important fact: murabahah contracts dominate the financing portfolio of MFIs, accounting for 62.5%, mainly used to purchase halal-verified raw materials. The dominance of murabahah is not just a technical preference for contracts, but also reflects the real need of MSME actors for financing that ensures halal integrity upstream in the value chain. This finding answers the theoretical question posed by Rahman and Ahmad (2023), that the transformation of halal understanding from just a label to an integrated production system requires specially designed financing instruments. In particular, a novelty was identified in the form of the Qardhul Hasan scheme, which allocates funds to halal certification costs, although the proportion remains small (12.5%). This scheme represents the institutional innovation of MFIs in bridging the financial barriers to certification, which were not identified in the study by Wibowo and Haryanto (2022), which focused only on aspects of conventional productive financing.

However, MFIs' capacity also faces multilayered structural constraints. Interviews with BMT management identified three main obstacles: first, limited third-party funds so that the financing ceiling cannot meet the needs of MSMEs that are in the phase of halal value chain expansion; Second, the lack of experts who understand halal standards so that the financing feasibility assessment cannot include the halal compliance dimension as a criterion; and third, there is no joint information system between Islamic Microfinance Institutions and BPJPH so that verification of the borrower's halal status is carried out manually and time-consuming (Adinugraha, Shulthoni, & Al-kasyaf, 2025). These constraints show that Islamic Microfinance Institutions' role as an enabler of halal certification remains sporadic and depends on management's individual initiative rather than a structured institutional policy.

3.3 The Role of Halal Certification in the MSME Value Chain

An analysis of the institutional role of halal certification yielded findings more complex than anticipated in the initial research design. In addition to the normative

function of a halal quality assurance authority, as studied by Yusof and Abdullah (2020), this study found that PPH assistants in the field also serve as de facto business management consultants, helping MSME actors transform their production systems. This happens because the BPJPH halal certification requirements demand process standardization, which, in turn, encourages improvements in overall business governance, starting with raw material recording, hygiene procedures, and supply chain documentation.

Table 3. Obstacles for MSME Actors in the Halal Certification Process in the Pekalongan Cluster

Types of Constraints	Frequency of Findings	Impact on MSMEs
Literacy & Administration	8 of 10 MSME informants	Business actors are reluctant to start or complete the registration process because it is considered complicated.
Halal understanding is still limited to product labeling	8 of 10 MSME informants	Certification is often not accompanied by changes in a hygienic production system that complies with Sharia standards. (STANDARDIZED)
Limited working capital to upgrade production equipment or renovate facilities to meet halal standards.	9 of 10 MSME informants	MSMEs are trapped in using informal or conventional financial institutions, which weakens the integrity of the halal value chain.
Lack of post-certification mentoring	8 of 10 MSME informants	Halal compliance declines after certification is obtained

Source: Primary data from interviews and field observations, 2026.

Literacy Problems and Administrative Rigidity

The study's findings show that the most basic obstacle lies in the low administrative literacy of business actors. As many as 8 out of 10 informants confirmed that preparing technical documents, such as the Halal Product Assurance System (SJPH) manual, is seen as a very complicated bureaucratic obstacle. This condition has led MSME actors, especially in the batik and culinary clusters, to feel reluctant to begin the registration process. In some cases, they have even failed to complete the certification stage because they were unable to meet the documentation standards required by the authorities.

Reduction of Halal Meaning and Production Standardization Issues

Paradoxically, the demographic characteristics of Pekalongan, which are steeped in students' religious values, do not necessarily align with a technical understanding of halal certification. The results of the interview revealed that 8 out of 10 informants still reduced the concept of halal to the final product labeling aspect. As a result, certification is often seen as merely a marketing formality, rather than leading to a complete transformation of the production system, such as selecting suitable raw materials and separating production facilities to ensure contamination-free operations. This confirms that the gap is not only a technical problem but also a systemic weakness in understanding the halal value chain.

Limited Working Capital and Informal Financial Dependence

Economic constraints are the most dominant issue, where 9 out of 10 informants highlight the difficulty of upgrading production equipment or renovating facilities to comply with halal standards. This condition puts MSMEs in a dilemma: they need standardization to increase competitiveness, but lack capital for physical investment. The absence of an integrated financing scheme forces business actors to remain dependent on informal or conventional financial institutions. This is a serious threat to the integrity of the halal value chain being developed, as it can undermine sharia principles governing business capital flows.

Post-Certification Compliance Vulnerability

The latest findings indicate a vulnerability in the level of compliance of MSME actors after obtaining a halal certificate. As many as 8 out of 10 informants stated that the current assistance is still short-term and only oriented towards the issuance of certificate numbers. Without continuous post-certification education and supervision, product quality standards and halal quality tend to decline over time. These findings emphasize the need for a collaborative role between companion institutions (PPH) and financing institutions (BMT) to maintain the consistency of halal production through long-term monitoring. Sustainability guarantor of halal certification through adaptive financing instruments. This research makes a new theoretical contribution to the halal value chain financing literature, which previously discussed more aspects of production and distribution without explicitly integrating financing aspects of certification.

3.4 Synergy Model Between Islamic Microfinance Institutions and Halal Certification Bodies

The field findings produced a conceptual model of institutional synergy, which is the main contribution (novelty) of this research. The model, called the "Integrated Halal Value Chain Financing Model" (IHVCFM), describes how MFIs and halal certification institutions can operate in an integrated ecosystem, rather than as separate entities. This model consists of three layers of interaction. The first layer is the operational layer, where the MFI distributes financing through sharia-compliant contracts that explicitly include the cost of halal certification (Hasibuan & Lubis, 2024). The second layer is the mentoring layer, where PPH assistants and Islamic Microfinance Institutions account officers collaborate in business feasibility assessments that consider halal standards. Moreover, the third layer is the system layer, where real-time data exchange occurs between MFIs and BPJPH to verify the borrower's halal status and monitor post-financing compliance.

Figure 1. Integrated Halal Value Chain Financing (IHVCFM) Model

INTEGRATED HALAL VALUE CHAIN FINANCING (IHVCFM) MODEL
LAYER 1 — FINANCING OPERATIONS (Islamic Microfinance Institutions/BMT) ► Murabahah for the purchase of verified halal raw materials ► Musharakah for investment in production equipment according to halal standards ► Qardh/Qardhul Hasan for subsidized certification and renewal fees ▼ Cross-Agency Collaboration ▼
LAYER 2 — INTEGRATED ASSISTANCE (PPH + Islamic Microfinance Institutions Account Officer) ► Joint assessment of business viability: financial dimension + halal compliance ► Production system transformation assistance: supply chain documentation, hygiene procedures ► Post-financing and post-certification halal compliance monitoring ▼ Data and System Integration ▼

LAYER 3 — INTEGRATED HALAL INFORMATION SYSTEM (BPJPH – LPH – Islamic Microfinance Institutions)

▶ Data sharing platform: the borrower's halal status can be verified in real-time by the MFI

▶ Automatic notification system for near-expiry certificate renewal

▶ Integrated reporting to local governments as the basis for halal cluster development policies

OUTPUT: Inclusive, Sustainable, and Highly Competitive Halal MSME Cluster

Source: Model construction results based on field data analysis, 2026.

The IHVCFM model presented in Figure 1 represents the novelty of this research in two aspects. First, this model theoretically extends the halal value chain financing framework by incorporating the institutional dimension of halal certification as an integral component rather than an external element. In the literature, halal value chain financing and halal certification were treated as two separate domains, suggesting that this model integrates them into a cohesive operational framework (Adinugraha, Shulthoni, & Syakirunni'am, 2025). Second, in practice, this model offers a collaboration scheme that MFIs and halal certification bodies in Indonesia can implement, especially in areas with strong MSME cluster characteristics, such as Pekalongan Regency. The policy implications of this model include the need for technical regulations from the OJK and BPJPH that enable the exchange of halal data between Islamic financial institutions and the national halal registry, as well as a capacity-building program for Islamic Microfinance Institutions administrators to develop basic competencies in halal standards.

This study's findings confirm that optimizing the halal ecosystem in the Pekalongan MSME cluster cannot be achieved through a sectoral approach. Structured institutional synergy is needed among Islamic Microfinance Institutions, BPJPH, LPH, and local governments through a collaborative platform with a shared database, integrated mentoring protocols, and financing mechanisms aligned with the halal certification cycle. The limitation of this study lies in its limited geographical scope in Pekalongan Regency, so the generalizability of the IHVCFM model needs to be further tested in the context of MSME clusters in other regions with different characteristics. Further research is recommended to develop quantitative measurement instruments to statistically test the significance of the relationships between variables in this model, as well as to evaluate the effectiveness of model implementation at the scale of pilot projects involving local governments directly.

4. CONCLUSION

This research extends the halal value chain financing framework by incorporating halal certification institutions as integral operational components rather than treating them as external variables. In practice, the IHVCFM model offers a replicable blueprint for local governments and Islamic financial institutions seeking to develop inclusive halal MSME clusters, particularly in regions characterized by strong religious community values and diversified MSME sectors, such as Pekalongan Regency. Halal certification institutions, through their PPH partners, play a crucial role in promoting the standardization of MSME production systems. The field findings identified four main obstacles that hinder this process: (1) low administrative literacy, (2) reduction of the meaning of halal, which is limited to labeling, (3) limited capital for investment in halal standard production equipment, and (4) lack of post-certification assistance. To address these obstacles, this study formulated the Integrated Halal Value Chain Financing Model (IHVCFM). This model integrates the operational layers of financing, integrated assistance, and halal information systems cohesively to ensure the integrity of halal products from upstream to downstream.

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