

Economic Recovery in North Sumatera Province After the Covid-19 Pandemic, Through MSME Development and Increasing Muslim Friendly Tourism

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The tourism industry and MSMEs can be a driving force for regional economic recovery after the Covid-19 pandemic. Now halal tourism or Muslim friendly tourism, has become an industry that is taken into account in the tourism sector. This study aims to increase Muslim friendly tourism through efforts to develop MSMEs towards economic recovery in the North Sumatera region. So that both businesses can rise and operate better after the covid19 pandemic. By using in-depth interviews and giving questionnaires to MSMEs in North Sumatera, the majority of which are Muslim, as well as potential advantages in the area. It can be seen that all local governments in North Sumatera which have favorite tourist objects/destinations are very supportive of MSMEs in their area, who generally do culinary business. Halal certification assistance from the government, including digital-based training programs and financial assistance, is urgently needed by the community and enables MSMEs to be able to gradually rise after slumping during the COVID-19 pandemic, and slowly realize regional economic recovery. It takes a commitment from all parties to continue to help MSMEs to survive and develop post-covid-19, so that their existence can make an important contribution in supporting halal tourism.

Keywords: Covid-19, Economic Recovery, MSME, Muslim Friendly Tourism

JEL Classification: A10, M10, Z30

INTRODUCTION

The presence of the COVID-19 pandemic has had a considerable impact on MSME production activities in terms of production, distribution, financing, and marketing. But on the other hand, there are many innovations that have been carried out by MSMEs, such as changing the way of marketing to be more digital-based, and the readiness to easily make new products that are more needed today. The government itself makes MSMEs a major concern. (Jamilah, 2021), as a business that is considered capable of surviving the crisis, especially during the Covid-19 pandemic and able to rise in the current economic recovery. Various ways are carried out by the government to develop MSMEs, especially at this time MSMEs are in need of assistance that makes them quickly rise from adversity. The rise of MSMEs will provide good news for economic growth, both at the regional level and in Indonesia. Due to the growth of MSMEs, which are quite a lot, it is hoped that they will be able to keep economic growth positive. If the market starts to get crowded and limitations have begun to open, then it's time for MSMEs to get up and look for new opportunities to be able to increase their turnover again.

One of them is to look at the tourism sector, which is now starting to rise due to the Covid-19 pandemic. The tourism industry is one of the sectors that has the most significant impact, even experiencing a downturn, from the picture it can be seen that before Covid-19 tourism development tended to increase, but entering the Covid-19 pandemic the development trend was very sad, because it tended to decline. From the data obtained, in March 2020, foreign tourists (tourists) who entered North Sumatra were only 7,833 people, this number experienced a drastic decrease to 63.73% compared to March 2019 which reached 21,594 people. The decline in March also had an impact on the total number of North Sumatran foreign tourists throughout 2020, which only reached 44,400 people. This figure decreased by 30.03% from January-March 2019 as many as 62,512 people (medantoday.com). In fact, during the last 5 years there have been quite a number of tourist visits to North Sumatra, as can be explained in table 1.1.

Table 1. Foreign Tourist Coming to North Sumatera

Year	Kualanamu Airport	Belawan Seaports	Tanjungbalai Asahan Seaport	Silangit Airport	Total
2015	197 818	20 916	10 554	-	229 288
2016	203 947	20 167	9 529	-	233 643
2017	246 551	18 462	5 024	755	270 792
2018	229 586	140	4 035	2 515	236 431
2019	244 530	185	4 560	9 547	258 822
2020	41.427	23	879	2.071	44.400

Source: BPS North Sumatera (2020)

This decline in the number of tourists visits certainly greatly affects the tourism business players, including MSMEs, which ultimately has an impact on economic growth in this area. Various programs have been carried out by the government to develop these two sectors. Micro, Small and Medium Enterprises (MSMEs) and the tourism industry are sectors that are capable of driving economic recovery both regionally and nationally, because they have a high multiplier effect. Moreover, the opportunities are now increasing after the covid-19 pandemic, especially for Muslim friendly tourism enthusiasts.

Today, the Muslim population in various countries around the world is increasing rapidly. In fact, Muslim-friendly destinations that are developing and spreading very quickly and rapidly in various countries that have a majority Muslim community are making trends in the tourism industry. This makes many Muslims who wish to travel to other destinations that have Muslim-friendly destinations, be it in countries that have a Muslim majority or non-Muslims. In the tourism industry, Muslims are a huge market potential and are supported by the increasing trend of interest in the Muslim-friendly tourism industry (Mohsin, Ramli, & Alkhulayfi, 2016). From the 2016 World Islamic Economic Forum Foundation data, it is stated that the potential for tourist interest in Muslim-friendly tourism continues to increase every year, this can be seen from the total expenditure related to travel which is estimated to grow from USD 145 billion in 2014 to USD 200 billion in 2016. 2020, making the current Muslim Friendly Tourism (MFT) market important. The current developments can be seen in data from the Mastercard report together with Crescentrating which published the latest report on the Muslim travel market. In 2020, the Muslim market business development is estimated to be worth 22 billion US dollars. Vice President of Consumer Products South East Asia Mastercard Aisha Islam said that the Muslim travel market business is expected to continue to increase in the future. Furthermore, Indonesia also already has a potential base capital compared to other countries, namely having the largest Muslim population in the world, so that Indonesia is very ready to welcome Muslim tourists, both domestic and foreign. The 2020/21 Global Islamic Economy Report states that although the Indonesian tourism industry has been severely impacted by the Covid-19 pandemic, Indonesia continues to excel in increasing its ranking in the top 10 overall rankings in all sectors. Meanwhile, in the media & recreation sector, Indonesia continued to increase by 47 steps to reach the fifth and sixth positions in the Muslim-friendly travel business sector (SGIE, 2021). The increasing number of enthusiasts for halal tourism is influenced by external and internal factors, namely: the diversity of natural resources and a large number of human resources. External factors include the 2018 GMTI report on Muslim-friendly tourist destinations in the world.

This industry does experience a significant increase every year, except during the Covid-19 pandemic. Currently, various parties have made every effort to develop the tourism industry in Indonesia, especially the tourism ministry which has begun to promote Muslim-friendly tourism. Of course, this effort must be encouraged by many parties, including business actors, organizations, and the community.

That is why the Indonesian government is currently making many programs to immediately revive the tourism sector for a speedy recovery, as well as local governments, especially in North Sumatra, which do have various advantages in each region. The North Sumatra area is indeed famous for its natural beauty, as today what is famous in the world is the natural beauty of the Lake Toba tourist attraction, the largest lake in the world and Bukit Lawang which is famous for its very natural place and forest people. North Sumatra itself has many other very interesting beautiful places, in addition to natural attractions, Islamic cultural heritage, very special culinary, even now culinary with rice fields has become one of the natural objects that attract millennials, which is now appearing in various objects. new tourism in North Sumatra. Especially in the post-Covid-19 pandemic, where many new MSMEs have emerged and want to be involved in the tourism sector because MSME actors are part of the tourism industry. However, unfortunately, they encountered obstacles, namely the number of regulations, ranging from limited capital which was really down due to the Covid-19 pandemic, limited facilities, not to mention other regulations including halal certification which made these MSMEs less enthusiastic, given the difficulty of the management process and the high costs. quite expensive for SMEs. Moreover, now the government has required business people to provide halal or non-halal labeling on their products, and also the importance

of increasing Muslim friendly tourism's trust in halal products and services. So, it becomes very important to help SMEs in this sector. The impact will increase the number of tourists and economic growth in this area and indirectly the welfare of MSMEs. The purpose of this research is to contribute to increasing Muslim friendly tourism, and to be supported by the development of halal-based MSMEs in the sense of sharia standards, because Muslim tourists will tend to prefer halal standard products to use.

LITERATURE REVIEW

The Potential of Muslim Friendly Tourism (MFT)

The definition of Muslim Friendly Tourism (MFT) coincides with the definition of halal tourism, halal tourism, Islamic tourism, Muslim tourism, Sharia tourism, and pilgrimage tourism. However, there are no definition of this part of Muslim religious tourism that can be understood universally. Some experts in the academic field define tourism for Muslims as tourists who first explore the elements that exist in tourism and their impacts (Musa, et al, 2011). Duman (2011), argues that tourism in Islam is "an activity of Muslims to travel, take walks, and live temporarily in places that are outside the habits of Muslims, namely the longest living environment for one year in a row to take part in activities that are not in accordance with Islamic law". originating from the motivation of being Muslim, but not to carry out an activity that is paid for from the place he visits". Then Osman et al, (2015), Muslim tourism requires Islamic teachings as a motivation and basis for an individual, especially women and children, to travel or travel together with their mahram, namely someone else who has blood and family relations with them in order to provide security. while traveling or traveling on Muslim tours.

According to COMCEC (2016), Muslim Friendly Tourism or Halal Tourism is tourism that has a main focus on meeting the needs of Muslim tourists who only want to carry out tourism activities with the guarantee that tourist amenities have a halal certification label that is in accordance with the faith of Islamic teachings as a Halal Tourism Concept. / Muslim Friendly Tourism. Halal tourism is a tourism concept that focuses on the basic values of Muslims and Islamic religious norms as a guide in providing all tourist facilities ranging from accommodation, restaurants, to tourist activities (Tourism Review, 2013). Reuters (2015) in their article "Thailand launches Muslim-friendly tourist app", defines MFT as the provision of prayer rooms and halal restaurants in hotels and shopping centers). According to Pitana (2009): Marketing Sector, Transportation Sector, accommodation sector, tourist attraction/attraction sector, tour operator sector, supporting/miscellaneous sector, coordinating/regulatory sector.

Santoso, et al (2021) argue that the government must absolutely develop Muslim friendly tourism as an investment, because Muslim-friendly tourism has the potential to become a trend in the next five years. Therefore, the government and the community must begin to be aware of this new tourism trend. One of the investments that can be made by the government and the community is to conduct research and development in the field of Muslim-friendly tourism so that it can produce new information and data on Muslim-friendly tourism that can be used and developed by the government as material to form and implement policies for visiting standards for Muslim tourists. foreign countries who will visit to enjoy Muslim-friendly tourism in Indonesia. The standard in the application of Muslim Friendly Tourism is tourism that applies the lifestyle of Muslims in accordance with Islamic religious law, therefore it is very important that an analysis of the habits, activities or activities carried out by Muslims when traveling then make the results of the analysis as a standard that universally applicable.

The Impact of the Covid-19 Pandemic on MSMEs in the Region

The various economic impacts on various sectors due to the Covid-19 pandemic are very complex such as difficulty in finding work, difficulty in being able to meet the needs of life, income that cannot meet needs, and many other difficulties that are being faced by all sectors of the economy in the face of the Covid-19 pandemic. (Hanoatubun, 2020). Micro, Small, and Medium Enterprises (MSMEs) dominate in Indonesia and make a significant contribution to the national economy. Therefore, the government must pay more special attention to the MSME sector (Pakpahan, 2020). MSME actors are currently facing various problems due to the Covid-19 pandemic, while various problems are being faced, namely cash flow problems, difficulties in obtaining raw materials, and declining consumer and market demand, making MSME incomes also decrease (Lu et al., 2020). Cash flow is one of the most crucial components of nonhuman assets for MSMEs, so the government needs to pay more attention to it (Jindrichovska, 2014). In addition to cash flow problems, limited access to transportation between regions and provinces due to barriers to suppress the spread of the Covid-19 pandemic has significantly hampered the value chain of raw materials for MSME products (Lu et al., 2020). Likewise, the government's policy to overcome the spread of the Covid-19 pandemic which requires people to stay at home has a big impact in reducing economic activity so that the demand for goods is very significantly reduced (Lu et al., 2020). Physical and social distancing policies also reduce the demand for goods and services which results in reduced sales and cash flow for companies that produce goods (Soetjipto, 2020). These policies have an impact on MSMEs because they have experienced a very sharp decline in demand for goods so that MSMEs have difficulty making profits and maintaining their business (Tairas, 2020). The financial rate that may be worse makes companies and MSMEs reduce employees and employees to reduce expenses so that the business can be maintained. This of course raises another problem, namely increasing unemployment (Pakpahan, 2020). Shakeel et al., (2020) showed through a qualitative study that consumers reduced their consumption of goods and necessities in order to anticipate the possibility of a prolonged economic crisis during the Covid-19 pandemic (Resmi et al., 2020).

Likewise in the regions, the development of MSMEs is a serious concern of the government, many MSMEs are slumped in the regions. some even closed their businesses due to the inability of their capital during the Covid-19 pandemic. While others are trying to stay up in various ways, either by changing marketing patterns or by changing the products or services provided. The role of UMKM itself is very important, namely as a savior of society from poverty due to the crisis, a means to improve the economy of the poor, and generate foreign exchange for the country (Prasetyo & Huda, 2019). in Muslim Friendly Tourism.

Muslim Traveller Millennial and Technology

Halal tourism enthusiasts are now starting to experience a significant increase in various age groups, including the millennial generation who have a high interest in halal tourism. The millennial generation is a market segment that is quite capable for the development of halal tourism.

According to GMTI 2017, it is stated that, there are two main mega trends that will be predicted as the impetus for the emergence of Muslim Friendly Travel. The category of Muslim Friendly Travel is the Millennial Generation, which is included in the gen Z demographic group, besides that technology is currently the key because of limited interaction to avoid the risk of transmission of the Covid-19 pandemic, making technology start to be used in various sectors and activities of life, one of which can increase access. regarding tourist information (Abdul Halim, 2017). GMTI 2017 reports that the post-millennial group is currently connected and interacting with each other via

the internet. Thus, the internet and the social environment are the most important things in everyday life. Therefore, the Muslim tourism industry is required to start developing its offerings to ensure that Muslim travel brands or brands have been introduced as friendly, original, affordable, and easily accessible services to a new segment, namely the millennial segment (GMTI 2017).

A previous study entitled Halal future, researched by Sureerat Chookaew et al, (2015), conducted a study entitled "Increasing Halal Tourism Potential at Andaman Gulf in Thailand for Muslim Country", This study draws the conclusion that the country of Thailand took the initiative in developing Halal tourism or Sharia tourism by focusing on halal accommodation such as hotels, spas, transportation, besides accommodation there are also halal food, and services for Muslim tourists who have traveled. Meanwhile, Haryadi (2011), examines the Profile and Problems of MSMEs in the Study of the Utilization of Government Assistance for the Development of MSMEs in Jambi Province. Literature Study and Field Study. Research result. Not all government capital assistance is used in accordance with government objectives. Capital is not the only inhibiting factor, another factor is the quality of human resources, planning, coaching and supervision.

RESEARCH METHOD

This study uses a descriptive research method conducted in North Sumatra which has a Muslim population as the majority, namely: Medan, Binjai, and Langkat which have the potential as Muslim friendly tourism. Where there are many MSME actors in these three locations. This research method was carried out through in-depth interviews and also observations of several MSMEs representing the area of Medan City, Binjai City, Langkat Regency, the government and various groups of people, who certainly understand Muslim friendly tourism and MSMEs. And also, study literature from various sources, both from BPS and from the website of the Department of Cooperatives.

RESULTS

North Sumatra Province is one of the largest provinces in the western region of Indonesia with a very strategic regional character. Directly adjacent to Malaysia and Singapore and also Thailand. With economic growth above the national average of 5.18% (BPS Sumut 2018). From the demographic side of North Sumatra with a population of 14.1 million people with the largest population of Muslims at 66.09% (BPS, 2016). With the largest number of seasons in the world, this area has the potential to become a place for Muslim friendly tourism, but of course in an area that has quite a lot of interesting tourist objects and the largest Muslim majority in this area. This research was conducted in Medan, Langkat and Binjai, as areas with a majority Muslim population and the largest number of SMEs in North Sumatra. Sources from the Central Statistics Agency of North Sumatra Province updated in April 2021, the population of the city of Medan who are Muslim is 1,641,401 people out of a total population of 2,681,830, the population of Langkat Regency who are Muslim is 918,013 people out of a total population of 1,036,907 inhabitants and Binjai city which is Muslim as many as 240,829 people out of a total population of 266,211 inhabitants. Besides having the largest Muslim majority in North Sumatra. They also have their own wellknown advantages. The city of Medan, which has the largest number of MSMEs, is famous for its heritage and culinary specialties, and has even been dubbed the city of culinary tourism in Indonesia, considering that there are so many types of food menus in Medan which are very delicious to enjoy, not to mention other interesting tourist objects. While Langkat district is famous for its natural attractions which are very beautiful, natural, and very numerous and interesting, banks are well-known among tourists. And the city of Binjai is the city

with the greatest number of MSMEs in North Sumatra after Medan, almost the majority of the population is MSMEs who are creative, innovative and active, and friendly. high resistance like during the covid-19 pandemic. During the COVID-19 pandemic, MSMEs were able to immediately change their products to meet the needs of the community at that time. More and more MSME actors have shifted their business through digital marketing. After the Covid-19 pandemic subsided, MSMEs began to grow slowly. The presence of MSMEs in the vicinity of tourist attractions is really needed, especially those based on halal because it makes tourists comfortable. The tourists feel that the presence of MSMEs is very helpful.

DISCUSSION

MSMEs and Regional Economic Growth

As an effort that is considered capable of moving the wheels of the Indonesian economy, especially after the current Covid-19, Currently, MSMEs have even become one of the businesses that have started to be run by many Indonesians, including in North Sumatra, because they are quite promising. With capital requirements that are not so large and can be done at home, MSMEs are attractive to the community. As a business or business that can be run by individuals, households, small business entities. MSMEs are also believed to be businesses that can be run with high resilience even though the country is experiencing a crisis. because they always follow the times, such as during the covid-19 pandemic, these MSMEs can immediately change their products to the needs of the people at that time, so that they are finally able to survive. The development of technology and innovation that is always progressing rapidly must be followed by MSME actors, including following market demand so that they can survive even though there is a national crisis and even a global crisis. With the growth of MSMEs in the regions, it can help absorb labor in the regions and can reduce the unemployment rate, indirectly reducing the amount of poverty in Indonesia. The presence of MSMEs in the vicinity of tourist attractions is really needed, to help the needs of the community as consumers, and also for tourists because MSMEs can be found in the immediate environment of tourists. With the movement of MSMEs, the movement of economic growth recovery can provide a positive signal of economic growth in the region, and indirectly the welfare of MSME actors.

MSMEs and Muslim Friendly Tourism of North Sumatra

North Sumatra Province is indeed famous among world tourists, especially its very beautiful tourist attraction is Lake Toba, but some time ago the implementation of halal tourism in this area was rejected, for various reasons. In fact, if you look at the potential for tourist visits to this area, it is quite high, where the majority of tourists come from the population of North Sumatra, which is predominantly Muslim and also from other areas in Indonesia, not to mention foreign tourists who visit mostly from Malaysia and Singapore, which are Muslim majority, which has been having difficulties. with the application of worship while there. These lessons made other districts/cities improve to provide comfort to tourists in the North Sumatra area, especially Muslim-friendly Muslim tourists or Muslim-friendly tourism. Including several districts / cities that have interesting tourist objects and other advantages. Not to mention the involvement of MSMEs that are scattered with various other tourism products or services. From the results of interviews with MSMEs that have a variety of diverse products/services, MSMEs in the culinary sector dominate the largest number of MSMEs in North Sumatra, occupying second place are resellers while the others are in the fields of garments, cafes and transportation, laundry, souvenirs and others, the majority of which are tourists need. And interestingly, these MSMEs are mostly young women as much as 70%, aged over 17 years to 34 years, and generally have higher education, namely Bachelors. So, it can

be said that they come from educated circles and do not join in. And interestingly, they generally have their own digital business accounts, to market their products.

As one of the largest provinces in the western region of Indonesia with a very strategic regional character. Directly adjacent to Malaysia and Singapore and also Thailand. With economic growth above the national average of 5.18% (BPS Sumut 2018). From the demographic side of North Sumatra with a population of 14.1 million people with the largest population of Muslims at 66.09% (BPS, 2016). This number gives this area the potential to become a Muslim friendly tourism destination, in addition to having many tourist attractions. Some areas that have the potential to be seen from various sides, apart from having the largest Muslim majority in North Sumatra. They also have their own well-known advantages. Like the city of Medan which has the largest number of MSMEs, from the latest source the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia in 2021, the number of MSMEs registered in North Sumatra is 418,113 MSMEs, and of this number the MSMEs in Medan are 259,812 MSMEs. Furthermore, the number of registered MSMEs in the city of Binjai is 26,839 MSMEs (umkm.dekop.go.id, 2021). It can be concluded that more than 50% of MSMEs are in the city of Medan. Furthermore, the second largest number of MSMEs is registered in the city of Binjai as many as 26,839 MSMEs. Meanwhile, Langkat district from the same source can be seen that the number of registered MSMEs is 2,343 MSMEs, this area does not have the most MSMEs, but has its own special features from tourists, namely its natural and various other destinations.

The city of Medan besides having the most MSMEs is also famous for its heritage and special culinary, it is even dubbed the city of culinary tourism in Indonesia, considering that there are so many types of food menus in the city of Medan which are very delicious to enjoy, not to mention other interesting tourist objects. While Langkat district is famous for its natural attractions which are very beautiful, natural, and very numerous and interesting, banks are well-known among tourists. And the city of Binjai is the city with the highest number of MSMEs in North Sumatra after the city of Medan, almost the majority of the population is MSMEs who are creative, innovative and active, as well as friendly.

In addition to the above potential, from the interview results, MSMEs really want to get up soon, but they need government support to still be able to help MSMEs both from financial assistance and also revamping their books, wider marketing, even though so far, they have made many changes in marketing. their products are digitally based, but their desire to reach a more savage market. So, more marketing is needed. These MSMEs, which generally come from the lower middle class, really need assistance with facilities, including halal certification which according to them is relatively quite expensive, as well as training and assistance so that they can survive and develop. Moreover, to reach Muslim friendly tourism tourists, creativity is needed to make souvenirs that are relatively cheap, safe, halal and affordable by various groups. Including food or local specialties that can be produced by these SMEs. For example, souvenirs from Rare that change to lunthead must be certified as halal immediately, while in Binjai, souvenirs from processed rambutan fruit also need to be certified halal, and restaurants and cafes in the city of Medan must also start massively, for the convenience of the public and tourists.

Community Trust and Muslim Friendly Tourism Needs

The Covid-19 pandemic itself has taught the public that clean living is very important. The world community has realized that halal products prioritize quality and hygiene which are currently crucial due to the Covid-19 pandemic. So, it is not surprising that halal products are currently experiencing very significant growth and improvement, even

now halal products are becoming a global trend as a halal lifestyle. Based on the results of interviews with all MSMEs, it is known that in general MSMEs really want their products or services to be certified halal, not only due to obligations by regulations, but MSMEs realize that even though they are also Muslims, their food is guaranteed to be halal or other products/services are guaranteed to be halal because as a Muslims they have to look after him as a devout Muslim. However, to provide and increase the public's trust and responsibility to the community as sellers, these MSMEs feel the need to label their products/services through halal certification. Moreover, this is very much needed for the community and also for Muslim friendly tourism. So, if they want to enter the opportunity and succeed in the tourism business, especially Muslim friendly tourism, they must carry out halal certification.

Government Support

The government is aware of the needs of MSMEs, by providing a lot of assistance during the COVID-19 pandemic, by launching various programs, from tax reduction, loan installment relief, providing financial assistance in cash, facilities and training assistance and others. In 2021, the Ministry of Religion will launch a Free or Healthy Halal Certification Program for Micro and Small Enterprises (UMK). According to the Minister of Religion (2021) the Sehati Program is aimed at Micro and Small Enterprises (UMK), because most of them do not have halal certification. Through this free halal certification, it is hoped that more MSEs can penetrate the global halal market. The Sehati Program Initiative is based on the fact that many ministries, institutions, agencies, local governments, BUMN/D, and the community provide budgets for facilitating halal certification for MSEs. In 2020, the Ministry of Religion facilitated halal certificates for 3,179 MSEs. In the same year, around 36 offices in the Regional Government were recorded as providing assistance for MSEs to obtain halal certificates by submitting them through BPJPH.

The Sehati Program is a collaborative and synergistic program between the Ministry of Religion's BPJPH and ministries/agencies, local governments, agencies and the private sector. The goal is to facilitate free halal certification financing for MSEs. The priority for MSEs based on PP No. 39 of 2021 also has the aim of providing encouragement and enthusiasm for the national and regional economy, which is mostly assisted by MSE actors. This program is given to help MSMEs due to the pandemic, with the presence of a free halal certification program for MSEs that can raise hope. In other words, the Sehati Program is expected to be a new spark of enthusiasm to rise from adversity due to the pandemic. In addition, business actors can meet the requirements of halal and hygiene, as well as increase a positive image about guaranteeing halal products, which are very much needed by the community and Muslim tourists. It is hoped that the facilitation of halal certification for MSEs in the form of financing can be channeled properly, according to targets, and the benefits can be felt by as many MSEs as possible.

Halal Certificate and Service Digitization

For tourism businesses, especially for Muslim friendly tourists, or Muslim friendly tourism, the existence of halal certification plays an important and necessary role to ensure and guarantee that the products that are circulated and consumed, used and utilized by the community have met halal standards. BPJPH or the Halal Product Assurance Organizing Body has duties and functions as mandated by Law no. 33 of 2014 concerning Halal Registration, Halal Certification, Halal Verification, conducting guidance and monitoring of product halalness, Cooperation with all relevant stakeholders, and setting halal standards for a product. Also committed to the entire process of halal certification proposed by business actors to be carried out online through the Sihalal application, to make it easier for MSMEs. Through this Sehati Program, BPJPH has determined that the submission/registration, inspection or audit of

products, the determination of halal fatwas, to the issuance of halal certificates are all online based on Sihalal to help accelerate the process and make it easier for business actors to access information and manage halal certification of their products without space and time limits. Not only certification, currently BPJPH is also in the process of digitizing services. The current halal certificate issued is in the form of an ecertificate with a digital signature that is connected to the Electronic Certification Center (BsrE) system, the National Cyber and Crypto Agency (BSSN). So that MSMEs in the North Sumatra area don't need to bother, just stay at home and open the access. The Sihalal service is currently also connected to the Electronically Integrated Business Licensing or Online Single Submission (OSS). Still in progress, Sihalal is also designed to be integrated with the Indonesian National Single Window (INSW) integrated with applications owned by the Halal Inspection Agency, as well as other applications as part of the halal ecosystem. Of course, this is encouraging for MSMEs, this fresh air has been responded positively by MSMEs, not only in the 3 regions above but all MSMEs in North Sumatra and of course in Indonesia. This includes digital services. To attract tourists who are very familiar with the use of digital services, MSMEs also immediately respond to be ready to provide digital-based services, whether for the marketing side or for other needs.

CONCLUSION

The North Sumatra area has the potential to develop Muslim friendly tourism, considering the majority of the population is Muslim, and quite a lot in the Langkat, Binjai and Medan areas. Muslim friendly tourism requires the involvement of MSMEs, especially those based on halal, in exploring the potential of tourism objects and the potential of each region with its advantages. The development of MSMEs in the North Sumatra area is strongly supported by the North Sumatran government because of its ability to survive in all crisis conditions, including reducing the number of unemployed which is one of the efforts that can provide hope for economic growth in the region, as well as indirectly assisting the North Sumatra Regional Economic Recovery program. Post Covid-19 Pandemic. The tourism industry and MSMEs can be a driving force for regional economic recovery after the Covid-19 pandemic. Muslim friendly tourism or Muslim friendly tourism requires MSMEs that have been certified halal, which is the government's mainstay to promote Muslim friendly tourism in the region. The government strongly supports and encourages MSMEs to progress and develop by providing assistance in the form of finance, facilities, relief from loan payments, as well as training and halal certification with easy access to registration and others.

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