

Contents list available at: https://apseii.org

ICCEIS

International Collaboration Conference on Islamic Economics
Homepage: https://conference.apseii.id/index.php/ICCEIS

The Role of Halal Labeling in Improving the Halal Food Industry in Bali

Amalia Nuril Hidayati¹, Agus Suman², Iswan Noor³, Nurul Badriyah⁴

¹⁻⁴ Faculty of Economics and Business, Universitas Brawijaya, Indonesia *Email: ¹amalianoeril@gmail.com, ²agusuman@ub.ac.id, ³iswan@ub.ac.id, ⁴nurulbayhaqi@ub.ac.id*

Article Info

Paper type:

Research Paper

Keywords:

Halal Label, Halal Food Industry, Halal Tourism

*Corresponding: amalianoeril@gmail.com

Please cite this article in APA style as:

Abstract

The halal food industry in Bali has an excellent opportunity to grow and develop and has a positive impact on the regional economy. Halal labels are essential for Muslim consumers as they guarantee that food products have met halal standards set by authorized institutions, such as the Indonesian Ulema Council, thus providing a sense of calm and comfort in consuming them. This study will examine the role of halal labeling in providing assurance of product halalness, increasing trust, and Muslim consumer demand for halal food in Bali. The research will also discuss the factors of the need for halal products, the challenges of halal label implementation, and strategies and solutions to overcome these obstacles. The method used in this research is descriptive qualitative, namely reviewing various literature references according to the research topic. The results show that the halal label plays a vital role in providing halal assurance, increasing consumer confidence, and supporting halal tourism. This research identifies four main factors that drive the need for halal food products in Bali: the increasing Muslim population, awareness of healthy and halal food, the high number of Muslim tourists, and the need for halal assurance as part of religious teachings. However, challenges such as low producer awareness, limited infrastructure, lack of government support, and cost and administrative constraints still hinder development. Solutions include producer education, policy support, technology utilization, and collaboration between parties to build a strong halal ecosystem. Thus, halal labeling is an essential element in ensuring product halalness, increasing consumer confidence, and strengthening the competitiveness of the halal food industry in Bali. Through strategies such as producer education, supportive government policies, utilization of modern technology, and cross-party collaboration, the halal food industry can grow optimally. This step not only fulfills the needs of Muslim consumers but also strengthens Indonesia's position as a major player in the global halal industry and has a positive impact on the local and national economy.

Introduction

Indonesia is known as the country with the largest Muslim population in the world (Hidayat & Darmadi, 2019). This brings consequences to the high demand for halal products, including food and beverages. As a country with the largest Muslim population in the world, Indonesia is a very attractive market for halal products, both locally and globally. The halal industry sector also has a significant role in national economic growth, especially during the ongoing COVID-19 pandemic (Utari et al., 2022). Bali, as one of the popular tourist destinations in Indonesia, is also experiencing an increasing demand for halal food along with the growth in the number of Muslim tourists visiting the island. This shows that the halal food industry has great potential to grow and make a positive contribution to the economy in Bali, especially in difficult times such as the current COVID-19 pandemic. As a country with the largest Muslim population in the world, Indonesia has a comparative advantage in developing the halal food industry. The global halal food market is projected to reach a value of \$1.67 trillion by 2025, driven by significant demand growth from the growing Muslim population worldwide (Attwood et al., 2023). With the high demand from Muslim consumers, both locals and tourists, the halal food industry in Bali has an excellent opportunity to grow and develop and have a positive impact on the regional economy.

In this regard, the halal label is essential as a sign of the halalness of a food product for Muslim consumers. Halal labels provide assurance and certainty that a food product meets the standards and criteria set by authorized institutions, such as the Indonesian Ulema Council so that Muslim consumers can consume it with peace of mind and comfort. The inclusion of halal labels on products builds consumer confidence and supports economic growth based on morals and spirituality (Oktaviany, 2024). Halal labels also serve to provide clear and transparent information to Muslim consumers regarding the halalness of products so that they can make purchasing decisions with more confidence. In addition, the halal label serves to maintain the integrity and trust of Muslim consumers in the food products they consume. With the halal label, Muslim consumers can feel safe and comfortable in choosing and consuming food and fulfill spiritual needs related to the consumption of halal food. Halal labeling is a heuristic clue that is more reliable than alternative clues in Muslim consumers' visual product choice decision-making (Ali & Singh, 017). Therefore, the existence of halal labeling is

essential in encouraging the growth of the halal food industry in Bali and meeting the demands of Muslim consumers, both tourists and local communities.

Despite this, the halal food industry in Bali still faces various challenges. One of them is related to halal labeling, which is an important factor for consumers when choosing food products. The halal label serves to provide certainty and guarantee the halalness of a product so that Muslim consumers can consume it calmly and comfortably. This is because the halal label provides clear and transparent information to Muslim consumers regarding the halalness of the product so that consumers can make purchasing decisions with more confidence and confidence (Charina & Charisma, 2023) (Nadila et al., 2023). Therefore, the existence of a halal label is essential in improving the halal food industry in Bali, given the high demand from Muslim consumers, both tourists and local people. With a halal label, Muslim consumers can ensure that the food they consume has gone through a production, handling, and distribution process that is in accordance with the provisions of Islamic law. The halal label provides assurance and certainty to Muslim consumers that the food product is free from haram elements, both in terms of raw materials, processing, and animal slaughter procedures. This increases the confidence and trust of Muslim consumers in halal food consumption in Bali, encouraging the growth of the halal food industry in the region.

Therefore, this research will deeply examine the important role of the halal label in efforts to improve and develop the halal food industry in Bali. This research will conduct a comprehensive review of various sources of literature relevant to the topic under review in order to gain a deep understanding of how the halal label can encourage the growth of the halal food industry in Bali. This research will explore in detail how the halal label can function as a tool to provide assurance and certainty of product halalness for Muslim consumers so as to increase consumer confidence and demand for halal food in Bali. Furthermore, it discusses the factors that influence the need for halal food products in Bali. In addition, this study will also analyze the challenges faced by the halal food industry in Bali in implementing the halal label, as well as identify strategies and solutions that can be implemented to overcome these challenges.

Literature Review

Theory of Consumer Behavior

The theory of consumer behavior, in a deterministic context, is an aesthetic masterpiece that stands out like a jewel neatly arranged in a glass case (Lancaster, 1966). The theory is the result of a long process of refinement that began with 19th-century utility theorists through the contributions of Slutsky and Hicks-Allen to modern economists over the last twenty-five years. Through simplification and elimination of irrelevant assumptions, the theory now stands as a perfect example of how minimum

12

outcomes can be extracted from minimum assumptions. The author himself made a small contribution to this simplification process through the application of the razor principle, although initially delivered in a joking tone, stating that the determination of the sign of substitution effect (the only substantive result of consumer behavior theory) can be derived only from the assumption that goods are goods. Upon reflection, Johnson's statement is the best summary of the current state of the theory.

Halal Label Theory and Trust

Halal certification is a form of guarantee of the halalness of a food product. Halal certification issued by the Indonesian Ulema Council is a reference for Muslim consumers when choosing food products that are in accordance with Islamic teachings. With the halal label, consumers will feel safer and more comfortable in consuming a food product. Halal labels are also an important instrument in building consumer confidence in the quality and halalness of products. This certification not only impacts domestic consumers but also increases the competitiveness of Indonesian food products in the global market, especially in countries with large Muslim populations. Halal standards cover a wide range of categories, such as food, goods, and services (Karia, 2022).

Regulation and Compliance Theory

The Indonesian government has issued several policies related to halal certification and labeling, one of which is Law Number 33 of 2014 concerning Halal Product Guarantee. This law aims to provide legal certainty and protection for consumers regarding the halalness of a product (Hidayat et al., 2024). Laws and regulations related to halal food include general guidelines, import requirements that apply in various countries, as well as specific provisions for various food categories. These categories include meat, poultry, dairy, fish, seafood, cereals, and confectionery. With this regulation, food manufacturers are required to obtain halal certificates from the Halal Product Guarantee Agency and include halal labels on their products. Producer compliance with these policies can increase consumer confidence in halal food products, thus providing an opportunity for the halal food industry in Indonesia to develop more rapidly (Riaz & Chaudry, 2003).

Halal Tourism Theory

Halal tourism is a rapidly growing segment of the tourism industry that focuses on meeting the needs of Muslim travelers by providing services, facilities, and experiences that comply with Sharia principles. Indonesia has a huge opportunity to develop the halal tourism industry, considering that Indonesia is a country with the largest Muslim population in the world (Jaelani, 2017). Halal tourism is a special segment that is proliferating in the tourism industry. This segment focuses on providing

services, products, and tourist experiences that comply with Sharia principles so as to meet the needs of Muslim tourists (Ekka, 2024).

Definition of Halal Food

Halal food is food that is allowed according to Sharia (Islamic principles) and reflects the concept of Tayyib, which is clean, healthy, and pure food. This concept emphasizes not only the halal aspect but also quality and hygiene in the entire production process, from the selection of ingredients to their presentation (Alzeer & Hadeed, 2018). Halal food is defined based on Islamic principles and practices, which require Muslims to ensure that consumer food comes from halal sources and is produced and processed in accordance with the Shariah. In addition, the concept of halal also emphasizes the importance of hygiene, quality, and safety in consumption, thus reflecting health and ethical values in everyday life (Khan, M, 2020).

Principles and Criteria of Halal Food

The principle of halal food includes several main aspects, including ensuring that the raw materials used come from halal sources, the production process is not mixed with haram or unclean elements, and the processing method is in accordance with ethical values and hygiene. In addition, halal food must also meet the concept of Thayyib, which emphasizes the importance of cleanliness, health, and product quality, so that it is not only safe for consumption but also provides benefits to the body. In addition, friendly and professional service that is based on halal and tayyib values creates a positive experience for consumers. This not only increases customer satisfaction but also builds trust and loyalty towards the products or services offered. When the aspects of safety, hygiene, and quality are met, consumers not only get products that meet the standards but also feel valued through services that reflect ethical values.

The essential criteria for halal food security from an Islamic perspective include physical, social, and economic access to sufficient, safe, and nutritious food that meets dietary needs and preferences for an active and healthy life. In addition, the food must be produced, processed, and served in accordance with Sharia principles, which include cleanliness, ethical processing, and ensuring the source is free from haram or unclean elements. This principle also includes sustainability in the provision of food so that it not only meets the needs of the current generation but also ensures sustainability for future generations. This shows that halal food security does not only focus on the quantity and quality aspects

but also reflects social, environmental, and spiritual responsibility at every stage of the food supply chain.

Methods

This research applies a *library research* strategy using descriptive qualitative methods. The data sources used in this research come from secondary sources relevant to the research topic, such as scientific journals, books, research reports, reference books, encyclopedias, and scientific works, both in written form and digital format, which are relevant to the object of research. These data sources were carefully selected to ensure the accuracy and reliability of the information used in the analysis. The main object of research in this study is the implementation and role of halal labeling in improving the halal food industry in Bali. The focus of this research is to analyze how the halal food industry in Bali implements and utilizes the halal label to meet consumer needs and develop its business. There are four stages in the research, namely identifying and collecting reference sources, conducting analysis and synthesis, linking findings from various sources, and compiling the results of the analysis systematically and comprehensively.

Research Results and Discussion

The Role of Halal Labels in Improving the Halal Food Industry in Bali

Based on the analysis of reliable sources used in this study, there are several main findings related to the role of halal labels in improving the halal food industry in Bali, namely:

- 1. Halal Guarantee and Consumer Trust Halal label
 - This label guarantees halal food products for Muslim consumers, making them feel more confident in consuming these food products because they are in accordance with their religious beliefs (Nadila et al., 2023; Amini et al., 2022). In addition, the halal label can also attract the attention of non-Muslim consumers who are looking for products with high hygiene and safety standards.
- 2. Driving the Growth of the Halal Food Industry
 - The existence of halal labels on food products in Bali not only benefits consumers but also plays an important role as a driving factor for the growth of the halal food industry in the region. This is because the halal label increases the competitiveness of local products so that they can reach national and international markets (Rasmikayati et al., 2023; Adirestuty et al., 2023). A growing halal food industry also contributes to increased business opportunities and employment.
- 3. Contribution to Sharia Economy and Halal Tourism

 The halal label is one of the important indicators of the growth of the Islamic economy, including in Indonesia, which is a country with the largest Muslim population in the world

(Amini et al., 2022). In Bali, the presence of halal labels also supports the development of the halal tourism sector, which aims to attract domestic and international Muslim tourists. With the increasing awareness of the importance of halal products, this label can expand the halal market in Bali while strengthening Indonesia's position in the global halal industry map.

4. Regulatory Support and Producer Awareness

Government regulations regarding halal certification, as stipulated in the Halal Product Guarantee Law, encourage food manufacturers to increase awareness and compliance with halal standards. This producer awareness contributes to the increasing number of halal-certified products in Bali, thus creating an ecosystem that supports the overall development of the halal industry.

5. Increased Consumer Awareness

Halal labeling also plays a role in consumer education. More and more consumers are aware of the importance of the halal label as an indicator of product quality. This encourages them to be more selective in choosing food, which in turn puts positive pressure on manufacturers to meet halal standards.

Factors Affecting the Need for Halal Food Products in Bali.

This research identifies some of the main factors influencing the increasing demand for halal food products in Bali, namely:

1. Growth of Muslim Population in Bali

Although the majority of Bali's population is Hindu, the number of Muslims in the region is steadily increasing. This growth is creating a greater demand for halal food products, both for daily consumption and religious occasions.

2. Healthy Lifestyle and Food Safety Awareness

Balinese people, both locals and tourists, are increasingly aware of the importance of consuming food that is not only healthy but also safe and halal. This has led to an increasing demand for halal products that are considered to meet quality and hygiene standards.

3. The Role of Halal Tourism

Bali, as an international tourist destination, attracts tourists from various cultural backgrounds and Muslim tourists from various countries. These tourists often look for halal food products while in Bali, thus creating a vast market opportunity for local businesses to fulfill this need.

4. Need for Halal Assurance

For the Muslim community, the halal label is not just an attribute but also a form of practicing religious teachings. The need for halal assurance is increasing along with the increasing public awareness of the importance of consuming food in accordance with Sharia principles.

These factors indicate significant potential for the growth of the halal food industry in Bali. Therefore, businesses need to be proactive in obtaining halal certification and marketing halal products widely. In addition, the local government is also expected to support the development of the halal food industry by creating supportive regulations, providing training to business actors, and promoting Bali as a Muslim tourist-friendly destination. This collaborative effort can strengthen Bali's position as one of the regions with a competitive halal industry in Indonesia.

Challenges Faced by the Halal Food Industry in Bali

Although the potential of the halal food industry in Indonesia, including in Bali, is vast, its development has not yet reached an optimal stage. Some of the key challenges faced by the halal food industry in Bali include:

1. Low Awareness of Producers

Many food producers in Bali do not understand the importance of halal certification, both in terms of consumer confidence and increasing product competitiveness. This has led to the lack of halal-certified products, especially in the micro, small, and medium enterprises (MSME) sectors. Manufacturers often perceive the halal certification process as complicated and costly, making them reluctant to do so.

2. Lack of Supporting Infrastructure

Bali still lacks supporting infrastructure, such as halal food processing facilities, certification bodies, and halal testing laboratories. This hinders producers from fulfilling halal certification requirements quickly and efficiently.

3. Lack of Government Support

Although regulations such as the Halal Product Guarantee Law exist, their implementation in the field is still not optimal. The local government of Bali has not fully provided adequate support, such as incentives for producers who apply for halal certification, educational programs on the importance of halal products, or campaigns to increase public awareness and business actors.

4. Cost and Administration Constraints

The halal certification process is often considered expensive and time-consuming., which is a burden for MSMEs with limited resources. In addition, complex administrative procedures are also a major obstacle in the certification process. Competition with Non-Halal Products In

Bali, non-halal food products that are more accessible and sometimes have lower prices are often the choice of consumers. This challenges the halal food industry to remain competitive in the local market.

Identifying Strategies and Solutions that Can Be Implemented to Overcome the Challenges of the Halal Food Industry in Bali

Although the halal food industry in Bali faces various challenges, the potential for growth remains large, given Bali's status as one of the top tourist destinations that attracts many Muslim tourists. To overcome the challenges, here are some strategies and solutions that can be implemented:

1. Increased Producer Awareness

Food producers in Bali need to be given a deep understanding of the importance of halal certification, both to increase consumer confidence and product competitiveness. This strategy can be realized through:

- Socialization and Education: Local governments and related institutions can conduct seminars, workshops, and campaigns on the benefits and procedures of halal certification.
- MSME Assistance: Provides technical guidance to micro, small, and medium enterprises so that they can more easily fulfill halal certification requirements.

2. Government Support and Favorable Policies

Bali's local government needs to take proactive steps to support the growth of the halal food industry with:

- Infrastructure Provision: Establish a halal laboratory and halal certification center in Bali to speed up the certification process.
- Ease of Licensing: Simplify administrative procedures and fees to obtain halal certification. Incentives for Manufacturers: Provide subsidies or discounts on halal certification fees for MSMEs and access to special financing to support the development of halal products.

3. Collaboration Between Parties

Collaboration between the government, producer associations, and religious institutions is essential to create a supportive halal ecosystem. Collaborative programs, such as the "Halal Food Fair" or the promotion of halal products through tourism, can be a strategic step to increase consumer awareness and interest in halal products.

4. Technology Utilization

Digitalization can be a solution to overcome bureaucratic obstacles and accelerate the halal certification process. Online platforms that provide halal certification guidelines and services can make it easier for producers to fulfill halal requirements. In addition, e-commerce can be utilized to market halal products more widely, both at the national and international levels. Halal Tourism Promotion Integrating the concept of halal tourism with the food industry can expand market opportunities. The promotion of Bali as a Muslim-friendly destination with quality halal food can attract more Muslim tourists, both domestic and international.

By implementing these strategies, the halal food industry in Bali has a great opportunity to grow and make a significant contribution to the local and national economy. Joint efforts between the government, producers, and the community are the main keys to overcoming challenges and realizing the industry's optimal potential.

Conclusions

The halal food industry in Bali has excellent potential to grow along with the increasing number of Muslim population, awareness of halal food consumption, and the growth of Muslim tourists visiting the island. Halal labels play an important role in providing halal assurance, increasing consumer confidence, and driving the growth of the halal food industry. In addition, the presence of halal labels also supports the development of the halal tourism sector, which contributes to the local and national economy. However, the halal food industry in Bali still faces various challenges, such as low producer awareness of the importance of halal certification, limited supporting infrastructure, lack of government support, and cost and administrative constraints. To overcome these challenges, strategies, and solutions are needed, which include increasing education and assistance to producers, government support through policies and incentives, a collaboration between parties, and utilization of technology to accelerate the certification process and market halal products more widely. With collaborative efforts from the government, producers, and the community, the halal food industry in Bali can grow significantly, not only meeting the needs of Muslim consumers but also making a positive contribution to the regional and national economy. The successful development of the halal food industry can also strengthen Indonesia's position as one of the major players in the global halal industry.

Suggestions

For the Government

- 1. Evaluate the effectiveness of existing halal certification regulations and identify areas for improvement.
- 2. Assess the impact of government incentives on increasing the number of MSMEs that obtain halal certification.

3. Explore the role of public-private partnerships in building halal infrastructure, such as testing laboratories and certification centers.

For Industry

- 1. Research strategies to increase producers' awareness and motivation to obtain halal certification.
- 2. Analyzing consumer preferences for halal products to design effective marketing strategies.
- 3. Explore the use of technology, such as blockchain, to simplify and secure the halal certification process.

For the Community

- 1. Studying the impact of halal education campaigns on consumer behavior. Evaluate community support for halal-certified local businesses.
- 2. Assess the role of community-based initiatives in promoting halal tourism and cuisine.

REFERENCES

- Adirestuty, F., Refsanjani, M. A., Monoarfa, H., & Hardiansyah, K. (2023). Prioritization of Halal Industry Development Strategies in Tasikmalaya Regency: An Analytical Hierarchy Process Approach. In Edukasi Journal (Economics Education and Accounting) (Vol. 11, Issue 1, p. 89). https://doi.org/10.25157/je.v11i1.10664
- Ali, M., Ahmed, P., & Singh, S. (2017). Muslim Consumers' Halal Product Choice Behaviour: An Eye-Tracking Investigation on Visual Choice Process. Proceedings of the 2017 Academy of Marketing Science (AMS) World Marketing Congress (WMC). 137–152. https://doi.org/10.1007/978-3-319-68750-6 43.
- Alzeer, J., Rieder, U., & Hadeed, K. (2018). Rational and practical aspects of Halal and Tayyib in the context of food safety. *Journal Trends in Food Science and Technology*, 7 (1): 264-267. https://doi.org/10.1016/J.TIFS.2017.10.020.
- Attwood, S., Jameel, S., Fuseini, A., Alkhalawi, E., & Hajat, C. (2023). Halal cultivated meat: an untapped opportunity. Frontiers in Nutrition, 10: 01-06 https://doi.org/10.3389/fnut.2023.1196475.
- Charina, A., & Charisma, D. (2023). Effectiveness of Implementing the Halal Value Chain (HVC) Ecosystem in the Halal Food and Beverage Industry in Indonesia. In Pulpit Agribusiness. *Journal of Scientific Community Thought with an Agribusiness Insight*. (9) 2: 1858. https://doi.org/10.25157/ma.v9i2.10135
- Dahlal, N., Saniff, S., & Noh, C. (2024). Harmonizing Food Safety and Friendly Service through Halal and Thayyib Principles. *Halalsphere* 4(1): 80-87. https://doi.org/10.31436/hs.v4i1.89.
- Ekka, P.M. (2024). Halal tourism beyond 2020: concepts, opportunities, and future research directions. *Journal of Islamic Marketing*, 15 (1): 42–58. https://doi.org/10.1108/JIMA-09-2022-0260

- Hidayat, K., & Darmadi, D. (2019). Indonesia and Two Great Narratives on Islamic Studies. *Studia Islamika*, (26) 1: 04-10. https://doi.org/10.15408/SDI.V26I1.11122.
- Hidayat, M., Fajri, A., Pradana, K., , S., Zidny, M., & Hasbi, N. (2024). Legal Protection for Muslim Consumers Regarding Halal Food Certification in Law Number 33 of 2014 (Gazetted). Al-Amwal: *Journal of Islamic Economic Law*, (9)1: https://doi.org/10.24256/alw.v9i1.4959.
- Jaelani, A. (2017). Halal Tourism Industry in Indonesia: Potential and Prospects. *In SSRN Electronic Journal. RELX Group (Netherlands)*. https://doi.org/10.2139/ssrn.2899864
- Karia N (2022). Halal logistics: Practices, integration, and performance of logistics service providers. *Journal of Islamic Marketing*, 13(1): 100–118. https://doi.org/10.1108/JIMA-08-2018-0132
- Khan, M. (2020). Halal Food Products and their Market Extent Opportunities in the World. *International Review of Management and Business Research*, 9 (1), 95–107. https://doi.org/10.30543/9-4(2020)-10.
- Lancaster, K. (1966). A New Approach to Consumer Theory. Journal of Political Economy. https://doi.org/10.1086/259131.
- Nadila, D. L., Islamawati, N. F., & Dhiyanda, Z. M. A. (2023). Halal Lifestyle as the Face of Al-Wasathiyah Islam. In J-CEKI Jurnal Cendekia Ilmiah (Vol. 2, Issue 2, p. 198). https://doi.org/10.56799/jceki.v2i2.1401
- Nikmatul Masruroh et al (2020). Dynamics of Identity and Religiosity in Halal Branding in Indonesia. *Islamica: Journal of Islamic Studies.* 14 (2): 317-338. https://doi.org/10.15642/ISLAMICA.2020.14.2.317-338.
- Oktaviany, M. (2024). The Importance of Halal Certification in the Perspective of Islamic Business Ethics Towards Halal Food Products. *Eqien Journal of Economics and Business*. 13(2):202-210 https://doi.org/10.34308/eqien.v13i02.1794.
- Rahim, S., Mansor, S., Ruzulan, Z., & Ismail, N. (2021). Developing Basic Criteria in Halal Food Security: *An Overview from Islamic Perspectives*. 14(0): 109-116. https://doi.org/10.1007/978-981-33-4854-7 10.
- Rasmikayati, E., Wiyono, S. N., & Saefudin, B. R. (2023). Study on College Students: Characteristics, Knowledge, and Consumption Patterns towards Healthy and Halal Food. In Mimbar Agribusiness. *Journal of Agribusiness Minded Scientific Society,* (9) 2: 3481. https://doi.org/10.25157/ma.v9i2.11148
- Riaz, M., & Chaudry, M. (2003). *Halal Food Production*. Boca Raton: CRC Press. https://doi.org/10.1201/9780203490082.
- Utari, D., Fasa, M. I., & Suharto, S. (2022). Halal Industry Contributes to Economic Growth in the Covid-19 Pandemic Era: Opportunities and Challenges. *In Journal of National Development Economics*, (15)1: 87). https://doi.org/10.46306/jbbe.v15i1.119