



# **PROCEEDING**

## **INTERNATIONAL ANNUAL CONFERENCE ON ISLAMIC ECONOMICS AND LAW (ACIEL) 2020**

Challenges and Opportunities  
for Developing the Halal Ecosystem  
Through Synergy Of Islamic Financial Institutions

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# **Proceeding**

## **International Annual Conference on Islamic Economics and Law 2020**

### **Challenges and Opportunities for Developing the Halal Ecosystem Through Synergy of Islamic Financial Institutions**

Bangkalan, December 15<sup>th</sup> 2020

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## FOREWORD by the Chief of International ACIEL

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
السَّلَامُ عَلَيْكُمْ وَرَحْمَةُ اللَّهِ وَبَرَكَاتُهُ

أَحْمَدُ لِلَّهِ الَّذِي كَانَ بِعِبَادِهِ خَبِيرًا بَصِيرًا، تَبَارَكَ الَّذِي جَعَلَ فِي السَّمَاءِ بُرُوجًا وَجَعَلَ فِيهَا سِرَاجًا وَقَمَرًا مُنِيرًا. أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ الَّذِي بَعَثَهُ بِالْحَقِّ بَشِيرًا وَنَذِيرًا، وَدَاعِيَا إِلَى الْحَقِّ بِإِذْنِهِ وَسِرَاجًا مُنِيرًا. اَللّهُمَّ صَلِّ عَلَيْهِ وَعَلَى آلِهِ وَصَحْبِهِ وَسَلِّمْ تَسْلِيمًا كَثِيرًا. أَمَّا بَعْدُ

Praise Allah SWT for providing health and enjoyment with His flow of *maunah* and *guidance*, we can carry out an International Annual Conference on Islamic economics and law (ACIEL) 2020 of the Islamic Faculty University of Trunojoyo Madura.

We give prayers and greetings to the prophet Muhammad SAW who has given us the pleasure of life with hope and prayers that we will get intercession and blessings in this world and the hereafter.

International Annual Conference on Islamic economics and law (ACIEL) 2020 were held on Tuesday, December 15, 2020 which was attended by participants and officials from four countries Indonesia, Belgium, Malaysia and Brunei Darussalam. Even though during the Covid-19 pandemic, the implementation of the international aciel 2020 went solemnly and smoothly according to what was prayed for and expected together.

This more interesting and perfect implementation was filled by Dr. Drs. Ec. H. Muh Syarif, M.Si (Rector University of Trunojoyo Madura) as Opening Speech, Keynote Speaker Dr. H Emil Elistianto Dardak, B.Bus., M.Sc (Vice Governor of East Java Province 2019 - 2024) and Speakers Prof. Ir. Sukoso., M.Sc, PhD (Head of the Halal Assurance Agency Ministry of Religious Affairs), Dr. Ayang Utriza Yakin (Université Catholique de Louvain, Louvain-la-Neuve, Belgium) and Prof. Dr. Nurdeng Deuraseh, Ph.D (Sultan Sharif Ali Islamic University Brunei Darussalam) with the theme “Challenges and Opportunities for Developing the Halal Ecosystem Through Synergy Of Islamic Financial Institutions”.

The gathering of academics, researchers and practitioners at this momentum provides a new opportunity for the literacy world that is concerned with the halal industry. Recently, the halal industry as a new innovation in Muslim and non-Muslim countries, this dynamic is combined with several studies and literacy, that the potential and challenges of the halal industry in the world can be realized along with technological advances. Indonesia, which is a country with the largest Muslim majority in the world, takes part in guarding and supervising the progress of the halal industry, whose benefits are widely enjoyed by people in the world.

Finally, I am, as the person in charge of ACIEL 2020, would like to thank everyone who was involved in the success of the event, I would like to say *jazakumullah absanal jazaa*.

Wassalamualaikum Wr. Wb

Alan Su'ud Ma'adi

Chief

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## SHARIA TOURISM UMKM PORTRAITS IN THE MIDDLE OF THE COVID-19 PANDEMIC (CASE STUDY AT SYAICHONA CHOLIL BANGKALAN'S GRAVE)

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### Abstract

Limited community mobility due to the Covid-19 pandemic and the closure of tourist and entertainment spots have had a significant economic impact on the tourism sector. Large-Scale Social Restrictions (PSBB) have made people more active at home, causing a decrease in the number of tourists on tour trips. No exception for sharia tourism areas such as the Syaichona Cholil Bangkalan's Grave were also affected.

The aim of this research is to know and analyze the portrait of Islamic tourism area UMKM in the middle of the Covid-19 Pandemic (Case Study in Syaichona Cholil Bangkalan's Grave). In this research, the approach used is descriptive qualitative, one type of qualitative research. While the type of research used in this research is phenomenological research.

The results showed that the Covid-19 pandemic had a significant negative impact on the income turnover of UMKM players, especially those in sharia tourism areas, namely the Syaichona Cholil Bangkalan's Grave. This is because the number of tourists visiting the of Syaichona Cholil Bangkalan's Grave has decreased quite drastically. This resulted in a decrease in UMKM products not selling well in the market.

**Key Words:** UMKM, Sharia Tourism, Covid-19 Pandemic

### INTRODUCTIONS

The Covid-19 pandemic which began circulating at the end of December 2019 continues to be evenly distributed throughout the world. Indonesia confirmed the first case of the corona virus infection that caused Covid-19 in early March 2020. Since then, various countermeasures have been carried out by the government to reduce the impact of the Covid-19 pandemic in various sectors. Almost all sectors are affected, not only health. The economic sector has also suffered serious impacts due to the corona virus pandemic (Kompas.com). Restrictions on community activities affect business activities which then have an impact on the economy. The report from the Central Statistics Agency (BPS) last August stated that Indonesia's economic growth in the second quarter of 2020 (- 5.32%). Previously, in the first quarter of 2020, BPS reported that Indonesia's economic growth only grew by 2.97%, down considerably from the growth of 5.02% in the same period last 2019. This weakening economic performance also had an impact on the labor situation in Indonesia.

Since Covid-19 was declared a pandemic, many sectors of the domestic and global economy have been affected. The impact of the pandemic was most felt in the micro, small and medium enterprises (UMKM) sector. The Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) reported that in 2018, the number of UMKM in Indonesia was around 64,194,057 units, with an absorption capacity of 116,978,631 a total workforce. This figure is equivalent to 99% of the total business units in Indonesia, with the percentage of labor absorption in the economic sector equivalent to 97%. While the remaining 3% is divided into large industrial sectors (kemenkopukm.go.id).



Armed with preliminary research in April 2020, with a sample of UMKM recorded at the Ministry of Cooperatives and Small and Medium Enterprises, it was reported that 56% of UMKM claimed to have decreased in sales turnover due to the Covid-19 pandemic, another 22% experienced difficulties in obtaining financing/ credit, 15% experienced problems in the distribution of goods, and the remaining 4% reported difficulties in obtaining raw materials. Of all the UMKM recorded in this research, the composition of UMKM engaged in the micro industry occupies 87.4%. As a result, the initial impact of the Covid-19 pandemic on the UMKM sector was detected at the micro UMKM level. This figure shows a fact that is higher than that reported by Bank Indonesia, which is 72.6% and lower than that reported by LIPI, which is 94.7%. The last two studies were conducted in June 2020, the end of the second quarter of 2020 ([kemenkopukm.go.id](http://kemenkopukm.go.id)).

Talking about the UMKM sector which was affected by the Covid-19 pandemic, BI reported that UMKM exporters were the most affected, which was around 95.4% of the total exporters. UMKM engaged in the handicraft sector and tourism support were affected by 89.9%. Meanwhile, the sector that was least affected by the Covid-19 pandemic was the agricultural sector, which amounted to 41.5%. Meanwhile, at the entrepreneur level, research data from the Ministry of Cooperatives and UKM, reported that UMKM consisting of wholesalers and retailers experienced the highest impact of the Covid-19 pandemic (40.92%), followed by UMKM providing accommodation, food and beverages (26.86%) and the smallest affected was the processing industry (14.25%) ([bi.go.id](http://bi.go.id)).

The influence of the exporters' UMKM sector as the highest (95.4%) was reported as a direct impact of the PSBB, which made the space towards the product target experiencing obstacles. Social imprisonment which became known as social distancing also became a factor triggering distribution barriers, causing a decrease in the sales turnover of these exporters' UMKM. This fact can be known directly through the inflation report during April, in which the Indonesian people at that time were facing 2 important moments, namely fasting and Eid in the midst of a situation where the PSBB began to be implemented. At that moment, there should have been an increase in spending inflation. However, what happened in the field was the opposite, namely the inflation rate had weakened to 0.17% compared to March 2020. In March, inflation was still at 0.29%. This implies that 1) there has been a decrease in people's purchasing power or 2) there are barriers to the distribution of goods and services from producers to consumers. The final obstacle is significantly influenced by the effect of the PSBB policy ([kemenkopukm.go.id](http://kemenkopukm.go.id)).

Meanwhile, UMKM engaged in the handicrafts sector and supporting tourism, the high influence due to the Pandemic of 89.9% was caused by several factors, including: 1) a decrease in the number of tourists indirectly affected sales turnover, 2) difficulty in distributing goods, 3) they have to temporarily close their stalls on the grounds of breaking the chain of spread of the Corona virus. On paper, the results of LIPI's research in April 2020, are able to provide a quantitative picture of the conditions of UMKM in the craft and tourism sector. UMKM engaged in the micro food and beverage (mamin) business were affected by 27%. UMKM, which consist of small food and beverage businesses, were affected by 1.77% and UMKM classified as medium enterprises were affected at 0.07%. Meanwhile, for UMKM engaged in handicraft business units made of wood and rattan, the Covid-19 pandemic's impact on micro businesses was 17.03%. Small businesses in the wood and rattan handicraft sector were affected by 1.77% and medium enterprises by 0.01%. On the one hand, household consumption has corrected by 0.5% to 0.8%. of the two sectors above, the influence indicator is still dominated by factors: (1) decreased sales turnover, (2) difficulty obtaining capital, and (3) difficulty accessing industrial raw materials ([nu.or.id](http://nu.or.id)).

Limited community mobility due to the Covid-19 pandemic and the closure of tourist and entertainment spots have had a significant economic impact on the tourism sector. Large-scale Social Restrictions (PSBB) have made people more active at home, causing a decrease in the



number of tourists on tour trips. Not only is our country, Indonesia, which has been hit badly from the Covid-19 pandemic, even all tourism objects around the world have been completely closed.

The Large-Scale Social Restriction Policies (PSBB) taken by various local governments hit the tourism sector, which is predicted to have a fairly good development in the first quarter. However, it is in contrast to the presence of the Covid-19 pandemic. In fact, many people think that 2020 is the year the 1998 economic crisis has been repeated for the Indonesian state. No exception for sharia tourism areas such as the Syaichona Cholil Bangkalan's Grave were also affected. As it is known that the main sharia tourist attraction in Bangkalan Regency is the Syaichona Cholil's Grave. Visitors come from all over Indonesia, this sharia tourist attraction is famous throughout Indonesia. No wonder if the Covid-19 pandemic hits, Madura tourist attraction seems to be in a state of suspended animation (empty of visitors).

The number of visitors has decreased quite drastically, dropping skyrocketing to numbers in just a matter of fingers. The number of tourists who are full every day even when it coincides with the celebration of certain days looks quiet. UMKM workers who are busy every day serving both local and out-of-town visitors, are actually relaxed by complaining about the current pandemic situation that is currently taking place. The state of the Covid-19 pandemic has further exacerbated the income of UMKM workers. The number of tourist visits has decreased significantly, which has an impact on the sales turnover of UMKM workers. This is because the main subject of consumers is tourists who visit Islamic tourism areas such as the Syaichona Cholil Bangkalan's Grave. The decline in sales turnover has a direct impact on the income turnover earned by UMKM workers around the sharia tourist complex of Syaichona Cholil Bangkalan's Grave.

Based on the description above, the formulation of the problem to be examined in this study is how is the portrait of Islamic tourism UMKM in the midst of the Covid-19 pandemic (a case study in the Grave of Syaichona Cholil Bangkalan)?

## RESEARCH METHODS

Researchers are the main data collection tools as well as planners, data collectors, analyzers, and ultimately those who report the results of their research. Researchers conducted interviews and observations to find out and analyze the portraits of UMKM in sharia tourism areas in the midst of the Covid-19 pandemic (case study at the Syaichona Cholil Bangkalan's Grave). In this research, the approach used is descriptive qualitative, one type of qualitative research. Bogdan and Taylor (in Sugiyono, 2012: 4) suggest that qualitative methodology is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. So it can be concluded that qualitative research is a research procedure that produces descriptive data in the form of written or spoken words whose implementation occurs naturally or naturally. As the purpose of this type of research is to reveal facts, circumstances, and phenomena that occur, this study also aims to find out how the portrait of Islamic tourism area UMKM in the midst of the Covid-19 pandemic (case study in the Grave of Syaichona Cholil Bangkalan).

While the type of research used in this research is phenomenological research. Research with a phenomenological approach is a research strategy in which the researcher identifies the nature of human experience about a particular phenomenon. The researcher chose this type of phenomenological research because the researcher wanted to understand and reveal the portrait of UMKM in sharia tourism areas in the midst of the Covid-19 pandemic (a case study at the Syaichona Cholil Bangkalan's Grave) that occurred in the field naturally, intact, and accurately so this research could only be done using qualitative research with a phenomenological approach.

## RESULTS AND DISCUSSION

In completing the research data, data collection was carried out through observation, interviews, and documentation. Based on the research data collection, the researcher obtained three categories of respondents (randomly drawn based on the products sold), namely:

**Table 1 Category of Respondent**

Name of Respondent	Product	Age
Solihin (L)	Foods and Drinks	38 Years
Maghfiroh (P)	Madurese Souvenirs (Food)	35 Years
Kurniawati (P)	Madurese Handicrafts	28 Years

Source: Processed by Researchers from Interview Observation Results, 2020

Based on table 1 which explains the categories of respondents, it can be explained that respondents were selected on the basis of the products sold to tourists around the sharia tourist complex of the Syaichona Cholil Bangkalan's Grave. The following are excerpts from interviews with respondents, namely:

Mr. Solihin's views about UMKM:

*"Kalau dilihat dari singkatannya adalah usaha mikro kecil menengah (UMKM), seperti saya ini bu...saya sebagai pedagang kecil yang merupakan bagian dari UMKM. Kebetulan di Komplek Wisata Syariah Makam Syaichona Cholil Bangkalan berjualan makanan dan minuman. Saya kulakan dari pedagang besar, kemudian saya ecer ke para jema'ah yang datang. Pendapatan pedagang kecil seperti saya bergantung pada jumlah pengunjung, ya...kadang ramai...kadang sepi..."*

Mrs. Maghfiroh's views about UMKM:

*"UMKM memiliki kepanjangan dari usaha mikro kecil menengah. Banyak pelaku usaha UMKM mulai produk makanan, minuman, kerajinan tangan, dsb. Pelaku UMKM pada umumnya memiliki kreatifitas, sehingga mampu bersaing dengan pelaku usaha lainnya terlebih usaha-usaha besar. Jika saya mencontohkan produk yang saya jual saat ini merupakan kategori UMKM. Disini saya menjual berbagai macam oleh-oleh khas Madura. Biasanya pengunjung sangat berminat membeli oleh-oleh khas Madura sebagai buah tangan"*

Mrs. Kurniawati's views about UMKM:

*"Bu...jika UMKM memiliki arti yang paling mudah adalah usaha mikro kecil menengah. UMKM juga merupakan peluang bagi para pelaku usaha yang memiliki inovasi dan kreasi terhadap produk yang ditawarkan. Biasanya UMKM ini dimulai dari hal-hal kecil, misalnya hasil kerajinan tangan yang dibuat baik perseorangan maupun kelompok. Umumnya dibuat dengan tangan bukan mengandalkan mesin"*

Referring to the results of the interview above, it can be concluded that the general public already knows and understands about UMKM. The definition of UMKM is a productive business owned by an individual or a business entity that has met the criteria as a micro business. As regulated in the law no. 20 of 2008, according to the definition of UMKM, the criteria for UMKM are differentiated respectively including micro, small and medium enterprises. According to Rudjito, the definition of UMKM is a business that has an important role in the economy of the Indonesian state, both in terms of the jobs created and in terms of the number of businesses.

Furthermore, with regard to views on sharia tourism in Kab. Bangkalan Madura can be explained by paying attention to the following interview results, namely:

Mr. Solihin (38 years) explained that:

*Wisata syariah adalah wisata dengan tujuan wisata ke tempat religi. Misalnya seperti mengunjungi Makam Syaichona Cholil, Makam "Aeng Matah" di Arosbaya Bangkalan, mengunjungi masjid-masjid, ziarah wali. Pokoknya yang berkenaan dengan tempat religi dengan nuansa Islami.*

Mrs. Maghfiroh (35 years) explained that:

*Wisata syariah merupakan ziarah-ziarah yang dilakukan oleh umat Islam untuk mengunjungi objek wisata Islam. Pada umumnya dilakukan secara berkelompok atau rombongan. Nah, salah satu contohnya ini Makam Syaichona Cholil Bangkalan. Banyak jema'ah yang datang berkunjung ke tempat ini. Dengan tujuan ingin memperoleh syafa'at dari para Kyai yang dimuliakan. Selain itu, keberkahan dan pengetahuan yang akan diperoleh para jema'ah.*

Mrs. Kurniawati (28 years) explained that:

*Wisata syariah pada umumnya sering dikaitkan dengan ziarah-ziarah untuk mengunjungi objek wisata yang bernuansa Islami. Tetapi, jika dikaitkan dengan hal ini sangat sempit pemahaman kita tentang wisata syariah. Pada dasarnya wisata syariah adalah objek wisata halal mulai dari objek yang kita datangi, kebersihan yang ada di sekitar objek wisata, produk yang diperjual-belikan (makanan dan minum) sudah sesuai tidak dengan standart halal, serta fasilitas pendukung yang dimiliki objek wisata tersebut (seperti, musholla, toilet dsb) sudah disesuaikan dengan standart syariah. Jadi kita harus lebih luas lagi dalam memaknai syariah yaitu sesuai dengan tuntunan syari'at Islam.*

Referring to the results of the interview above, it explains that our people's understanding of Islamic tourism still tends to be at the traditional level. In general, sharia tourism is a tourist visit made by a group of people by visiting tourist objects with Islamic nuances. However, some of these have been able to interpret more broadly and are not confined in traditional meanings. Respondents interpreted sharia tourism as halal tourism from all its supporting aspects. For example starting from a tourist attraction (visiting a tourist spot that is able to provide positive benefits for one's religious knowledge), the service and cleanliness side (service and cleanliness are abstract elements but are able to bring comfort to visitors), as well as supporting facilities (visitors automatically need a place. to fulfill their obligations as Muslims, namely prayer rooms as a means of worship and toilets).

Sharia tourism is one of the definitions that describes Islamic and religious tourism. Basically, Bangkalan Regency can be noted as having quite a lot of religious tourist destinations, but the one most frequently visited by tourists is the Syaichona Cholil Grave (located in Bangkalan City). Even the number of tourists visiting this place is fantastic, especially if it is in certain months.

However, the definition of Islamic tourism must be emphasized even more so that it can have a wider scope. The definition of sharia tourism is an activity that is supported by various facilities and services provided by the community, businessmen, government and local governments that meet the provisions of sharia (Kemenpar, 2012). Sharia tourism is used by many people because of the universal characteristics of its products and services. Tourism products and services, tourist objects, and tourist destinations in Islamic tourism are the same as products, services, objects and tourist destinations in general as long as they do not conflict with sharia values and ethics. So it can be concluded that sharia tourism is not limited to religious tourism, but all elements that support the implementation of sharia tourism (meaning that the supporting components are interconnected).

Next, with regard to the viewpoint of the Covid-19 pandemic, it can be explained by paying attention to the following interview results, which include:

Mr. Solihin views about Covid-19 pandemic:

*"Kita mengenalnya dengan corona orang Madura sering memplesetkan menjadi "Colokna". Corona merupakan virus yang ditularkan melalui bersentuhan dan berbicara dengan orang harus menjaga jarak. Gejalanya seperti orang flu, tetapi lebih parah lagi. Karena orang yang terjangkit virus corona harus diisolasi selama 15 hari".*

Mrs. Maghfiroh's views about Covid-19 pandemic:

*"Covid-19 yang saya tau adalah sejenis virus yang dapat menyebar ke orang lain (lawan bicara) melalui bersin, bersalaman, maupun berdekatan. Kalau yang saya lihat di televisi, Covid-19 itu penularannya cepat dan harus menghindari kerumunan. Tidak boleh berkumpul dengan orang-orang dalam jumlah yang banyak atau tidak boleh berkerumun. Misalnya sekolah-sekolah ditutup, berkendara tidak boleh berdekatan, serta tidak boleh datang ke tempat yang ramai (banyak orang)".*

Mrs. Kurniawati's views about Covid-19 pandemic:

*"Duh...corona itu menyebabkan dagangan saya tidak laku. Corona kata televisi yang sering saya lihat adalah virus yang bisa menyebabkan kematian jika si penderita memiliki penyakit lain (bawaan). Untuk menghindari terjangkitnya Corona harus memakai masker. Karena penularannya dari mulut, dan tidak boleh saling berdekatan atau tatap muka dengan orang lain tanpa menggunakan masker".*

Referring to the results of the interview above, it can be concluded that the general public already knows and understands about the Covid-19 pandemic that has hit people around the world. In addition, respondents have been able to explain starting from the cause of Covid-19 appearing, the way of transmission of Covid-19, as well as precautions that must be taken for the community to avoid the spread of the Corona virus. According to covid19.go.id, Coronavirus is a large family of viruses that cause disease in humans and animals. In humans, it usually causes respiratory infections, from the common cold to serious illnesses such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). A new type of coronavirus that was discovered in humans since the outbreak occurred in Wuhan China, in December 2019, was then named Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-COV2), and causes Coronavirus Disease-2019 (Covid-19).

A person can be infected from someone with Covid-19. This disease can spread through small droplets from the nose or mouth when coughing or sneezing. The droplet then falls on the object around it. Then if someone else touches an object that has been contaminated with the droplets, then that person touches the eyes, nose or mouth (triangle face), then that person can be infected with Covid-19. Or someone could be infected with Covid-19 when accidentally inhaling droplets from sufferers. This is why it is important to keep a distance of up to one meter or so from people who are sick. Until now, experts are still carrying out investigations to determine the source of the virus, type of exposure, and mode of transmission. There is no age limit for people to be infected by this coronavirus (Covid-19). But older people, and people with pre-existing medical conditions (such as asthma, diabetes, heart disease, or high blood pressure) appear to be more susceptible to getting seriously ill.

Finally, the portrait of UMKM in sharia tourism areas in the midst of the Covid-19 pandemic (a case study in the Grave of Syaichona Cholil Bangkalan) can be described by paying attention to the following interview results, namely:

Mr. Solihin (38 years) explained that:

*Corona...Corona...biasanya pada hari-hari biasa hasil penjualan saya bisa mencapai 400-500 ribu/ hari dari hasil jualan makanan dan minuman (berupa kemasan). Saya pedagang kecil yang mengecerkan barang di sekitar komplek wisata syariah Makam Syaichona Cholil Bangkalan. Saya berjualan dimulai sekitar jam 07.00-17.00 bahkan bisa lebih dari jam tersebut, jika saat Jum'at, Sabtu, dan Minggu. Apalagi ketika menyambut hari-hari tertentu di dalam Islam sampai mencapai 2-3 kali lipat dari hari-hari biasa (> 1.000.000). Tapi bu...sejak Corona datang (sambil mengelus dada) saya hanya bisa memperoleh 100-200 ribu/ hari (khusus hari libur). Itupun jarang bu yang mencapai 200 ribu, paling mentok di angka 50 -100/ hari (hari biasa). Terkadang dari pagi menunggu pengunjung baru ada sekitar sore ba'da ashar ( di atas jam 15.00). Sepeh bu...laep... (dibaca sepi bu...bokek bu...). Gak tau bu sampai kapan Corona akan berakhir, tanggungan keluarga banyak (saya punya anak 3 bu), untuk makan dan sekolah anak.*

Mrs. Maghfiroh (35 years) explained that:

*Sampai kapan berakhirnya Corona bu...drastis hasil penjualan saya berkurang. Karena pengunjung sangat sepi, bahkan jumlah mobil (bisa dihitung jari yang datang) sedangkan bus (hampir tidak ada) yang berasal dari luar kota. Yang ada Cuma pengunjung lokal (dari sekitar Bangkalan). Pendapatan hanya berkisar 100.000-200.000/ hari untuk hari biasa, sedangkan jika weekend 250.000-300.000/ hari. Ketimbang sebelum Corona melanda, Alhamdulillah rejeki lancar dengan berjualan oleh-oleh khas Madura (seperti petis, aneka kripik dan krupuk) mampu berpendapatan sampai 500.000-600.000/ hari untuk hari-hari biasa. Sedangkan untuk weekend sampai mencapai 2-4 kali lipat dari hari-hari biasa. Produk yang saya jual mbak tergolong tradisional sehingga ada masa kadaluarsanya, apalagi jika sepi pengunjung di tengah pandemi seperti saat ini. Saya tidak berani mengambil risiko untuk kula'an banyak, nantinya tambah rugi saya bu...*

Mrs. Kurniawati (28 years) explained that:

*Tidak pernah terbayangkan sebelumnya mbak pandemi Covid-19 ini akan datang dan berlangsung dalam waktu yang cukup lama. Tidak pernah terbayangkan juga akan memberi pengaruh yang cukup besar terhadap usaha saya. Usaha saya bergerak di bidang perdagangan yaitu menjual aneka macam hasil kerajinan tangan khas Madura (seperti clurit, kaos souvenir, batik tulis Madura, cobek, pecut, odheng, dll). Produk yang saya jual, saya ambil dari pengrajin lokal dan bukan pabrik karena saya ingin mengenalkan produk dari hasil kerajinan tangan masyarakat Madura kepada wisatawan yang datang berziarah ke Makam Syaichona Cholil Bangkalan. Tak disangka Alhamdulillah dengan berjualan ini saya sudah bisa berangkat umroh keluarga dan kedua orang tua. Ingin beranjak meningkat, tetapi Allah SWT mendatangkan musibah pandemi ini, tetapi saya tetap positif dengan keadaan ini. Semoga dengan kesabaran menghadapi musibah ini nantinya rejeki saya nambah terus. Yang saya pikirkan adalah nasib para pengrajin yang sama-sama kita saling bergantung karena saya bagian dari yang memasarkan. Sedangkan pengrajin ada yang tidak berproduksi, dengan keadaan ini saya justru juga harus belajar marketing online. Sambal lalu memutar otak agar dapur tetap mengebul, saya juga nyambi jualan online. Alhamdulillah masih dapat terbantuan, saya foto, kemudian saya upload produk jualan. Jika ada yang tertarik dengan produk jualan saya, saya kirim ke kota tujuan.*

Referring to the results of the interview above, it can be concluded that the portrait of Islamic tourism area UMKM in the midst of the Covid-19 pandemic (a case study at the Syaichona Cholil Bangkalan's Grave) is very concerning. The Covid-19 pandemic has a significant negative impact on the income turnover of UMKM players, especially those in sharia tourism areas, namely the Syaichona Cholil Bangkalan's Grave. This is because the number of tourists visiting the Grave of Syaichona Cholil Bangkalan has decreased quite drastically. This resulted in a decrease in UMKM products not selling well in the market. It can be seen from the cut of the interview results that the thing that complained by UMKM actors was the lack of visitors due to the government policy to impose large-scale social restrictions (PSBB). The reduced number of tourists visiting the Grave of Syaichona Cholil Bangkalan, automatically UMKM players who rely on buying and selling transactions also decrease. For the first respondent as food and beverage sellers are very affected, sales results are reduced. The second and third respondents who are UMKM engaged in selling Madurese souvenirs and Madurese handicrafts are also very affected. This is in accordance with the notes of nu.or.id which explains that UMKM engaged in the handicraft sector and supporting tourism, the high influence due to the Pandemic of 89.9% is caused by several factors, including: 1) the decrease in the number of tourists indirectly affects sales turnover, 2) difficulty distributing goods, 3) they have to temporarily close their stall by reason of breaking the chain of spreading the Corona virus.

Meanwhile, UMKM players who can provide innovation, for example through online marketing, are still able to sell their products online. So that the UMKM players are still able to

generate income, even though it is not the same as offline sales. This is in line with the results of LIPI's research in April 2020, which is able to provide a quantitative picture of the condition of UMKM in the craft and tourism sector. UMKM engaged in the micro food and beverage (mamin) business were affected by 27%. UMKM, which consist of small food and beverage businesses, were affected by 1.77% and UMKM classified as medium enterprises were affected at 0.07%. Meanwhile, for UMKM engaged in handicraft business units made of wood and rattan, the Covid-19 pandemic's impact on micro businesses was 17.03%. Small businesses in the wood and rattan handicraft sector were affected by 1.77% and medium enterprises by 0.01%. On the one hand, household consumption has corrected by 0.5% to 0.8%. Of the two sectors above, the influence indicator is still dominated by factors: (1) decreased sales turnover, (2) difficulty in obtaining capital, and (3) difficulty in accessing industrial raw materials.

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