

USE OF ANP IN DEVELOPING HAJORAN SALTED FISH BUSINESS PLAN TO IMPROVE COMPETITIVENESS

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Abstract

This study aims to analyze the factors that affect the development of salted fish Micro Small Businesses in Hajoran Village , Pandan District, Central Tapanuli Regency, and formulate a development model using the Analytical Network Process (ANP) approach. This study uses a quantitative descriptive method with data collection techniques through observation, interviews, and questionnaires of 15 respondents consisting of Micro Small Business actors , community leaders, and related government agencies. The data is analyzed using Super Decisions software to determine the priority weight between factors and produce an effective and sustainable development strategy. The results of the study show that the main inhibiting factors for the development of salted fish Micro Small Businesses come from limited business capital (0.303), financial management (0.256), and availability of raw materials (0.249), while from external aspects include lack of partnerships (0.405), limited infrastructure (0.307), and lack of government policy support (0.279). The priority solutions produced through the ANP analysis are cooperation with financial institutions, strengthening collaboration between the government, the private sector, and the community, and building business networks and communities. The main strategy recommended is collaboration between local governments, academics, and the business world with the support of cooperatives as a capital and distribution booster. This ANP-based development model is expected to be a reference in empowering coastal Micro Small Businesses to improve the competitiveness and economic welfare of the community in a sustainable manner.

Keywords: salted fish, business development, coastal, Analytical Network Process (ANP)

A. INTRODUCTION

Indonesia has 17,508 islands with the coastline 81,000 km long and 70% of The area of Indonesia is ocean, so that part the large area of Indonesia consists of from coast. As many as 12,510 village from 83.7 9 4 villages in Indonesia are located in coastal areas. Coastal areas is areas that have potential great maritime, but public the coast which is partly eyed livelihood as fisherman Still identical with problem poverty that reaches moment This Still become phenomenon classic coast, because level social economy and welfare Low standard of living. Attention to coastal areas is based not only on the idea that these areas hold significant natural resource potential, but also on the social potential of communities that will manage these natural resources sustainably. (Sutanto & Imaningati, 2014)

Most of Indonesia's territory consists of on ocean. In it there is thousands until millions type animal the sea that can utilized. The archipelago is also famous with various fish, starting from from decorative, fresh, and For consumption. Then No Again confidential general when here the right place build business. One of the business processed the sea that is not There is death from Formerly until moment This namely fish. Even though time continues to change growing, but food This Still become favorite part big society and it was also crowned as side dish favorite food with chili sauce, vegetables green, until various vegetable proteins other like tofu and tempeh. With potential source Power abundant fisheries, the Indonesian nation has opportunity restore economy national with relies on processing source Power fishery in a way good and optimal. This is based on tendencies request Good domestic and global product continuous fisheries increased. (Aprilia, 2022, p.2)

North Sumatra (Sumut) is one of the strength fisheries in Indonesia that are not may underestimated. That thing not off from location its geographical location is flanked by ocean that is beach east (Strait) Malacca) and the west coast (Ocean) Indies). In the ocean potential fishery capture and cultivation brackish water beach/pond Enough big. While For absorption power work, sector fishery North Sumatra absorbing 145,878 people, 132,378 people moving in arrests as well as good power and 13,500 other people move processed. In general they located in Belawan, Tanjung Hall, Sibolga, Langkat, And area waters Lake Toba. (Panjaitan, Yusuf, & Harahap, 2015, p.2)

Fisheries businesses in North Sumatra Province include fishery sea and fisheries land. Fishing business sea spread across the region Regency Nias, South Tapanuli, Central Tapanuli, the Labuhan Batu City area, Asahan, Deli Serdang, Langkat, Tanjung Hall and Field. Activities processing fish in a way traditional, especially activity drying and salting fish is form processing that Lots done fishermen in North Sumatra.

One of method utilise potential maritime is with business fish processing, namely Salted fish processing. Salted fish processing business in Kelurahan Hajoran is one of the source eye livelihood part public area coast

especially woman fishermen. This is happen because in general father father who goes to sea whereas wife fisherman do fish processing results catch. I can dry salted fish contain energy 193 kilocalories, 42 grams of protein, 0 grams of carbohydrates, 1.5 grams of fat, 200 milligrams of calcium, 300 milligrams of phosphorus, and 3 milligrams of iron. In addition Dried salted fish also contains 0 IU of vitamin A, 0.01 milligrams of vitamin B1 and 0 milligrams of vitamin C. Based on content nutrition in salted fish the showing salted fish more Beneficial for health. (Lubis & Tanjung, 2023)

Salted fish processed from sea fish For preserved in a way traditional. Fish preservation salty in a way traditional aim For reduce water content in the body of the fish, so that No give chance for bacteria For develop breeding. Quality preservation results tall can obtained with treatment the good one during the preservation process like guard cleanliness materials and tools that used, using fresh fish and clean salt. (Fajar, Salman, & Tibrani, 2014)

Regency Central Tapanuli has 225 businesses industry fish processing consisting of from salting fish, freezing fish, and fish meal. Industry the most fish processing is salting fish with 213 businesses that absorb 820 workers Work followed freezing fish with 9 efforts that absorbs 945 energy Work followed fish meal with 3 businesses absorbing 450 workers work. (Situmeang & Koswara, 2021)

freezing and fish meal business in the Regency Central Tapanuli is companies big that already progress and develop in a way independent different with business salting fish that is still is business small based House stairs and is eye livelihood main Lots public in some a village whose development slow as well as have a number of problem so that must get attention special For develop. (Situmeang & Koswara, 2021)

Industry fish processing on a large scale House stairs in the Regency Central Tapanuli partly big located in Pandan District to be precise located in the village Hajoran, Hajoran Indah, and Muara Nibung. The majority type profession in the third village is fisherman at a time as fish processor. Activities fish processing is dominated by drying and salting fish with processing that is still ongoing traditional. Based on interviews conducted to a number of processor in the third village, the community is very dependent on business fish processing is eye livelihood main public so that activity processing greatly affects life population. (Situmeang & Koswara, 2021)

Processor use results profit from fish processing for cost life daily and capital for business tomorrow day, so that if business No walk with good and experienced loss will result in Lots problem in life processor. (Situmeang & Koswara, 2021)

Third village have potential in development industry fish processing on a large scale House stairs. Third the mentioned village on have have convenience in get material raw fish because part big resident eyed livelihood as fisherman with results catch can reach one 90 kg in a day. The catch fisherman usually direct processed by on-site processors each processing

fishermen. Anchovy catch as amount catch most have potential diversification that can produce various product derivative food like fish crackers, anchovy chili sauce, peyek anchovies, flour anchovy seasoning, shrimp paste anchovies, tempeh dry anchovies, and 3 processed anchovies others. The collection business processing on the third village result in existence profit agglomeration obtained in the form of savings cost production, improvement Power competitive. (Situmeang & Koswara, 2021)

Product processed fish products village Hajoran is also famous have quality Good due to the process of processing/preserving fish using material experience like salt and water so results more processed fish healthy and the resulting taste more nice.

Based on superiority over the village Hajoran have potential in development industry fish processing on a large scale home, but there is problems and obstacles in its development that is in material raw fish, capital, diversification products, technology processing, as well as facilities and infrastructure supporters.

See potential industry processing fishery catch scale House stairs in the village Hajoran Still found a number of problem in industry as well as the impact caused consequence not enough development industry fish processing on a large scale House stairs in the village Hajoran, then needed existence something directions For develop activity industry processing the so that activity fish processing can more progress and develop.

Directions development expected can help overcome existing problems and spur development industry processing fishery scale House stairs in the village Hajoran to moderate direction experience decline, so that can develop more good and the processor is partly big is public can enjoy benefit from industry House stairs and experience improvement welfare.

From several criteria of problems that hinder the development of Hajoran salted fish UMK, dominant and priority factors will be found. solutions and alternative strategies that are the solution. Based on the description above, the researcher is interested in conducting research on the Hajoran Salted Fish UMK, with the research title "Development Model of Hajoran Salted Fish UMK with the Analytical Network Process Approach ".

With Thus, research This expected can give contribution real for development industry fish processing on a large scale House stairs in the village Hajoran. Through application of appropriate development models, activities salted fish processing expected can grow more productive, sustainable, and capable increase welfare public coastal areas, especially MSME actors in the Regency Central Tapanuli.

B. METHOD

Study This use approach descriptive quantitative (Rijali, 2019; S.Kp & Dwi Anggraeni, 2011). with Analytical Network Process (ANP) method for determine factor dominant, solutions, and strategies for developing salted fish Micro and Small Enterprises (MSMEs) in the Village Hajoran, Pandan

District, Regency Central Tapanuli. This location chosen purposively because is center main salted fish processing in the region coast with involvement high society in sector fishery capture and processing.

Data used consists of on primary data and secondary data (Darmalaksana, 2020; Fadli, 2021). Primary data was obtained through interviews, observations, and questionnaires to UMK actors in salted fish processing, figures society, as well as party agency related such as the Fisheries Service and the Cooperatives and MSMEs Service. While secondary data collected from report agency government , publication statistics area and literature relevant scientific.

Sample study determined by purposive sampling with amount respondents main as many as 15 people, consisting of from salted fish entrepreneurs, officials village and officials technical service fisheries. Collected data processed use device Super Decisions software for analyze connection between factors and determine weight priority through stages pairwise comparison, supermatrix, and limiting matrix.

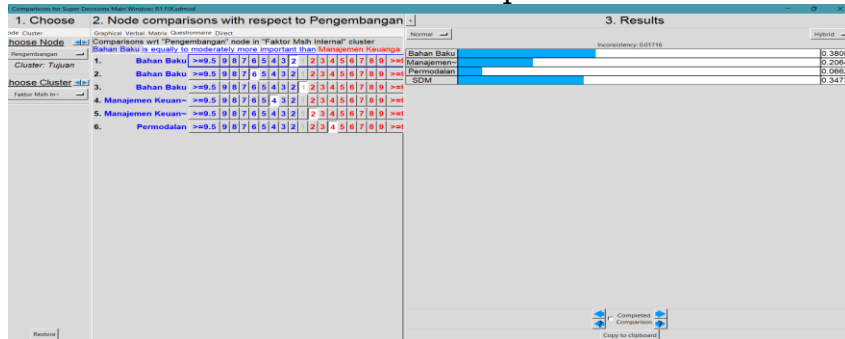
Factors analyzed covers internal factors (capital, manpower work, technology, and management) and factor external (material standards, markets, policies, and infrastructure) (Darmalaksana, 2020; Fadli, 2021; Iii, 2018; Moleong, 2018; Somantri, 2005). Validity ANP results are tested through the Consistency Ratio (CR) with limit tolerance ≤ 0.1 . Calculation results Then made into base in development model development and priority strategies For improvement Power competitiveness and sustainability of salted fish UMK Hajoran.

C. RESULT AND DISCUSION

Construction Model ANP

1. Quantification Model Development Minimum Wage Hajoran Salted Fish.
Through decomposition problems and solutions and the above strategies, then can built ANP model framework for development of Hajoran Salted Fish UMK which includes cluster problem, cluster solutions and strategic cluster
2. Validation/Confirmation Model.
Based on ANP model framework that has been arranged above (model construction), then done validation of the ANP model with formation a complex general ANP network involving Lots cluster with connection *dependence* and *feedback* in *SuperDecision* software version 2.10.

Figure 1
Network ANP with Super Decision



Source : Exercise data ANP *Super Decision* 2025

The questionnaire is in the form of comparison in pairs the given return to the respondents that is experts, practitioners and regulators to answer. After the results answer respondents obtained as well as survey experts and practitioners implemented, next done synthesis and analysis.

Pairwise Comparison

For next, it is done data processing or results ANP questionnaire obtained from respondents with use software superdecision version 2.10 and help Microsoft Excel so that obtained results priority or ranking of every elements. The following results data synthesis mark average overall respondents in form table.

Table 3

Data Synthesis Results of Average Values of All Respondents

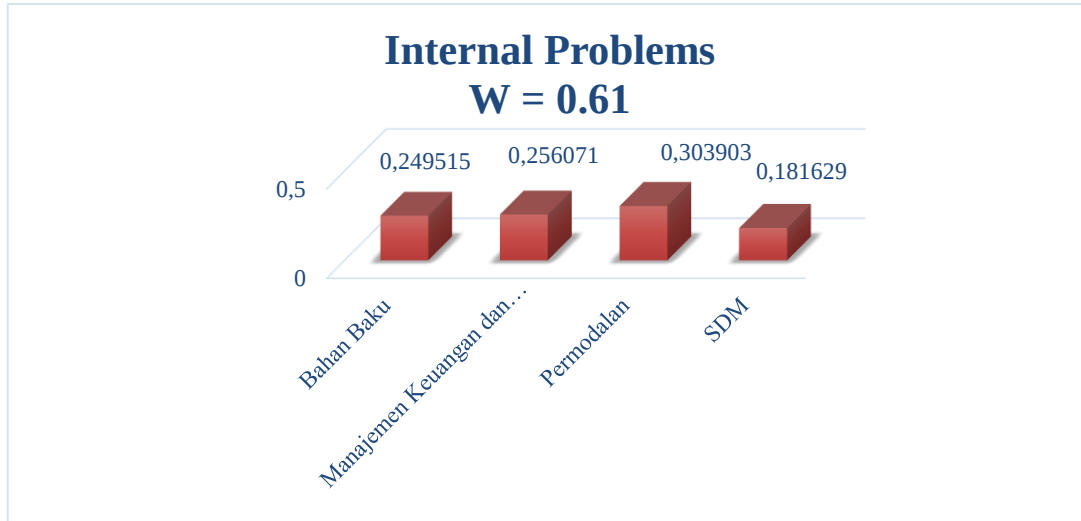
Information Elements / Nodes in the cluster Problem	NR	PRIORITY
INTERNAL		
Raw material	515	0.249 3
Management Finance and Accounting	071	0.256 2
Capital	903	0.303 1
HR	629	0.181 4
EXTERNAL		
Technical Infrastructure	332	0.307 2
The lack of Partnership	72	0.405 1
Role of Government	832	0.279 3
Description of Elements/Nodes in the Alternative Solution Cluster	NR	PRIORITY

INTERNAL				
Work The same with institution finance	34	0.264	1	
Work The same with government / private / community	407	0.256	2	
Literacy Finance and Usage Technology	725	0.255	3	
Training , counseling and mentoring	67	0.216	4	
EXTERNAL				
Support facilities and infrastructure	804	0.335	2	
Connection with party academics	28	0.293	3	
Build Network and Community	063	0.341	1	
Description of Elements/Nodes in the Alternative Strategy Cluster		NR	PRIORITY	
Collaboration between local governments, the private sector , and academics	662	0.377	1	
Formation of KUD and Supervision Government	497	0.291	3	
Government as Facilitator and Catalyst	545	0.321	2	

Cluster Analysis

At this point, it will explained results synthesis elements in each cluster consisting of on cluster problems, clusters solutions and clusters of related alternative strategies with development of Hajoran Salted Fish UMK. This based on results data processing from ANP questionnaire that uses *super decision software* which then exported to application *Microsoft Excel*, so that make things easier researchers in get priority element from every cluster based on agreement respondents Which served in form diagrams as following:

Figure 4
Priority Internal

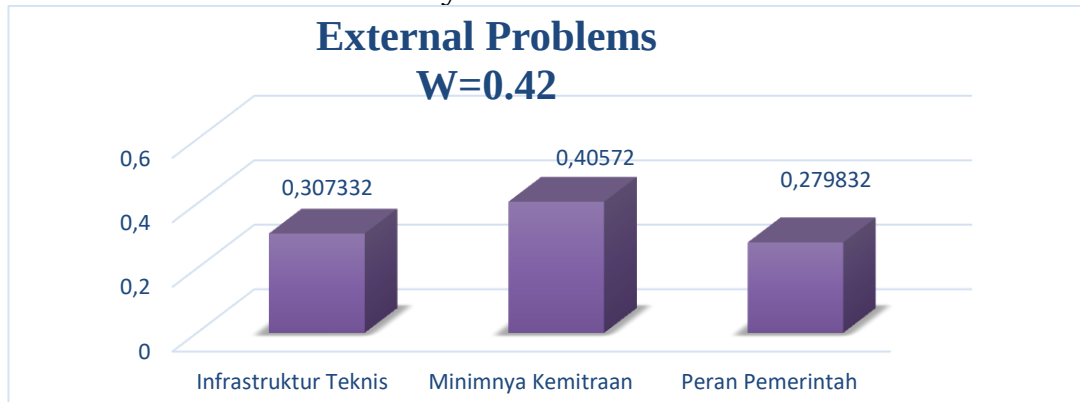


Based on the image above can known that from corner problem the most dominant internal factors in hinder development of Hajoran Salted Fish UMK is capital. In terms of priority mark from problem capital that is of 0.303, followed by the problem management finance and accounting with mark of 0.256, then problem material standard with value 0.249, and the last one problem source Power man with mark of 0.181.

For mark respondents' agreement (*rater agreement*) above priority problem the internal factor $W = 0.61$. A value of 61% indicates that level respondents' agreement in answer very low internal problems or varies. Furthermore, for know order the most dominant problem from problem factor external can seen in the image below following:

Figure 5

Priority Problem External 1



From the picture above can seen that based on problem factor external, minimal partnership become the most dominant problem with mark of 0.405. Next problem dominant in order second is in the infrastructure technical, with mark of 0.307. Followed by Then problem with lowest value that is lack of role institution Government with value 0.279.

Priority problem factor external which becomes inhibitor development of

Hajoran Salted Fish UMK agreed upon by experts with level *rater agreement* of $W = 0.43$ or 43%. The above show agreement that is still classified as low or varied between respondents in answer problem. After knowing priority existing problems, then priorities are also known solution on the problem that become inhibitor development of salted fish UMK Hajoran. Following order solution from internal factors in the image below:

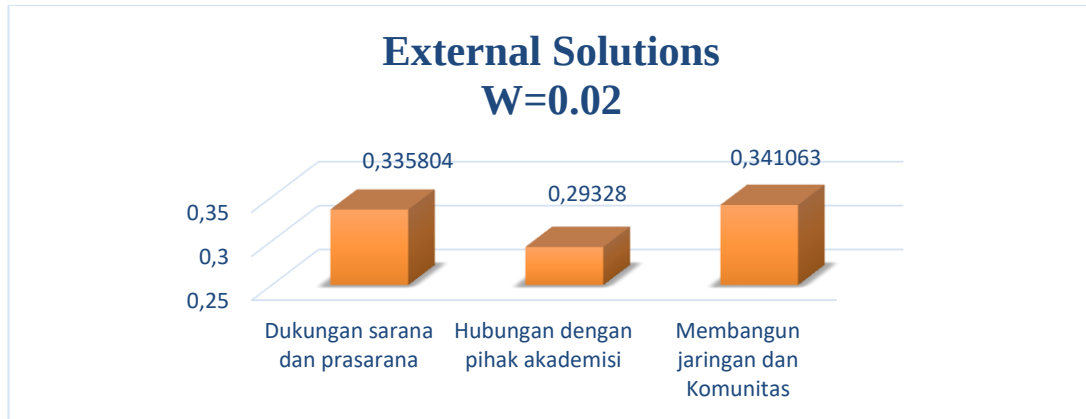
Figure 6
Internal Problem Solution



From the picture above can known the most dominant solution from internal factors, namely follow cooperation with institution finance with mark of 0.264. Next priority solution second is Work The same with government/private/community with value 0.256. Next followed by solution literacy finance and use technology that level his priorities almost The same with value 0.255. Priority solution final contained in the points Training, counseling and mentoring, with value 0.216.

For agreement in answer solution on problem development of salted fish UMK Hajoran by experts as respondents own mark *rater agreement* of $W = 0.40$ or only 40%. This means that the value the show a pretty good deal low in give solution internal problems. After the discovery priority problem external. For know priority solution from factor external can seen in the image below This main solution problem internal, furthermore searching for also priority main solution

Figure .7
Problem Solution External



From the picture above can known that solution the most dominant external is build networks and communities that have value 0.341. With build networks and communities will more easy in development business support as well as help facilities and infrastructure that have mark of 0.382. External solution second is support facilities and infrastructure provided especially by the government local, will become driver for salted fish UMK Hajoran For more easy develop his efforts. Next, the solution external second is build networks and communities with mark 0.335.

In position final solution external that is weave connection with party academics with mark as big as 0.293. Matter This Also Enough important committed by the perpetrator salted fish business with universities at home and abroad area For support development of MSMEs said. The value of the agreement or *rater agreement* on solutions external that is of $W = 0.02$ or 2%, which means show low agreement or varies between respondents in make solution.

For implementation solutions that have been agreed on problem development of salted fish UMK Hajoran, then arranged supporting strategies implementation solutions through strategy, resolution problem factor internal and external will completed with good and expected walk effective. The following picture strategic priorities that will be used in settlement problem salted fish development Hajoran.

Figure 8

Alternative Strategy Problem Internal And External



For alternative strategies, as shown in the image above, which consist of on results *geometric* mean overall show election the most dominant strategic alternative is government area collaborate with party private and academic, which have mark of 0.377. The second alternative strategy is government play a role as facilitator and catalyst with value 0.321.

Next alternative strategies to three that is formation cooperative unit village (KUD) with supervision government, with mark only as big as 0.291. Although No priority main or second, this strategy become complements that are not lost important For carried out. These strategies become answer on internal and external problems business through solution. In overall, priority alternative strategies have mark *rater agreement* of $W = 0.57$ or 57%, which indicates that answer with level agreement for expert related alternative strategy Enough tall.

Discussion results Study

Based on problems in development model research business micro small salted fish will described as following.

Factor dominant problem in development of Hajoran Salted Fish UMK

From the results study obtained that the most dominant problem on development of Hajoran Salted Fish UMK on the problem internal factors, namely problem capital.

1. Problem Capital.

In accordance with opinion Mrs. Salbiah as staff employee Department of Trade, Cooperative SMEs Tapanuli Middle stated that problem capital has become problem classic for MSMEs in Indonesia since in the past, especially MSMEs in the regions Central Tapanuli. Small businesses in the regions No denied Again always face constraint in capital, including on salted fish Hajoran. The difficulty access capital be one of inhibitor development salted fish business Hajoran.

Capital Which used For build And operate operation business Adi Jaya salted fish during This use capital alone and without help institution finance wherever. Salted fish business the Not yet Once get help funding Good from government area related and institution finance bank And institution finance non-bank. Difficulties business the in get funding from party government area related, which has been discussed several times submitted it turns out Because No the existence of an assistance program funding For development of certain MSMEs from government.

Assistance program for MSMEs such as in 2022 only accept help Rp. 600,000 was distributed government area through office post For push Spirit MSME actors. In addition that, limitations access information to institution finance also become constraint in acquisition capital. As for the banking that comes offer funding, implementing strict requirements and sufficient process complicated for salted fish entrepreneur. One of the the

requirements is collateral that in accordance as guarantees and notes bookkeeping.

Limited capital owned make business the difficult For do expansion business, buying more modern and high capacity equipment high. Besides that, lack of capital is an obstacle innovation in salted fish products and procurement of fish stock for ensure material sustainable raw materials. This is also caused by limited personal money owned and not existence partnership and company big intertwined Work The same as well as lack of attention government.

Different with Pandu Makmur salted fish business , Mr Asran precisely several times get credit capital from one of the banks conventional in Pandan. Credit the is a People's Business Credit (KUR) program from government, which will make things easier in management business.

2. Limitations Raw material

Problems about material raw fish for salted fish production faced by salted fish entrepreneurs Hajoran that is varies, starting from from factor environment natural until environment public. Delivered one of salted fish entrepreneur that is from Agreed that factor environment nature is very influential to fish productivity, such as productivity waters, fluctuations season, condition weather like rainfall Rain and the ups and downs that go through For fishing.

The above in accordance with Santoso et al's opinion that productivity fish depends on elevation (height) water surface, productivity waters and rainfall Rain. Change climate in patterns rain really affects results fish catch. Besides That availability of sea fish that is still dependent on wild and undeveloped populations supported by the system cultivation pond from government area participate limit productivity fishermen, so that influence stability supply material standard. Management Finance And Accountancy Which Not yet Implemented.

Problem limitations knowledge management finance and science accounting for the perpetrator salted fish business Hajoran make business This No own bookkeeping or recording, so that No There is planning finance to front. Pandu Makmur salted fish business and Adi Jaya salted fish business Not yet There is separation between personal money with business money or income business. This make No existence analysis results sale in a way right and wrong There is planning targeted business in the future. Salted fish business This Still mix money for needs House stairs (private) with needs business. Like payment electricity house, purchase credit personal and needs personal other.

Besides No There is separation between personal money with business money, salted fish business also not yet do recording finance and No own report finances that become supporters taking decision in business. Actor salted fish business state that they not enough understand management finance and record keeping or accountancy finance. This business No capable predict income and expenses in a way accurate.

This business is also not know How many a lot of business money used For personal needs and how much big mark existing assets compared to *revenue* generated or cash availability. Problems finance like This need overcome. The perpetrator business must own ability in manage finance with good. Evaluation costs that have been issued, planning, managing costs, business assets with personal assets must separated. (Business, 2025) Management finance important for A business, especially for MSMEs For manage finance. (Widiastuti, Universari, & Emaya, 2024) MSMEs must Can manage business money with careful, good in arrange income or expenditure, making budget production and sales. (Business, 2025)

3. The lack of Source Power Competent Human Being.

Human resource problems in the Pandu Makmur salted fish business and the Adi Jaya salted fish business classified as similar. The minimum knowledge about innovation product fish derivatives make existing products only Still in the form of salted fish and wet fish only. Development with innovation product new Not yet found, good from aspect processing, taste, and texture or packaging. In the process of making salted fish, there are still done in a way traditional with equipment simple. Equipment simple to use like still boiling use fire wood grilling, salting and sorting fish too Still manually as well as drying is still ongoing use power sun.

The lack of knowledge innovation product No let go from lack of knowledge, information and assistance from party related or government local. Second salted fish entrepreneur the only depend on information from social media only. Information and assistance obtained from social media Already Certain No as accurate and as good as possible information from assistance provided in a way directly by the party and government local related.

Desire For innovating salted fish products delivered by both perpetrator business said, with add product processed fish which is only salted fish become fish balls , fish nuggets. Knowledge And limited capital make second salted fish entrepreneur the until moment This No do innovation in products. In addition problems with limitations knowledge For innovate, second perpetrator salted fish business too own limitations knowledge in science management finance and accounting.

Due to limitations knowledge the Pandu Makmur salted fish business and Adi Jaya salted fish business have not yet apply recording finance or bookkeeping as well as Not yet existence compilation plan optimal finances. Second perpetrator salted fish business Not yet get information or mentoring that importance do bookkeeping or apply accounting and planning finance in the future.

limitations in both perpetrator salted fish business also has limitations in use technology. Marketing Pandu Makmur products and Adi Jaya salted fish are indeed Already done digitally, but only there is a number of

employees who can do it.

As well as delivery perpetrator business go salty Adi Jaya, that marketing has done in a way *online* by one of employee at a time child from Mr. Asran as owner come on. Payment on purchases the product is still through number account *transfer*. Use technology on both salted fish business the Still limited to in marketing products on Facebook and from WhatsApp.

Then what becomes priority main from factor problem external UMK salted fish Hajoram after synthesized is lack of partnership, then followed by with problem other :

4. The lack of Partnership

The lack of partnership become the most dominant problem in factor problem external business. Things This become the most dominant problem remember that the UMK for salted fish Hajoran No own partners trade with company big. Salted fish business the only partner with a number of business small only those in the Back Market of Sibolga City and Medan City.

Adi Jaya's salted fish business is formed partnership with the Back Market of Sibolga City through pattern distribution agency. In addition become salted fish supplier For consumerist public around. UD Adi Jaya Also give right special For market product they. Partner with business small in area city Sibolga.

(Falih, Rizqi, & Ananda, 2019) The lack of partnership in a business can influence growth turnover, increase access finance and improvement implementation technology and growth customers. Things the is a number of from indicator development business. Confirmed by Kim and Choi in (Sholeh) indicators development business in the form of improvement turnover sales , growth power work and growth customer.

Partnership between business small with company big and society is very important For done. This can give Lots benefits and advantages for all parties involved in it. Thus problem about partnership in salted fish business Hajoran.

5. Lack of Infrastructure Technical

Businesses small in Indonesia specifically regions small far away from city big usually not enough get attention government. The reality, which was encountered moment This is lack of attention or role government area to development and progress of MSEs, which in essence own sufficient potential Good For become more effort big and powerful competitive. Like in the salted fish business Hajoran, where role government in matter development infrastructure to business the still very minimal.

Owner salted fish business Blessing convey that attention government local in the form of help facilities and infrastructure like development a better way adequate Still not optimal. The road to place salted fish business Blessing Enough worrying and difficult passed, because access very close road with settlement inhabitant. They are really looking forward

to it government local For can help in support effectiveness operational business they, well help from aspect means and infrastructure.

The lack of role government to development salted fish business Hajoran can become problem serious. The effort will difficult develop later will influential to economy area That alone, because of salted fish sugar palm is one of the product superior area Hajoran The lack of infrastructure infrastructure that adequate like good way For transportation and access Stable electricity is really felt by salted fish entrepreneurs and fishermen in Hajoran.

Access complicated pier influence effectiveness fishermen's performance in taking results catch. Fish catch catch own Power save limited, so that processing become salted fish need quick done For prevent decline quality and maintain eligibility as material consumption. Due to That access the pier is very important and influences For development business the.

Lack of place hygienic and standardized processing, place processing of salted fish used Not yet fulfil standard good hygiene and sanitation. The processes carried out on site open, floor land, easy area polluted dust, insects, animals dirty sea and ocean water consequence trash that is not disposed of in its place, in order to three on the problem external is :

6. The lack of role Government

The lack of role government be one of factor inhibitor development business salted fish processing, especially in the area coast or rural areas. The lack of attention This seen from lack of mentoring programs, assistance tools, training innovation fish processing, as well as policies that favor perpetrators business small.

The lack of role government in development salted fish business is very clear seen from lack of supervision to quality and safety products in circulation in society. So that moment This Still Lots perpetrator salted fish business that has not been get mentoring technical in guard standard hygiene and suitability consumption, so that products produced often often not fulfil standard required quality.

Besides that, the manufacturing process legality business like Number Parent Business (NIB) still Not yet fully facilitated or socialized in a way comprehensive, especially for perpetrator business small in area coast. With thus role the government is really needed in development salted fish business, government present in a way active with provide guidance, convenience administration and subsidies cost certification so that the perpetrators salted fish business can move up a class and compete in a way healthy in a more competitive market wide.

Solution for UMK salted fish problem Hajoran

Based on synthesis results study obtained a number of solution consisting of on internal and external solutions. Priority the most dominant internal solution namely Cooperation with Government, Private Sector and Community.

1. Cooperation with Financial Institutions

The role of institutions finance for development something business is very necessary and influential. Financial institutions No only as place storage and collection of money only but also a place access capital.

In development salted fish business Hajoran, required institution finances that make things easier access funding for perpetrator business in form capital loans or investment. For salted fish products as commodity potential, presumably government push institution finance For Work The same in make things easier access credit with for fair results and simple processes as well as provision information knowledge for perpetrator business.

2. Cooperation with Government, Private Sector and Community.

Business without existence Work The same with other parties can it is said impossible. In the era of openness and digitalization moment This Work The same become something that must be done done If business want to survive. To spur development salted fish business Hajoran and can give contribution to economy national, can done through braid cooperation with government, private sector and society.

Weaving cooperation with government, Private (*Stakeholders*) and society is very important and will influential Enough big for development of salted fish UMK Hajoran. Research by Harini et al. state involvement government, *stakeholders* in training, coaching, mentoring, funding and partnerships play a role important as well as influential to performance MSMEs. Help Which given by government in the form of facilities and infrastructure will increase productivity performance salted fish business Hajoran.

The role of *stakeholders* is also not lost important For development of MSMEs through braid cooperation or partnership. Arto and Hutomo in his research convey that involvement party *stakeholders* such as private in The development of MSMEs is very important. The presence and concern company big through CSR has proven Lots help in development of MSMEs in many countries in the world.

For salted fish UMK Hajoran cooperate with party private can make things easier in matter capitalization and distribution product as well as get greater market share wide. Likewise if weave cooperation with public specifically fisherman will make things easier get supply material raw fish so that still available and stable. Doing cooperation with parties certain with principle economy Islam, will give good and fair profits to to One each other.

This will also have a big impact to improvement economy area Tapanuli Middle specifically area Hajoran, subtraction unemployment and increase welfare community. Partnership is Work the same as each other profitable between share party which are involved inside. Parties involved like perpetrator business, government or party private (company) large and institutional finance as partners.

Synergistic partnership will increase productivity, because each party will concentrate to activity his expertise For goals that have been planned, so that influence mark turnover business. According to with results study Halik, et al. state that partnership influential positive significant to income business. (Fachrysa Halik, Rifin, & Jahroh, 2020) According to Martodireso and Widada in (Yusuf, et al) partnership business is something form mutual cooperation profitable in the sense of entrepreneur need supply material standard, means For production goods, guidance, marketing and shelter results. (Yusup, Rusyana, & Fitriarningsih, 2018)

Thus If held build cooperation or partner between salted fish entrepreneur Hajoran with government, companies large and institutional finance will profitable One each other and help its development.

3. Literacy Solutions Finance and Usage Technology

Literacy finance refers to the ability somebody or community For manage finance they in a way effective in accordance with demands and needs they. (Rosa, Idwar, & Abdilla, 2022) Literacy finance Enough important for perpetrator business, especially for UMK owners, (Huda et al), explain that MSME performance is influenced in a way positive and significant by literacy finance. (Widiastuti et al., 2024) Dahmen *and* Rodriguez in (Jayanti and Karnowati) stated that literacy finance with performance related and relate One each other. (Jayanti & Karnowati, 2023)

Research result Ilarrahma and Susanti also stated that literacy finance and use technology information influential in a way simultaneous to performance of MSMEs. (Ilarrahmah, 2021) If this the applied to business, in a strategic they will more fast respond change climate business. Speed in respond change make taking decision finance create targeted and innovative solutions For sustainability business.

Literacy finance functioning For management more business okay, where literacy finance will help owner of Hajoran Salted Fish UMK in understand and manage aspect finance business with more efficient. This is covering understanding about budget, report finance, accounting price main production and analysis eligibility business. Through understanding the perpetrator salted fish business can optimize expenditure and increase efficiency operational.

Literacy finances will also help salted fish UMK owner in take decision about the right investment For business they. They can plan finance term long with more good, like plan development business, expansion business and reserves finance For face situation emergency. Use technology can helping salted fish UMK Hajoran in expand market reach and increase Power competition products. Use of social media platforms can help marketing palm sugar products in a way effective and more efficient.

Through understanding and use technology can also help perpetrator business improve the salted fish production process, quality and efficiency production through use modern equipment and appropriate technology.

Besides the above, understanding on technology will help connected with the global market. Through use of trading platforms electronic or *e-commerce*, palm sugar products can for sale to various countries so that influence income business.

In accordance with results study Aprilyan, et al. that use *e-commerce* own influence positive And significant to improvement MSME income in West Lombok Regency. (Yusvita Aprilyan, Elin Erlina Sasanti, & Isnawati, 2022) Through use technology information Also owner business salted fish can access capital through funding *online* like loans from Islamic *fintech*. Literacy finance and technology, will helping salted fish UMK Hajoran more easy For develop in a way effective.

4. Follow Training , Mentoring and Counseling

Priority solution internal believed can finish internal problems Minimum Wage salted fish Hajoran, like problem Which most dominant that is problem capital. Problems capital This can solved through training, mentoring and counseling by the actors salted fish business in matter technology finance. Training is one of the educational processes term short wearing procedure systematic and organized in get knowledge and skills technical. (Rahmiyanti & Sari, 2022)

For mentoring business Alone is effort in help , mobilize and support to individual/group of MSMEs. Training and mentoring related with management of salted fish UMK Hajoran especially in the section or problem finance business need done For overcome existing problems as has been mentioned above that is lack of capital. According to informant, with follow training, mentoring and counseling by the perpetrators business, will increase the quality of human resources in salted fish UMK Hajoran.

The improvement of human resources can in the form of knowledge and skills in matter production, packaging, marketing as well as in management finance business and use technology. Through training, mentoring and counseling field technology can help get capital funding.

Fintech will be very helpful for perpetrator salted fish business Hajoran, besides For place transaction sell buy and invest, *fintech* too can become alternative get business capital so that make it easier in development business. Although easy and practical in its use, the perpetrator salted fish business Hajoran Still need assistance and need do literacy *fintech* first formerly For support knowledge perpetrator business. This For avoid risk big possibility occurs that impacts the plan development business.

Regulation mentioned above poured out in Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia No. 18/Per/M.KUKM/IX/2015 Article 7 paragraph 3 section to four. Regulations the containing human resources education and training includes entrepreneurship like development potential self, motivation, business proposal, sources financing skills technical, tips And strategy

development business. Education And training skills technical covering improvement quality and value plus product, improve Power competitiveness, technology market access and others.

For support creation mark something product or effort improvement mark product needed factor production like power Work man or other human resources source Power nature, capital and skills. (Harahap, Alfadri, & Damayanti, 2020) Good human resources will impact on increasing business, according to with opinion.

Dr. Rukiah and Matondang in his research . Research the state that quality human resources Can form improvement performance and improvement sale business Improvement performance and sales business can increase income or reflected business *profits* from improvement performance finance business. (Rukiah & Matondang, 2021)

Reporting finance by salted fish UMK Hajoran later also can become means openness information in receipt of aid funds from government or party independent others. Coaching, mentoring and training impact positive to performance measured effort in five indicators namely: increasing business capital , increasing income , increase sales , increase profit and increase power Work or HR. Research results Rahmiyanti and Sari also stated that training , mentoring and coaching influential positive and significant in a way partial to MSME income. (Damayanti & Rompis, 2021)

Besides that, training and mentoring provided by the Department of Trade, MSMEs and Cooperatives area for perpetrator business can in the form of technique management business. Management business covering activity arrange something efforts to be able to walk with both which include production materials, processing product, manage finance and assets (management finance), marketing strategies and so on. Through improvement production, capability in management finance And management marketing, salted fish UMK actors Hajoran will capable produce product with quantity tall as well as capable compile planning and decision making decision in business. This matter will towards the development of salted fish UMK Hajoran.

Training and mentoring provided party related such as the Department of Industry and Trade, UKM Cooperatives or institution finance area will help perpetrator business in matter processing finance business and improve productivity including acquisition capital. Besides importance get training and mentoring for salted fish UMK Hajoran from the Department of Trade and Cooperatives or government, counseling for public or fishermen also need done by institution related specifically For improve existing human resources.

Counseling fishery be one of efforts made by the Fisheries Service For give information and knowledge to fisherman about practice arrest including fish will be salted. In matter This implementation can in the form of explanation preparation tool catch and select the right fish.

Form counseling fishery can done in a way directly by the Fisheries Service, seminars and programs education agriculture other from party academics or University. Besides extension, bagan fish cultivation, is needed directions mentoring for fishermen fish for weave cooperation with salted fish entrepreneur local so that fish distribution runs smoothly smooth and supply material raw fish for making salted fish will sustainable and stable. After the discovery priority solution internal problems, next priority is also sought solution problem external. In the alternative solution external which becomes priority main or the most dominant is build networks and communities.

5. Build Network and Community

Network business is the bond that connects the actors with various business, for example business partners, friends, agents, mentors for get source the power required, such as information, money, moral support for the perpetrators network. (Susilowati & Taufah, 2013) Research results Bahtiar and Nohong state network business influential positive and significant to development MSME performance. (Herman & Nohong, 2022) Besides that, the importance build community can push in improvement capability innovation with there is sharing of ideas and information as well as knowledge between SME owners. (Ranatiwi & Mulyana, 2018)

Community business Alone is *support system* and container for perpetrator MSMEs for each other exchange science and information important for business. Community business expand network business and meeting with experts in his field so that can exchange experience and information. Information convenience access like funding for capital, information marketing and distribution product Can obtained through networks and communities business.

The above would be very helpful development of salted fish UMK Hajoran. During This businesses small always difficulty For access financing from institution banking and non-bank finance including salted fish business Hajoran. Through community and *networking* access all information concerning need business can obtained, including financing institution finance.

The right key For build network business (*Networking*) namely form mutual relationship profitable, which is the goal is For increase income business. (Yusup et al., 2018) Network business that will formed later will create Work The same between perpetrator salted fish business with agency or institution related like institution finance. The perpetrators business especially those in the industry little really expect existence networks and communities that are built between fellow perpetrator business.

6. Support and Assistance for Facilities and Infrastructure

Procurement facilities and infrastructure can overcome the problem that there is a minimum requirement for salted fish Hajoran. Moenir in (Rokhma) states means is a set equipment or equipment work that can

used during the work process. (Rokhma, 2023) Infrastructure according to KBBI is something that is used as support main from implementation of the process activity or work.

Help facilities and infrastructure can in the form of help capital, tools production and development infrastructure like buildings, roads highway, procurement sufficient electricity, lighting/lamps roads, clean water, network or telecommunications and so on. Things the is factor important supporting business. (Harsono, 2012) With adequate infrastructure facilities and infrastructure in business the will add mark positive on business.

In interviews conducted with Mr. Syafril as Fishery Product Market Analyst at the Maritime Affairs and Fisheries Service, he also highlighted challenge infrastructure faced by salted fish MSME actors in Hajoran, especially related location businesses spread across the environment settlement dense. Most of the MSME actors still operate activity production around their respective homes, with location businesses located in narrow alleys and even above sea use building stage simple. Condition This cause limited room movement For activity production, distribution, and storage results Processed salted fish. (*Syafril Frandi, Interview with the Central Tapanuli Regency Maritime Affairs and Fisheries Service, May 22, 2025 , n.d.*)

It's easy access road going to place effort, enough the lighting and technology used will add mark production salted fish products. Through the things in it will facilitate salted fish UMK in interesting interest other companies and parties private other For cooperate or partner. In order to support something partnership between UMK salted fish Hajoran with company big or party private other support the government is very influential and expected.

7. Weaving Connection with Party Academics

Academics (universities) has role important to development and progress of MSMEs in the midst of public like give training and mentoring past various programs. Collaboration between party businessman with institutions academic No only beneficial for sector economy, but also provides impact positive for aspect MSME socialization. (Pattimahu, Lewaherilla, & Pentury, 2023) Salted fish UMK party Hajoran can do collaboration with party academics in matter market research, development products , innovation and modern technology.

Impact positive according to interview resource person Rizal Ma'ruf training and development will can push innovation product like salted fish development low salt, products Ready serving, or diversification become other processed foods such as fish floss. Ongoing training will also be increase market confidence, both at the level local and outside area, at the same time strengthen position bargaining for UMK in chain mark industry fisheries. Besides that, the increase capacity This can grow awareness perpetrator business to importance standards and certification quality,

such as PIRT or halal, as condition main For entering the modern market.

So that the training provided truly effective and impactful term long, required action structured and sustainable continuation. One of the recommendation important is build collaboration between the Fisheries Service, universities high, and institutions self-reliance community (NGO) in compile module needs-based training real MSME actors in the field. In addition that's important monitoring and evaluation are carried out post-training For evaluate the extent of the techniques and knowledge provided has implemented in a way real in the production process.

Research and development conducted can in the form of identification potential, challenges and opportunities faced by salted fish MSMEs Hajoran. Collaboration that was established like the above can give mutual benefits, where the UMK for salted fish Hajoran Can utilise knowledge and source Power from college tall temporary party academics can get outlook practical about the business world real.

Weaving connection with party academics can also give guidance consultation and assistance for salted fish UMK Hajoran. That thing can building business human resources that, helps in support knowledge and skills of the actors salted fish business. They can also help in development plan business, marketing strategy selection, management financial and aspects operational other.

Besides the above party academics can also facilitate or become bridge For collaboration between salted fish business Hajoran with company big through partnership programs. Partnership programs This involving MSME actors as suppliers or partners production for company big. With Thus, market share increases wide and increasing scale production.

The strategy implemented in development of Hajoran Salted Fish UMK

For implementation solutions that have been agreed on problem development of Hajoran Salted Fish UMK, compiled supporting strategies implementation solutions the For development of Hajoran Salted Fish UMK. Through strategy, resolution problem internal and external factors will completed with good and expected walk effective. In economy and overcome problem business appropriate and sustainable strategies and policies are needed For increase the role of MSMEs Alone.

Warjio in (Amri) stated that success development of MSMEs requires strengthening strategy to front like strengthening climate investment conducive business, ability entrepreneurship and activities MSME businesses and support (infrastructure) for support improvement MSME sector. (Amri, 2017)

The lack of partnership, no existence role institution finance as well as lack of infrastructure that becomes problem external, and capital and human resources within the Hajoran Salted Fish UMK become material consideration For involving role government in development business the role of government intended that is can in the form of collaboration between government with party private sector and academics. In addition matter

above, the government can also play a role through his role as facilitator, catalyst and so on. On the selected strategic priorities main strategic alternatives is government area collaboration with party private and academic.

1. Collaborative Local Government with Party Private and Academic

- a. Government area collaboration with party private and academic with give training, counseling and mentoring.

Government area can do collaboration active with party private and academics in give training, counseling and mentoring to salted fish UMK actors Hajoran. Collaboration between government with party private can come true through activity coaching, training technical, provision financing through scheme People's Business Credit (KUR), as well as utilization of Corporate Social Responsibility (CSR) funds from companies operating in the sector fisheries and food. Support kind of This is really needed by the salted fish UMK Hajoran, especially in overcome problem classic like limitations capital, technology production, and market access.

Besides that, the government area can Work The same with academics and private sector For organize training and outreach that focuses on the use of digital technology in access financing and marketing product. Training This can covers knowledge as well as skills in utilize online financing platforms and marketplaces to reach more consumers wide. With existence training like This is a salted fish UMK actor Hajoran will more Ready facing the digital era and being able to increase Power competition business.

In matter This opinion resource person Rizal Ma'ruf as academics participate strengthen that in development of salted fish UMK Hajoran, needed approach comprehensive which includes Research and development technology latest in salted fish processing has give contribution significant for improvement efficiency and effectiveness UMK production. Some technology that has been developed including Solar Dryer Dome (SDD), dehumidifier dryer machine, as well as technology fermentation bacterial starter culture based sour lactate. Innovations the No only speed up the production process, but also increase stability quality and safety product. In addition that, technology packaging such as vacuum packaging and modified atmosphere packaging (MAP) have been proven capable extend shelf life and maintain freshness product, so that open opportunity enter to the modern market.

Improvement quality the product is also an integral part of approach collaborative involving government, academics, and sectors private sector. Through outreach programs technical, perpetrator business Can get knowledge about technique hygienic processing of salted fish, use tool modern dryers such as electric ovens solar or dryer mechanical, as well as utilization friendly packaging environment and attractive visually. This is aims to ensure that salted fish products Hajoran own

standard high quality and can penetrate a wider market wide, including export markets.

In matter sustainability material standard, government together company large and institutional finance can become partners in strengthen chain fresh fish supply from fisherman local. For example, with provide help in the form of cold storage, equipment friendly catch environment, up to management system distribution of fish efficient. The government can also Work The same with the Maritime Affairs and Fisheries Service as well as academics from regional universities For do training and mentoring to fishermen and perpetrators business in management results sustainable oceans.

University or college tall area own role important in activity this, namely as partners strategic in empowerment public fishermen and MSMEs. Academics can give mentoring technical and managerial, doing research and development products, up to form group business together with those who are able manage business in a way independent and professional. Activities training can also be covers aspect important other like management production, efficiency costs, and diversification product processed salted fish.

Besides aspect production and technology, training must also be targeting the field management finance and accounting government business area can provide support in form facilitation power expert from circles academics and practitioners business For give consultation about bookkeeping business, planning finance, as well as business capital management. Through approach This is a salted fish UMK actor can more understand condition financial business they and are able make decision more business appropriate.

Training and mentoring this can also be done covers understanding to policies and procedures legality business, including licensing business, standardization products, to halal labels and permits distribution from BPOM. This is important For support legality and credibility salted fish products Hajoran in the eyes consumers, both at the level local and national.

Problem limitations source Power human resources can also overcome through collaboration this. Ongoing training can increase skills perpetrator business in various aspects, including technique production, management power work, digital marketing, and utilization technology industry House stairs. This is expected can encourage salted fish UMK Hajoran For Keep going innovate, expand network business, and opening field Work new in the sector processing results sea.

Besides that, the government can also push formation cooperative or group business together as receptacle synergy between salted fish UMK actors. With strong institutions, the actors business can more easy access capital assistance, training, and markets. private sector and academics can also accompany the process of formation, development, to strengthening institutional so that it can become a driving force

economy local.

In the end, collaboration between government, parties private sector and academics through continuous training, counseling and mentoring will create ecosystem healthy business for salted fish UMK Hajoran. Approach This No only will increase capacity business , but also has an impact on welfare public fishermen, availability field work, and strengthening economy area in a way general.

- b. Government area can build close collaboration with party private and academic in frame open access as wide as possible for salted fish UMK Hajoran For can Work The same with institution finance.

Government area own not quite enough answer big in create climate conducive business for Micro and Small Enterprises (MSMEs), including salted fish MSMEs Hajoran. One of the challenge main issues faced UMK actors are limitations access to source financing from institution finance. Therefore that, role government is very necessary in build strong collaboration together party private and academic use expand and simplify access to institution finances, good banking both banking and non-banking. Collaboration This can realized through implementation of comprehensive training and outreach programs for salted fish UMK actors Hajoran. Government area can holding hands institution finance For give education related products available financing, procedures submission loans, management risk effort , and its importance bookkeeping neat finances. With adequate understanding, the perpetrator business will more believe self in access credit or financing of working capital required For development his efforts.

Distribution of KUR can done in a way direct and indirect direct, which is the distribution in a way direct can accessible at the office branch assistant bank implementer. Meanwhile method No directly, can access through institution finance micro and cooperatives save borrow or through other program linkage activities that work The same with the implementing bank. (Feriyanto, 2021) Through collaboration between government with institution finances can also provide loan with scheme financing specifically for Hajoran Salted Fish UMK in matter facilities material or tools that follow the current era and era This.

Party academics can also involved as partners in give guidance technical and mentoring for MSMEs, in particular in preparation of business proposals, studies eligibility business and planning finance. Through approach based science and practice, salted fish UMK actors Hajoran can increase capacity in manage his business in a way professional. This is become important Because Lots MSME actors who are still operate business in a way traditional and not yet own completeness administration that becomes condition important in access institution finance.

Temporary that sector private sector in particular institution finance such as general banks, BPR, cooperatives save loans and institutions

financing micro can become partners real in distribute financing to UMK. Government area can facilitate Work The same through a memorandum of understanding (MoU) with parties so that there is a credit program special with flower low, flexible tenor, and more conditions friendly for MSME actors. The government can also propose a subsidy program flower or guarantee credit use lower risk failure payment.

More far, collaboration This can directed For form system information and services mentoring integrated at the level village or sub-district. System This will make it easier salted fish UMK actors Hajoran For consult about access financing, getting information opportunity Work the same, and get help technical in compilation required documents. Government Can assign power UMK companion or form post UMK services for bridge communication between perpetrator businesses and institutions finance.

Besides focus on financing, efforts strengthen literacy finance is also necessary become attention. MSME actors need to equipped with skills base like recording finance, management cash flow, business capital calculations, and planning profit loss. With management more finances good, salted fish UMK actors Hajoran will more easy in compile report finance as base For access external capital, while at the same time increase credibility effort in the eyes giver loan.

- c. Government collaboration with party private and academic in push perpetrator business For increase literacy finance and use technology.

In the middle the development of the business world is increasingly competitive, improvement literacy finance and utilization technology become very crucial thing for Micro and Small Enterprises (MSMEs), including salted fish MSMEs Hajoran. However, in reality, many MSME actors in this region who are still face constraint big in two aspect said. The low level formal education, lack of access information, as well as limited mentoring from party outside become factor main cause Lots perpetrator business Still Not yet understand importance recording neat and tidy finances capable use technology For support activity his efforts.

Environment surrounding community Hajoran, which tends to Still conventional in operate activity effort, showing challenge real. Most of perpetrator business manage his business based on experience hereditary without systematic recording. They No used to use report finance simple like notes cash flow , profit and loss, or balance sheet finances. As a result, many perpetrator business difficulty measure growth his efforts, identifying loss or profits, up to No can fulfil condition administrative If want to access financing from institution finance.

Besides that, still Lots MSME actors in the environment this is what is considered "taboo use technology", namely not enough skilled in use digital devices such as smartphones, applications finance, or online marketing platforms. In fact, when This digital technologies such as

social media, e-commerce, and systems digital payments can become tool important For increase marketing, expanding market, and accelerate transaction effort. Lack of training and lack of digital infrastructure such as stable internet signal in some areas becomes inhibitor main.

In matter this, the government area can play a role active with holding hands party private and academic For develop training programs literacy finance and technology that targets direct perpetrator efforts in the field. This program No only containing theory, but also must nature practical and applicable, adaptable with abilities and needs MSME actors. For example, training simple about How take notes expenditure and income daily use book write or application easy digital finance understood. Likewise, training use of social media For promotion products, use of WhatsApp Business, or method make catalog product simple digitally.

Academics from college tall local can involved as power companion For give education and simulation direct to UMK actors. Parties private sector, especially company technology financial (fintech) or digital platform providers, can also support through provision application friendly users as well as mentoring use technology. Government can facilitate place and tools training, as well as ensure this program reach perpetrator businesses in remote areas.

- d. Government Work The same with party private and academic For push improvement collaboration between perpetrator salted fish business Hajoran with company large and society.

Government area own role important in build network Work the same strong between Micro and Small Enterprises (MSMEs) with various parties, including company large and society wide. In effort develop sector salted fish business in the Hajoran area, collaboration between perpetrator business local with company big as well as involvement active society is very necessary For create chain efficient, powerful supply competitive and sustainable.

Through Work same structured with party private and academic, government can facilitate meeting between salted fish UMK actors Hajoran and companies large companies operating in the sector processing food, distribution results sea, as well as modern retail. Collaboration This No only open greater market access wide for salted fish products, but also become opportunity for the transfer of knowledge and technology, especially in matter packaging, standardization quality, and marketing strategy.

On the other hand, academics can play a role in give mentoring technical and educational to MSME actors and the community around. This covers training hygienic processing of salted fish, improvement quality products, management waste, as well as approach empowerment based community. Involvement public local is also important For strengthen capacity production, at the same time create a

sense of belonging to sustainability salted fish business in the area the.

The government can also facilitate formation group business together or cooperatives, which can strengthen position bid MSME actors in Work The same with company big. Through approach this, the perpetrator salted fish business Hajoran will own more access Good to material standard, means production and distribution, at the same time strengthen structure economy inclusive and empowered local competitive.

- e. Government area Work The same with party private and academic in give support as well as help facilities and infrastructure for salted fish UMK Hajoran.

Attention government area to development business micro and small very much important, especially for sectors local who have potential economy However face limitations facility basic. One of the form support that is much needed by MSME actors, including salted fish business in the Hajoran area, is help in form facilities and infrastructure. Support This covers various aspect physical and non-physical that can streamline the production and distribution processes, to marketing product.

Through collaboration between government area, party private sector and institutions academic, various form aid and development infrastructure can realized in a way more effective and sustainable. The government, for example, can facilitate development or repair access road going to location production and place drying salted fish, which during This become constraint main in the distribution process results production to the external market area. Improvement accessibility This will impact direct to efficiency cost and time in chain supply business.

Besides that, the need will building proper processing, facilities sanitation and access adequate electricity is also very urgent. The government area can holding hands company big or institution finance as partners funding in development facility said, well through the responsibility program answer social company (CSR) and scheme partnership investment. Existence means hygienic and compliant fish processing standard quality is very important For increase Power competition salted fish products Hajoran at the national market and international.

Party academics also play a role important in support development infrastructure based need local. They can involved in the design process facility efficient production, compiling system drying based technology simple, and develop design packaging attractive and functional products. No only that, academics can also help designing system more modern distribution and marketing, including utilization technology information and communication For expand network marketing.

On the other hand, the formation of group business together or cooperatives also need facilitated For strengthen position bid perpetrator salted fish business. Group This can made into partners government in

distribution assistance, training, and financing. In term length, support to facilities and infrastructure No only will increase capacity production, but also strengthens structure economy local based on the potential of coastal areas Hajoran.

- f. Government area collaborate with party private and academic in build networks and communications between salted fish UMK actors Hajoran.

Strengthening networking and communication between Micro and Small Enterprises (MSMEs) are element important in push growth and power competition sector business local, including salted fish business in the Hajoran area. Network business No just build relation social or expand connection business, but also become means strategic For facilitate collaboration between MSME and business actors medium until big, and push mutual partnership profitable.

However, building system network effective business No can fully done by the UMK actors themselves. It is necessary support from party third, in matter This government region, sector private sector and institutions academic. Government area can play a role as facilitator main in bring together perpetrator salted fish business Hajoran with partners potential through various activity like exhibition product, festival results sea, business forums, and conferences economy area. Activities kind of This No only open new market opportunities, but also strengthening position bid MSME actors in chain supply industry results fisheries.

Academics also have role strategic in build communication and networking between perpetrator business. Through organizing discussion forums, training collaborative, as well as research together, college tall can become connector between the world of business and the world of science knowledge. They can introduce relevant and helpful innovation develop development strategies network adaptive business to current development.

Besides activity physical, strengthening network can also pushed through development of a digital platform that makes things easier interaction between perpetrator business. Collaboration between government, companies technology and institutions education tall can produce mobile applications, systems management business digital-based, and customized e-commerce platforms with characteristics of salted fish UMK Hajoran. Technology This would be very useful in expand market reach, increase visibility product in a way national and international, as well as make things easier access to information business and finance, including Work The same with institution finance sharia.

Through digitalization and systems organized communication, salted fish UMK actors No only can expand network with customers and investors, but also strengthen collaboration between fellow perpetrator business at the level local. Government and stakeholders interest other own role important in ensure that the network that was built No nature

sporadic or only formality, but rather truly structured and quality. Quality good network reflected from sustainability relationship, mutual share information and skills For form partnership term long.

- g. Collaboration Local Government, Private Sector, and Academics in Development of Hajoran Salted Fish UMK as a Strengthening Strategy Economy Local.

Development sector business micro and small enterprises (MSMEs) based potential local be one of step strategic in strengthen independence economy areas, especially in coastal areas like Hajoran who has riches source abundant fish resources. One of them product featured from this area is salted fish Hajoran, which until moment This Still face various challenge in development his business, starting from limitations market access, low capacity production and quality packaging, up to lack of promotional strategies and capital. In context this, collaboration between government area, party private sector and academics become very important and urgent For done in a way systematic and sustainable.

Government area own role central in designing policies that support strengthening MSMEs, both through provision facilities and infrastructure supporters, conducive regulations, and giving facilitation in matter training, certification products and convenience licensing effort. However Thus, the role government will Far more optimal if supported by synergy with sector private and public sectors academics. Parties private sector , such as company big and institution finance, can involved in a way active in support activity marketing and financing business, especially in facilitate access promotion via digital media, letters news, television, and online trading platforms (e-commerce).

Besides that, participation private sector can also expanded in form organizing exhibition events or product festival local, which aims For introducing salted fish Hajoran to a wider market wide, including consumers outside area even overseas.

On the other hand, academics play a role as source knowledge and innovation, which can give contribution through research applied, devotion community, and MSME empowerment programs based on technology appropriate use. In matter this, work The same between government regions and universities tall can directed at developing business models, improving quality production, diversification processed salted fish, as well as a more effective branding strategy effective and appropriate with market tastes.

Collaboration between actor the expected No only capable increase visibility salted fish products Hajoran in the national and international markets, but also become a stimulus for strengthen ecosystem economy local based partnership. Through promotion and strengthening market network, salted fish UMK actors can more easy meet with potential buyers, including from circles exporter or perpetrator business modern retail. In addition that, the increase access to market information and

opportunities investment can push growth awareness collective public For more active entrepreneurship and development business based potential local.

Research result Pattimahu et al, stated that through or with synergy government, academics and business, MSMEs in Kairatu District own potential For can developing. (Pattimahu et al., 2023) To what extent does the government area utilise existence qualified individuals academic For overcome challenge development of MSMEs in general significant influence role academics in the region. (Pattimahu et al., 2023)

Actor's role from circles academics in development business micro and small (UMK) salted fish products Hajoran is very important and strategic, especially If directed through support and facilitation government area in build ecosystem collaborative and sustainable endeavors. Academics No only act as provider knowledge scientific, but also as a motivator and agent change social that can give training, mentoring technical, as well as coaching entrepreneurship in a way systematic to public coastal areas, especially fishermen and MSMEs in salted fish processing. One of them challenge fundamental issues faced in development of salted fish UMK in Hajoran is Still low quality production, limited innovation in packaging, as well as lack of understanding of the actors business to importance standard quality and cooperation cross sector in face modern market dynamics.

Through effective collaboration between government and academics, strengthening capacity MSME actors can done No only in form training conventional, but also through financing and implementation research relevant applications with need local. One of the form support urgent concrete is provision package analysis laboratory For test content nutrition, salt content, safety food and security salted fish products, which are up to moment This Not yet available in the sub-district area Hajoran. Existence facility analysis the will give guarantee quality to consumers and become prerequisite important For open greater market access wide, including opportunity export to countries with regulations strict.

Besides aspect quality, issues logistics and infrastructure storage also becomes obstacle Serious for salted fish UMK actors, especially in face market demand in amount big. Therefore that, development warehouse storage integrated that meets standard hygiene is very necessary For ensure availability stock , maintain quality products, as well as accommodate buyer's request in scale big in a way planned. This warehouse can also functioned as center distribution and aggregation product from various UMK actors in the Hajoran area, so that create efficiency in chain supply. As said Tamtomo in his research that development of MSMEs is not only by MSMEs, but also must supported all good stakeholders from association business, college height and agency related because policy government is very necessary For help

push MSME development. (Tamtomo & Qomariyah, 2016)

2. Government Playing a role As Facilitator and Catalyst

During this, role government area as facilitator in development business micro and small (UMK) salted fish Hajoran Still are considered minimal and not yet optimal. The facilities provided tend nature incidental and limited, for example only in the form of support promotion through participation in the product festival featured area, without followed by mentoring sustainable training technical, or formation system adequate distribution. In fact, in context development of MSMEs based on potential local like salted fish Hajoran, role government should No only as implementer activity ceremonial, but more from that, it is hoped functioning as facilitator at a time catalyst in speed up growth and power competition sector the.

Through government strategy play a role as facilitator can in the form of giving training, procurement assistance and counseling, assistance equipment as well as access capital. (Arofah, 2022) The role of government as catalyst is also meant as accelerating agent development potential of salted fish UMK Hajoran. This thing can done through improvement access marketing like participation in the UMKM bazaar, development online market networks, and business matching activities.

As facilitator, government area have role in matter facilitating MSMEs to push development and progress business micro small and medium enterprises (SMEs). Law No. 20 of 2008, Article 1, states that development is efforts made by the government, the government regions, business world and society For empowering MSMEs through giving facilities, assistance, guidance and assistance reinforcement For grow, improve ability and power MSME competitiveness. (Sumadi & Prathama, 2021)

In a way general, facilitation development of MSMEs includes three aspect main, namely provision facilities and infrastructure, training source Power human resources (HR), as well as promotion or marketing. In matter this, facilitation against the minimum wage for salted fish Hajoran Still not optimal, especially from aspect facilities and infrastructure supporters production. Although Thus, training or counseling to perpetrator businesses and workers Already implemented several times, although Still limited in its coverage and sustainability.

Hamalik in (Boe) states that training is a series of processes efforts made with on purpose in form giving help to power purposeful work For increase effectiveness and productivity in a organization. (Boe, 2014) Perpetrator salted fish business such as Rio Ari Santoso from the UMKM "Santoso Abadi" has get insight and knowledge business through experience as well as market observation, although formal training from government Not yet Lots obtained. Although Thus, hope will existence support HR training from stakeholders interest local Still Keep going voiced by the perpetrator business. Different with Rio, Nurjannah from salted fish business wet "Nur Jaya" has several times following training from service fisheries and cooperatives, which help him in develop

business in a way more professional.

Temporary that, Mursal Arif and Asran Not yet get training or adequate counseling, although own potential big and experienced length in the field salted fish processing. Limitations facility as well as access to training Still become obstacle for they For increase capacity business in a way significant.

Promotion or marketing salted fish products Hajoran has start done through online media, even though Still limited. Facilities promotion from government local as far as This new several times given, including through participation in the UMKM bazaar and product festival featured area. Activities like a culinary festival coast or results expo fishery potential become means effective promotion. Through facilitation activity exhibition or festivals, both at the level local, national, and international, the perpetrators business can get insight, network new, and useful market information For development business to front.

Government play a role as catalyst, namely as parties that encourage and accelerate the process of developing salted fish MSMEs Hajoran through various effort facilitation and support sustainable policies. Catalyst Alone is something that causes occurrence changes and give rise to reaction or incident new that speeds up the process of a event. (Purba, 2018) Playing a role as catalyst, government in matter This only as factor speed up just.

Government can take a number of step strategic For push development of salted fish UMK Hajoran, such as give award to perpetrator business with product best, empowering community creative in the field Processing salted fish to make it more delicious productive, providing infrastructure intellectual like training management business and access market information, as well as support innovation products to be more empowered competitive.

3. Formation Village Unit Cooperatives (KUD) and Supervision

Government Village Unit Cooperative is a cooperative all-round business consisting of members resident village and located in the area rural areas his work covers one area of Maria and Winarsih sub-districts in the opinion that the Village Unit Cooperative (KUD) is cooperatives in rural areas that operate in provision need community. KUD is classified in economy people's Because its independent nature and is business together.

Mr. Syafril convey that formation cooperatives at the level village coast, such as KSU Bahari Cooperative in Hajoran is one of the step strategic in support strengthening economy public fishermen and MSME sector actors fisheries. According to he, cooperative play vital role as institution economy democracy that is not only become receptacle business collective, but also as connector between perpetrator business small with access financing, training, and markets.

The Success of KSU Bahari Successful Hajoran get financing amounting to Rp. 1 billion from the Maritime and Fisheries Business

Capital Management Institute (LPMUKP) through a financing program micro flowering low 3% per year. Success This No off from support government regions, especially the Maritime Affairs and Fisheries Service, in facilitate the formation process cooperatives, mentoring legality institutions and training management cooperatives. The government is also involved in verify eligibility cooperative as recipient loans, ensure that the funds distributed truly used For development business productive public.

Instructions president Republic of Indonesia No. 4 of 1984 Article 1 paragraph (2) states that KUD development is directed towards village unit cooperatives can become center service activity economy area rural formation Village Unit Cooperative (KUD) is one of the assistance programs government that aims For realize prosperity public in a way evenly in frame reach justice social. In context development of salted fish UMK Hajoran, KUD can empowered For support strengthening sector fisheries, such as provision means affordable production, facilities storage results catch, as well as build network efficient distribution. In addition that, KUD can also play a role in provision material supporters businesses, such as salt and ice cubes, with price compete in the market.

The development of KUD is based on the existence of potential villages, including the community farmers, entrepreneurs small and industrial House stairs, with base need together potential the must developed through KUD and become KUD members in each type business or activities. In matter this, the community in question are fishermen and perpetrators business small, especially the UMK for salted fish Hajoran. Through formation of KUD in the Hajoran area , fishermen and salted fish UMK actors can increase capacity as well as skills in various aspect development business.

Skills the covering technique handling results more catches efficient, hygienic salted fish processing, management finance, marketing, and packaging products to be more attractive and competitive in the market. The role of government in KUD development is very important and not may stopped. The role of government in movement cooperative among others. (Mudjiarto, Wahid, & Sugiharto, 2016)

- a. Give guidance in the form of counseling, education as well as help consultation to problem cooperative.
- b. Do supervision including protection to cooperative in the form of determination field activity the economy that has succeed managed by cooperatives For No operated by a business entity other.
- c. Give facility in the form of convenience capital as well as development network business and work The same.

Build cooperative is duties and responsibilities government and all people. In accordance with the goal For increase welfare members in particular and society in general, cooperatives need built become strong and independent based on principle cooperatives. Strong and independent cooperatives will capable play a role as pillar economy national.

D. CONCLUSION

Based on results research and discussion, can concluded that there is two group big problems that hinder development of salted fish UMK in Hajoran, namely internal problems and issues external. The most dominant internal problems is limitations capital, while problem the most significant external is lack of partnership and support from party outside.

In effort overcome problem said, the solution dominant from the internal side is improvement capacity perpetrator business through training, counseling and mentoring in a way periodically. While from side external, solution main is existence support and assistance means as well as infrastructure from government. Based on results ANP analysis, proposed priority strategies is collaboration between government area, party private sector and academics use create strong synergy in support development of salted fish UMK Hajoran.

Implications

Study This own implications important for development of salted fish UMK Hajoran. Based on findings research, can concluded that the more Good condition capital, availability material stable standard, implementation management good effort, and improvement quality source Power man will speed up development of the MSME.

Implications direct from repair factors the including improvements mark production, efficiency and effectiveness operational business, as well as improvement turnover sales. Increase turnover this in turn impact on increasing business profits. In addition that, the increase mark production will also open opportunity absorption power Work additionally, which is direct will reduce level unemployment in the Hajoran area, Central Tapanuli. With Thus, the results study This expected can push improvement welfare society and growth economy local.

Suggestion

As for the suggestions that can be delivered based on results study This is as following :

1. For Study Next : It is recommended that research advanced with ANP approach can involving more Lots respondents from circles experts, practitioners, and regulators who are truly competent in field development of MSMEs, in order to get more results representative and accurate.
2. For Stakeholders The interests and practitioners of Hajoran Salted Fish UMK : It is hoped that the results study This made into as references and basis consideration in taking policy and decision strategic use support development of salted fish UMK in Hajoran.
3. For Regional Government and Parties Related : Through study this, it is hoped appear attention to perpetrator business processing of salted fish in other areas which also have potential big, and push innovation product from just salted fish raw become product processed worth plus tall.
4. For Research Model Development : Research model This has identify problems, solutions, and strategies, but Not yet study in a way deep

aspect opportunities, challenges, costs, and risks from development of MSMEs. Therefore that, research This can made into base development advanced model that adopts the ANP-BOCR (Benefit, Opportunity, Cost, Risk) model in order to give more mapping comprehensive.

5. For Academics and Researchers : Research This expected can expand treasury academic related development of MSMEs, especially in the sector salted fish processing. Findings about priority problems, solutions, and development strategies expected capable give input concrete for all over party related, especially in determine scale priority settlement problem in a way systematic.

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