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Coastal MSMEs-Based Blue Economy Development Strategy in Tanjung Jabung Barat Regency

Ahmad Nur Budi Utama[1], Wirmie Eka Putra[2], Idham Khalik[3]
[1,2,3] Universitas Jambi

ABSTRACT: The blue economy is a development approach that emphasizes the sustainable use of marine and coastal resources while maintaining a balance between economic growth, social welfare, and environmental sustainability. Tanjung Jabung Barat Regency as one of the coastal areas in Jambi Province has great potential in the development of the blue economy, especially through the capture fisheries sector, aquaculture, marine product processing, and the existence of coastal micro, small, and medium enterprises (MSMEs). However, this potential has not been utilized optimally because it is still faced with various structural problems, such as low literacy and financial management of MSME actors, limited access to formal financing, weak business institutions, low product added value, and dependence on traditional marketing patterns.

This research aims to analyze the conditions and challenges of coastal MSME-based blue economy development in West Tanjung Jabung Regency and formulate a sustainable and inclusive development strategy. The research method used is a descriptive qualitative approach by utilizing secondary data sourced from regional policy documents, reports of related agencies, and scientific publications. SWOT analysis is used to identify strengths, weaknesses, opportunities, and threats in the development of the blue economy.

The results of the study show that strengthening the blue economy in West Tanjung Jabung Regency requires an integrated strategy that places coastal MSMEs as the main actor. Priority strategies include increasing the literacy and financial recording of coastal MSMEs, strengthening access to adaptive financing according to the characteristics of coastal businesses, strengthening cooperative institutions and joint business groups, increasing the added value of fishery products, and digitizing marketing and payment systems. This study recommends the need to integrate blue economy policies with the agenda of strengthening MSMEs and regional financial inclusion to encourage sustainable and equitable coastal economic growth.

KEYWORDS: Blue Economy; Coastal MSMEs; Financial literacy; Financial Inclusion; Sustainable Development.

I. INTRODUCTION

Tanjung Jabung Barat Regency is one of the coastal districts in Jambi Province that has a strategic position in economic development based on marine and fishery resources (Bakti & Herlina, 2020). This area has a long coastline, a diverse coastal ecosystem, and a community that has depended on fishing activities as the main source of livelihood for generations. The capture fisheries, aquaculture, seafood processing, and fishery products trade sectors are the economic backbone of coastal communities in Tanjung Jabung Barat Regency (Utama & Syarif, 2023).

In recent years, the issue of sustainable development has become a major concern in regional development planning, including in coastal areas. Uncontrolled exploitation of marine resources can lead to environmental degradation, declining fish stocks, and the economic vulnerability of coastal communities (Midlen, 2021). Therefore, a development approach is needed that is able to optimize the use of marine resources without sacrificing ecosystem sustainability. The concept of the blue economy is present as an approach that answers these challenges (Budi Utama & Suryani, 2023).

The blue economy emphasizes the use of marine resources in an innovative, efficient, and sustainable manner with the aim of improving community welfare and preserving the environment. The application of the blue economy not only focuses on the production aspect, but also on strengthening the value chain, increasing added value, resource use efficiency, and economic inclusivity. In the context of coastal areas, the blue economy is an important strategy to encourage local economic transformation based on superior potential.

Coastal micro, small, and medium enterprises (MSMEs) have a strategic role in the implementation of the blue economy. Coastal MSMEs are directly involved in post-harvest activities, such as processing, storage, distribution, and marketing of fishery products. The existence of coastal MSMEs not only contributes to job creation but also plays a role in equalizing income and strengthening the local economy (Kedia & Gautam, 2020; Utama & Suryani, 2023). However, the development of coastal MSMEs in Tanjung Jabung Barat Regency still faces various structural obstacles (Pratama, 2020).

The main problems faced by coastal MSMEs include low financial literacy and business registration ability, limited access to formal financing, weak economic institutions, and low added value of fishery products produced. This condition causes coastal MSMEs to have low competitiveness and are vulnerable to seasonal fluctuations, climate change, and market price dynamics. In addition, limited technology adoption and marketing digitalization also limit the market reach of coastal MSMEs (Narwal et al., 2024).

Based on these conditions, the development of the blue economy in West Tanjung Jabung Regency requires a comprehensive and integrated strategy with a focus on strengthening coastal MSMEs. This research aims to examine the conditions of coastal MSME-based blue economy development and formulate sustainable and inclusive development strategies. The formulation of the problems in this study includes: (1) what are the conditions and challenges of coastal MSME-based blue economy development in West Tanjung Jabung Regency, and (2) what strategies can be formulated to strengthen the role of coastal MSMEs in supporting the development of the blue economy.

The concept of the blue economy first developed in response to the limitations of conventional development models that tend to exploit natural resources (Wuwung et al., 2022). The blue economy views the ocean as a resource that must be managed sustainably by prioritizing the principles of efficiency, innovation, and sustainability. In the context of regional development, the blue economy is a framework to integrate economic growth with environmental preservation and improvement of community welfare (Picken, 2023).

The blue economy covers various sectors, including sustainable capture fisheries, environmentally friendly aquaculture, value-added marine product processing, marine transportation, marine tourism (Imam Iskandar & Ariffudin Islam, 2021), and the use of marine renewable energy. The implementation of the blue economy requires technological innovation, institutional strengthening, and policies that support cross-sectoral collaboration. Coastal MSMEs are business units that operate in coastal areas by utilizing marine resources as the main input. Coastal MSMEs have an important role in creating added value for fishery products, expanding employment opportunities, and increasing the income of coastal communities. However, coastal MSMEs often face constraints of limited capital, low quality of human resources, and weak access to markets and financing (Budi Utama, 2023).

Financial literacy is the ability of individuals or business actors to understand financial concepts, manage cash flow, make financial planning, and make the right financial decisions. The low level of financial literacy has an impact on weak business financial management, low ability to access formal financing, and high dependence on informal financing sources with high interest rates (Xiao & Tao, 2021).

Financial inclusion is an important supporting factor in the development of coastal MSMEs. Financial inclusion includes access to formal financial services, such as savings, credit, insurance, and digital payment systems. Increasing financial inclusion of coastal MSMEs can encourage increased business capacity, strengthen business resilience, and support local economic growth(Croft et al., 2024; Putra & Larasdiputra, 2020).

II. METHODS

This study uses a **descriptive qualitative** approach that aims to obtain a comprehensive understanding of the conditions (Murdiyanto, 2020), problems, as well as strategies for developing a blue economy based on coastal MSMEs in West Tanjung Jabung Regency. This approach was chosen because it is able to explain socio-economic phenomena contextually according to the characteristics of coastal areas and the dynamics of business actors (Puyt et al., 2023).

A. Types and Approaches to Research

This type of research is **qualitative descriptive research** (Fadli, 2021; Moleong, 2020), which emphasizes the exploration and interpretation of data to understand the empirical reality of blue economy management through coastal MSMEs. This approach allows researchers to examine the relationship between economic, institutional, and policy aspects holistically.

B. Data Collection Sources and Techniques

The data used in this study is secondary **data (Ds)** sourced from:

Regional policy documents (RPJMD, RKPD, OPD Strategic Plan) → D_1

Reports from government agencies related to marine, fisheries, and MSMEs → D_2

Scientific publications and previous research results → D_3

Mathematically, the research dataset is formulated as:

$$D_s = \{D_1, D_2, D_3\}$$

Data collection techniques are carried out through:

Literature studies (L)

Policy document review (T)

So that the data collection method can be stated as:

$$M = L \cup T$$

C. Data Analysis Techniques

Data analysis is carried out systematically through three main stages, namely:

Data reduction (R_d) → screening and selection of relevant data

Data presentation (P_d) → the preparation of data in the form of an analytical narrative

Conclusion and verification (K_v)

The stages of data analysis are formulated as:

$$A_d = \{R_d \to P_d \to K_v\}$$

D. SWOT Analysis

To formulate a blue economy development strategy based on coastal MSMEs, this study uses **SWOT analysis** (Pratama, 2020), yang mengidentifikasi faktor internal dan eksternal sebagai berikut:

- Strengths → $S = \{s_1, s_2, \dots, s_n\}$
- Weaknesses → $W = \{w_1, w_2, \dots, w_n\}$
- Opportunities → $O = \{o_1, o_2, \dots, o_n\}$
- Threats → $T = \{t_1, t_2, \dots, t_n\}$

The combination of these factors results in four alternative strategies:

$$\begin{aligned} Strategi\ SO &= f(S \times O) \\ Strategi\ ST &= f(S \times T) \\ Strategi\ WO &= f(W \times O) \\ Strategi\ WT &= f(W \times T) \end{aligned}$$

The results of this analysis are used to determine **priority strategies for the development of coastal MSMEs-based blue economy that** are adaptive, sustainable, and in accordance with the conditions of West Tanjung Jabung Regency.

III. RESULTS AND DISCUSSION

A. Blue Economy Potential of West Tanjung Jabung Regency

Tanjung Jabung Barat Regency has great blue economic potential which is sourced from the wealth of marine and coastal resources. Capture fisheries and aquaculture activities are still the backbone of the economy of coastal communities. The existence of coastal MSMEs engaged in the processing, drying, freezing, and marketing sectors of fishery products shows that the blue economy value chain has been formed naturally in this region.

However, this potential has not fully resulted in optimal economic added value. Most coastal MSMEs still operate on a small scale with simple technology and local market orientation, so their contribution to increasing the income and welfare of coastal communities is still limited. This condition emphasizes the importance of strategic interventions to encourage a more productive and sustainable MSME-based blue economy transformation.

B. Analysis of Internal and External Factors of Coastal MSMEs

The results of the analysis show that the internal strength factors of coastal MSMEs in West Tanjung Jabung Regency include the abundant availability of fishery raw materials, the local experience and wisdom of coastal communities, as well as the support of local and central government programs in the marine sector and MSMEs. Strong social capital in coastal communities is also an important asset in the development of joint ventures.

On the other hand, the dominant internal weaknesses include low literacy and business financial management, weak financial records, limited access to supporting infrastructure such as cold storage and processing facilities, and MSME institutions that are not optimal. This condition has an impact on the low competitiveness and resilience of coastal MSME businesses.

From an external perspective, opportunities for the development of the blue economy are increasingly open with increasing market demand for processed fishery products, the development of digital technology and online marketing platforms, and the availability of various financing schemes from the government. However, coastal MSMEs also face threats in the form of seasonal and weather uncertainty, fluctuations in the price of fishery commodities, degradation of the coastal environment, and competition from similar products from other regions.

C. Financial Literacy and Access to Financing as Key Issues

Important findings in this study show that financial literacy is a key factor in the development of coastal MSMEs. Most MSME actors have not implemented the separation of business and household finances, do not have simple financial records, and are not able to develop financial planning that is adaptive to seasonal income patterns. This condition makes it difficult for coastal MSMEs to meet formal financing requirements and increases their dependence on high-risk informal financing.

Therefore, increasing financial literacy through continuous training and mentoring is a very important strategy. In addition, a financing scheme that is adaptive to the characteristics of coastal businesses is needed, such as tenor adjustments, payment grace periods, and fishing season-based installment mechanisms.

D. Institutional Strengthening and Value-Added Increase Strategies

Strengthening economic institutions, especially cooperatives and joint business groups, has a strategic role in supporting the development of the blue economy. Strong institutions can function as production aggregators, price stabilizers, as well as gateways to access financing and markets. Through effective institutions, coastal MSMEs can increase business scale and efficiency collectively.

In addition, increasing the added value of fishery products through product diversification, processing innovation, packaging improvement, and quality standardization is an important step to increase the income of coastal MSMEs. This strategy also contributes to reducing dependence on the sale of raw materials and increasing business resilience to fluctuations in commodity prices.

E. Digitalization of Coastal MSMEs and Policy Implications

The digitalization of marketing and payment systems provides a great opportunity for coastal MSMEs to expand market reach and improve transaction efficiency. The use of digital platforms can reduce reliance on traditional intermediaries as well as increase price transparency and market access.

In terms of policy, the results of this study show the need to integrate blue economy policies with the agenda of strengthening MSMEs, financial inclusion, and developing supporting infrastructure in coastal areas. Integrated, sustainable, and local needs-based regional policies are expected to be able to create an inclusive, resilient, and competitive coastal economic ecosystem.

IV. CONCLUSIONS

The development of the blue economy in West Tanjung Jabung Regency requires an integrated strategy that places coastal MSMEs as the main actors in the marine and fisheries value chain. The results of the study show that increasing financial literacy and management, expanding access to financing that is adaptive to the seasonal characteristics of coastal businesses, strengthening cooperative institutions or joint business groups, and increasing product added value through processing innovations and quality standardization are key factors in encouraging the sustainability and competitiveness of coastal MSMEs. Therefore, it is recommended that local governments strengthen cross-sector collaboration through the integration of blue economy policies with MSME empowerment and financial inclusion programs, accompanied by sustainable assistance, the development of season-based financing schemes, the strengthening of the role of cooperatives as economic aggregators, and the acceleration of the development of infrastructure and digital ecosystems to improve the welfare of coastal communities without neglecting the preservation of marine and coastal resources.

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