



Strategic Growth of Honey Pineapple Micro-Enterprises through IFE-EFE-QSPM Analysis

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Abstract

This study aims to formulate appropriate welfare improvement strategies through the analysis of internal and external factors and the identification of priority strategies using the QSPM. A quantitative descriptive approach was employed, with data collected through Likert-scale questionnaires, interviews, and direct observations. The IFE matrix produced a score of 2.86, indicating that internal strengths are relatively dominant, particularly in product quality and farmer networks. Meanwhile, the EFE matrix yielded a score of 3.12, suggesting that external opportunities remain substantial, especially in terms of increasing market demand and government support programs. The business position in the IE Matrix falls within Quadrant II, implying significant growth potential that requires targeted development strategies to capitalize on existing opportunities. The QSPM analysis identifies digital marketing training and branding enhancement as the top strategic priorities, followed by expanded access to financing, product quality certification, and strengthening farmer institutions. Overall, the findings confirm that improving the welfare of honey pineapple micro-entrepreneurs should be pursued through growth-oriented strategies that emphasize internal capability development, effective utilization of digitalization, and integrated, sustainable institutional support.

INTRODUCTION

Economic development and poverty alleviation are the two main pillars to realize the progress and economic stability of a country (Wang et al., 2023). The two have a close relationship to achieve inclusive economic growth in reducing social inequality and improving people's welfare. In developing countries, the micro and small business sector is the backbone of the national economy because it has a strategic role in creating new jobs, expanding the production base, and increasing the income of low-income people. Through their role that directly touches the lower economic layers, micro and small enterprises have proven to be able to be effective instruments in strengthening the economic

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resilience of the community and reducing poverty levels in a sustainable manner. Thus, the success of economic development in developing countries is highly dependent on the extent to which the government is able to empower and strengthen the micro business sector as a driver of the people's economy (Ayu & Amron, 2023; Bhastary et al., 2025; Carvajal & Didier, 2024).

Micro, Small, and Medium Enterprises (MSMEs) in Indonesia itself play an important role in supporting the national economy. Based on data from the Ministry of Cooperatives and SMEs (Kemenkeu., 2025), the number of MSMEs in Indonesia has reached 65.1 million business units, or around 99.9% of the total national business actors. This sector also absorbs more than 97% of the national workforce and contributes around 61.5% to the national Gross Domestic Product (GDP). This figure shows that MSMEs are the main drivers of the people's economy, with a role that is not only limited to increasing the production and distribution of goods and services, but also in expanding employment opportunities and strengthening the domestic economic structure. Even in a volatile global economic situation, MSMEs have proven to be more resilient than large sectors due to their flexibility in adapting to market changes and local needs (BI, 2024). Despite its great contribution to the economy, the MSME sector in Indonesia still faces various fundamental challenges.

According to Bank Indonesia's Annual Report (2024), around 78% of MSME actors are still constrained by access to formal financing, while more than 60% have not been integrated with the digital ecosystem. In addition, the average productivity of MSMEs is still far behind compared to large companies due to low financial literacy, limited technological innovation, and lack of managerial skills. This condition indicates a structural gap between the economic potential of MSMEs and the available policy support. Therefore, the government seeks to strengthen the role of MSMEs through various strategic policies such as expanding access to capital, entrepreneurship training, digital transformation, and community-based empowerment (Kemenkeu., 2025). However, the effectiveness of the implementation of the policy still requires further evaluation, especially in relation to the impact on poverty alleviation and improving the welfare of low-income communities.

The latest data shows that Indonesia's national poverty rate in March 2025 was recorded at 8.47% or around 23.85 million people, decreasing compared to the previous period. In addition, the extreme poverty rate, which reflects the condition of the population with expenditure below the minimum standard well below the poverty line, also decreased significantly to 0.85% or around 2.38 million people in the same period (BPS Nasional, 2025).

The Government of Indonesia has determined that strengthening the MSME ecosystem, especially the ultra-micro and micro segments, is one of the main strategies in poverty alleviation. For example, the microfinance program that has been carried out, namely Ultra Micro (UMi) which is discussed to provide access to capital for very small businesses up to IDR 10 million (Kemenkeu, 2024). Meanwhile, in the digital era, business transformation is becoming increasingly important. However, on the other hand, many micro business actors still face major challenges in terms of digitalization and access to formal financing. A study shows that out of about 57 million micro-entrepreneurs in Indonesia, only about 20% have access to funding from formal financial institutions (Listiyanto, 2021).

Digital transformation and access to finance are the main obstacles that limit the ability of many micro entrepreneurs to upgrade and contribute more to poverty alleviation. Although internet penetration in Indonesia continues to

increase with the percentage of the population accessing the internet showing a significant surge in recent years, the adoption of technology by MSMEs is still uneven, especially in rural areas which are the base of micro-agricultural businesses (BPS, 2023). In addition, digital literacy and managerial capacity are also significant obstacles: many micro business actors are not used to online marketing, online order management, or digital bookkeeping, so the potential for increasing revenue through digital channels has not been optimally utilized (Anatan, 2023). On the other hand, national banking and economic reports indicate that a large proportion of micro-enterprises still rely on informal sources of financing; Access to formal credit remains hampered by administrative requirements, lack of collateral, and relatively high transaction costs for service providers. This condition results in many MSMEs not being able to make productive investments (e.g. purchasing machinery, raw materials on a larger scale, or digital investment), so that the potential for growth and improvement of the welfare of business actors' families is limited (Bank Indonesia, 2024). The same thing is felt by honey pineapple business actors in Belik District, Pemalang Regency.

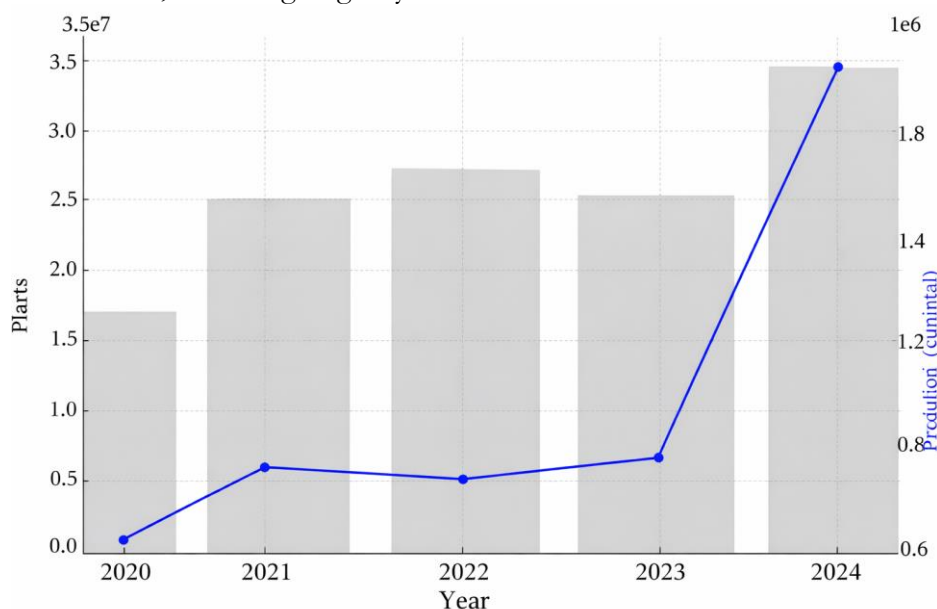


Fig 1. Plant Development and Production of Honey Pineapple in Belik District (2020-2024)

Honey pineapple in Belik District, Pemalang Regency is one of the leading commodities that has great potential as a base for local economic empowerment. Honey pineapple production data shows a surge from 673,704 quintals in 2022 to 1,785,454 quintals in 2024 (Pemalang, 2024). However, despite the increased production potential, many micro-agribusiness actors in the region still face serious obstacles that hinder the full contribution of micro business strengthening policies to poverty alleviation. These obstacles include limited access to capital, inadequate training and skills, and sub-optimal digital marketing, all of which point to the gap between policies formulated and implementation on the ground. For example, research in Beluk Village, Belik District shows that honey pineapple business actors still use simple operational management, marketing is still very dependent on conventional methods even though it has the potential to reach the market through the marketplace (Darmawan et al., 2024). Meanwhile, a national study states that less than 10% of agribusiness MSMEs in Indonesia have adopted the digital marketing model optimally, indicating that the digitalization of micro-agribusiness businesses is still far behind (Ayu et al., 2024).

Furthermore, although policies such as microfinance, entrepreneurship training and digitalization programs have been handed over by the central and local governments, their effectiveness at the local level is still limited as seen from the fact that many micro entrepreneurs in Belik have not received assistance or have not made good use of training. This shows that the existence of policies alone is not enough without strengthening the mechanisms of implementation, assistance and contextual adaptation. Previous research in the context of Pemalang honey pineapple, for example, shows that operational constraints such as lack of equipment, unstrategic production locations and low marketing expertise are the main obstacles (Murniawaty et al., 2022).

Thus, from the perspective of poverty alleviation, it is very important to investigate the extent to which the implementation of policies to strengthen micro enterprises, especially in the honey pineapple agribusiness sector in Belik contributes significantly to improving the welfare of business actors and reducing their economic vulnerability.

Belik District has great agribusiness potential through the honey pineapple commodity as a source of community economy, but in Fahrezi et al., (2022) research, the capacity of local business actors has not been fully able to optimize this potential due to limited access to capital, training, and digital marketing. Furthermore Kurnia & Halim, (2025) explained in his research, although various policies to strengthen MSMEs have been provided by the government, the effectiveness of their implementation is still questionable, especially when facing institutional, informational, and coordination obstacles at the regional level.

Nationally, strengthening MSMEs has been positioned as a key strategy in poverty alleviation, but without empirical evidence at the micro and sectoral levels, the strengthening policy risks not being on target or not producing a significant impact on the welfare of business actors (Anatan, 2023). From a fiscal policy perspective, poverty alleviation must be based on understanding the conditions of households and micro business actors, not solely on reducing national poverty statistics (Kemenkeu, 2024).

Therefore, this study is important to provide empirical evidence regarding the contribution of micro business strengthening policies to improving the welfare and poverty reduction of honey pineapple business actors in Belik. The results of the research are expected to be able to enrich the academic literature, answer the gaps in previous research, and become a strategic reference for the government in the formulation of evidence-based policies.

METHODS

The research method used is a descriptive-strategic quantitative approach, because the purpose of the research focuses on the measurement of internal and external factors that affect the strengthening of micro businesses of honey pineapple business actors in Belik District, Pemalang Regency. The research population includes all honey pineapple micro business actors in the region, while sample selection is carried out by purposive sampling with the criteria of having been running a business for at least two years, having participated in an MSME empowerment program, and willing to be a respondent. Primary data was collected through the distribution of Likert 1–5 scale questionnaires, structured interviews, and field observations, while secondary data was obtained from local government reports, MSME statistical publications, and policy documents to strengthen micro businesses (Asmar et al., 2025; Engkizar et al., 2024; Eriyanti et al., 2020; Margaretha & Suryana,

2023; Sari et al., 2025).

The questionnaire instrument was tested through validity tests using Corrected Item–Total Correlation and reliability using Cronbach's Alpha, with an acceptance limit of $\alpha \geq 0.70$. The data that has been collected is analyzed through a series of stages of strategy formulation, including the preparation of an IFE (Internal Factor Evaluation) matrix to identify the strengths and weaknesses of the business, as well as an EFE (External Factor Evaluation) matrix to assess opportunities and threats to the external environment (David, 2017). The results of the two matrices are then mapped in an IE (Internal–External) matrix to determine the strategic position of micro businesses. The next stage is a SWOT analysis to produce alternative strategies for SO, WO, ST, and WT based on a combination of internal and external factors. The alternative strategy is then prioritized through the preparation of QSPM (Quantitative Strategic Planning Matrix) with the calculation of the Total Attractiveness Score to determine the most feasible strategy to be implemented according to the quantitative strategy formulation approach developed (Rangkuti & Freddy, 2008). All analysis procedures are carried out systematically to produce data-based strategic recommendations for strengthening honey pineapple micro businesses in the context of poverty alleviation and improving the welfare of business actors.

RESULT AND DISCUSSION

The results of the study related to the strategy to improve the welfare of honey pineapple micro business actors in Belik District show that the dynamics of micro businesses in the region are influenced by a combination of internal, external, and business actors' ability to respond to market changes. The three components move as a single system that determines whether business actors can maintain business sustainability or increase household income.

Table 1. IFE Matrix Result

| No | Internal Factors | Weight | Rating | Shoes |
|----|-------------------------------------|-------------|--------|-------------|
| 1. | Superior quality of honey pineapple | 0,14 | 3,0 | 0,42 |
| 2. | Availability of raw materials | 0,12 | 3,1 | 0,37 |
| 3. | Farmer community network | 0,11 | 3,0 | 0,33 |
| 4. | Limited access to financing | 0,10 | 2,8 | 0,28 |
| 5. | Low digital literacy | 0,09 | 2,9 | 0,26 |
| 6. | Poor financial records | 0,08 | 3,0 | 0,24 |
| | Total | 1,00 | | 2,86 |

The IFE analysis produced a score of 2.86 which indicates that the internal strength of the business is more dominant than the weakness. These findings represent real conditions in Belik District, where honey pineapple business actors have distinctive product advantages, supply continuity, and strong social relationships between business actors. This advantage is an important characteristic that has made Belik honey pineapple widely known as Pemalang's leading horticultural product. In the perspective of the Resource-Based View, according to Barney, (1991), this kind of advantage reflects unique resources that are valuable and difficult to imitate, so that they can be the main foundation for increasing the competitiveness and welfare of business actors.

However, the results of the study also revealed significant internal weaknesses, especially in the aspects of digital literacy, financial recording, and access to financing. This phenomenon is very much in line with the reality in the field, where most honey pineapple business actors are still carrying out traditional business activities. They tend to rely on conventional marketing through middlemen or collectors, so the profit margins become smaller. Low

digital capabilities also have an impact on the limited use of the marketplace, even though BPS data (2024) shows that horticultural commodity transactions through digital platforms have increased in the last five years. A study of horticultural MSMEs in Central Java also shows that digital capabilities are one of the most common structural obstacles encountered in agribusiness actors (Wuntu, 2025). Thus, the results of the study not only reflect the theoretical conditions, but also clearly illustrate the situation of business actors who are still in the transition phase to digitalization.

Table 2. EFE Matrix Result

| No | External Factors | Weight | Rating | Shoes |
|--------------|------------------------------|-------------|--------|-------------|
| 1. | Market demand increases | 0,13 | 3,2 | 0,41 |
| 2. | Government support | 0,12 | 3,0 | 0,36 |
| 3. | Marketplace developments | 0,11 | 2,9 | 0,32 |
| 4. | Price fluctuations | 0,10 | 2,9 | 0,29 |
| 5. | Competition between regions | 0,09 | 3,0 | 0,27 |
| 6. | Increase in production costs | 0,08 | 3,1 | 0,25 |
| Total | | 1,00 | | 3,12 |

From the external side, the EFE score of 3.12 shows that business actors have considerable opportunities to develop. The increase in demand for honey pineapple nationally, the expansion of digital marketing channels, and the existence of financing programs such as KUR and UMi have created new growth opportunities for business actors. However, the phenomenon on the ground shows that these opportunities have not been used optimally. Many business actors have not accessed the KUR or microfinance program due to limited documentation, lack of technical assistance, and the perception that banking procedures are difficult to fulfill. This finding is in line with the (Bank Indonesia, 2024), which states that 78% of national MSMEs still face administrative obstacles when accessing formal financing. Belik honey pineapple business actors face similar challenges, so that the opportunity for the financing ecosystem has not been able to translate into increased production capacity or market expansion.

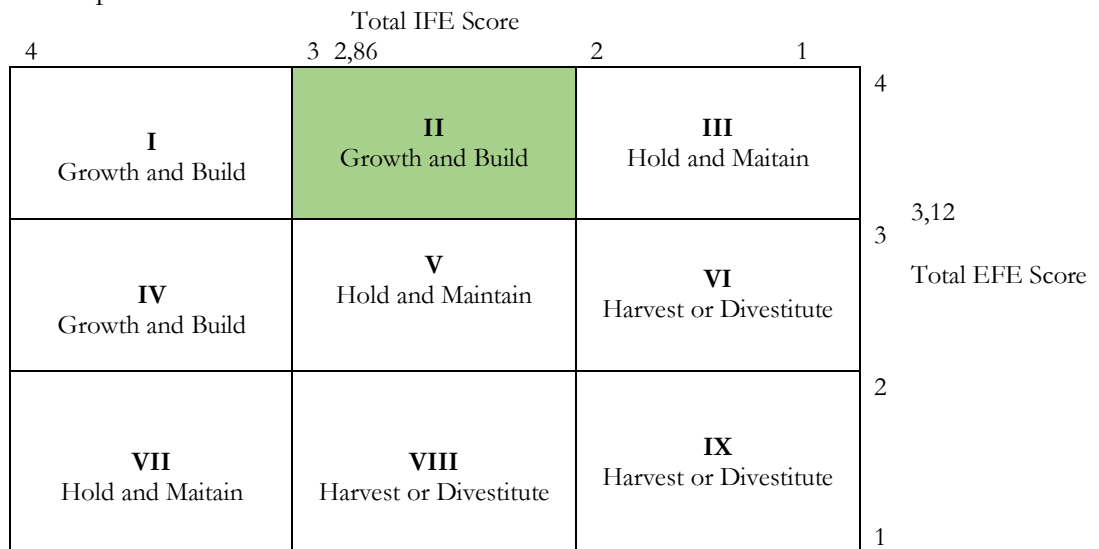


Fig 2. IE Matrix

The position of the honey pineapple micro business in the IE Matrix is in quadrant II (Growth and Build) which shows that the business has opportunities to be developed through a planned growth strategy. This condition indicates that the business is not only worthy of being maintained, but also needs to be directed at strengthening management, increasing production capacity, and expanding

marketing. Limitations in managerial and marketing aspects, as expressed by (Murniawaty et al., 2022), are a factor that inhibits the optimization of business potential. Therefore, the strategy implemented needs to focus on developing internal capabilities as a basis for encouraging business growth and increasing business income for business actors.

Through SWOT analysis, various alternative strategies are generated that are mapped based on strengths, weaknesses, opportunities, and business threats. However, to find out which strategy is most likely to be applied, QSPM analysis is used.

Table 3. QSPM Strategy Priorities

| No. | Alternative Strategies | TAS |
|-----|--|------|
| 1. | Digital marketing & branding training | 6,21 |
| 2. | Access to financing & financial assistance | 5,74 |
| 3. | Quality certification & product standards | 5,12 |
| 4. | Strengthening farmers' cooperatives and institutions | 4,68 |

The results of QSPM determined that the digital marketing and branding training strategy had the highest TAS score (6.21). This strategy is relevant to field data that shows that business actors still rely on word-of-mouth promotion and have not taken advantage of the potential of digital media. In fact, according to research by (Ayu et al., 2024), agribusiness MSMEs that utilize digital platforms can increase their average income by up to 30%. In the context of Belik honey pineapple, digital marketing strategies are not just promotions, but also part of restructuring the supply chain so that business actors have access to a wider market and get a larger profit margin.

The second strategy that has high value is to increase access to financing and financial assistance (TAS 5.74). In practice, limited capital is still the main obstacle in the development of the honey pineapple business. Business actors find it difficult to invest in production tools, post-harvest technology, or the development of processed products. This is in line with the Ministry of Finance's report which states that MSMEs with access to formal financing have a greater opportunity to increase productivity than MSMEs that depend on their own capital. Therefore, financing strategies are important in the framework of improving welfare, because adequate capital allows business actors to increase output and increase competitiveness (Kemenkeu., 2025).

Other strategies such as quality certification and strengthening farmer institutions are also important in the context of improving welfare. Quality certification can increase consumer confidence and open up opportunities to enter the modern market, while cooperatives or farmer groups can strengthen bargaining positions and facilitate access to training and technical assistance. These findings are in line with research (Wulandari, 2023), which states that farmer institutions affect the quality of trading systems and income of agribusiness groups.

Table 4. Integrative Table of Field Phenomena with SWOT & QSPM Results

| No. | Field Phenomena | Category SWOT | Strategy Implications (QSPM) |
|-----|--|---------------|---|
| 1. | Honey pineapple has superior quality and is widely known | Strength | Digital branding development based on product distinctiveness |
| 2. | Farmers still rely on collectors | Weakness | Digital marketing training to expand the market directly to consumers |

| | | | |
|----|--|-------------------------------|--|
| 3. | KUR and UMi access is not optimal | Weakness / Opportunity | Financial assistance & administrative simplification |
| 4. | Demand for pineapple increases nationally | Opportunity | Market penetration through marketplaces and social media |
| 5. | Minimal use of post-harvest technology | Weakness | Quality Certification & Post-Harvest Management Training |
| 6. | Competition between regions is increasing | Threat | Strengthening of institutional and farmer partnerships |
| 7. | Agribusiness digitalization is growing rapidly | Opportunity | Digital marketing strategy priority (highest TAS 6.21) |
| 8. | Stable but stagnant business structure | IE Position (Hold & Maintain) | Focus on internal capacity building (HR, technology, management) |

Based on the results of the study, it can be concluded that the improvement of the welfare of honey pineapple micro business actors in Belik District is influenced by the integration between internal factors, external factors, and the adaptability of business actors in responding to market dynamics. Internal strengths in the form of superior commodity quality, relatively stable availability of raw materials, and farmers' social networks are important capital that supports business development potential. However, limited digital literacy, access to financing that is not optimal, and simple financial management are inhibiting factors that hold back the pace of business growth. On the other hand, external opportunities such as increased market demand, government program support, and the development of digital marketing platforms have not been utilized optimally due to limited capacity of business actors. The business position in quadrant II of the IE (Growth and Build) Matrix shows that the honey pineapple micro business has significant growth opportunities, but requires a targeted development strategy through strengthening internal capabilities to optimize these opportunities. The results of QSPM's analysis place digital marketing training and branding strengthening as priority strategies, followed by expanding access to financing, product quality certification, and strengthening farmer institutions. Thus, improving the welfare of micro business actors can only be achieved through a growth strategy that integrates internal strengthening, utilization of external opportunities, and sustainable technological adaptation.

From a policy perspective, the findings of this study have important implications for local governments, financial institutions, and MSME companion institutions. Local governments need to strengthen local commodity-based business development programs by providing applicable digital marketing training, sustainable business assistance, and quality certification facilitation to expand access to modern markets. Financial institutions are expected to develop more inclusive microfinance schemes with requirements tailored to the characteristics of agribusiness businesses, including seasonal financing schemes. In addition, strengthening cooperatives or farmer groups is a strategic policy to improve the bargaining position of business actors, improve distribution efficiency, and support the acceleration of the growth of honey pineapple micro businesses.

CONCLUSION

The findings of this study demonstrate that the welfare improvement of honey pineapple micro-business actors in Belik District is fundamentally driven by the synergistic interaction between internal capabilities, external environmental factors, and the adaptive capacity of business actors in responding to market dynamics. Internal strengths such as superior commodity quality, stable raw material availability, and strong social networks constitute essential capital for business development, yet remain constrained by limited digital literacy, suboptimal access to financing, and rudimentary financial management practices. Although external opportunities, including increasing market demand, government support programs, and the expansion of digital marketing platforms, are substantial, their utilization has not been maximized due to these internal limitations. The positioning of the business within Quadrant II (Growth and Build) of the IE Matrix underscores significant growth potential, necessitating targeted strategies focused on strengthening internal capacities to effectively leverage external opportunities. Furthermore, QSPM analysis identifies digital marketing training and branding enhancement as priority strategies, followed by improved access to financing, product quality certification, and institutional strengthening of farmer groups. From a policy perspective, these findings highlight the critical role of integrated interventions involving local governments, financial institutions, and MSME support agencies in fostering inclusive and sustainable micro-business development through capacity building, adaptive financing schemes, and institutional empowerment. Ultimately, such an integrated development approach contributes to the advancement of the Sustainable Development Goals, particularly in promoting poverty reduction and inclusive economic growth at the local level.

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