

ANALYSIS OF FINANCIAL IMPROVEMENT OF COASTAL COMMUNITIES THROUGH THE BUSINESS OF PROCESSING REBON SHRIMP INTO TERASI

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Abstract

This study examines how processing rebon shrimp into shrimp paste can enhance the financial stability of coastal communities in Kualuh Leidong District, North Sumatra. The motivation stems from the low economic conditions of local fishermen and their vulnerability to catch fluctuations, despite the region's potential for high-value marine product processing. Using a descriptive qualitative approach, data was gathered through interviews, observations, and documentation at several shrimp paste producers in Tanjung Leidong Village. Findings indicate that turning rebon shrimp into paste significantly boosts household income, helps meet basic needs, enables savings or business investment, broadens market reach, and encourages community participation in MSME activities. Field data shows income improvements; for instance, Meichen's earnings increased from IDR 36-84 million in 2023 to IDR 60-120 million in 2024. Furthermore, Tanjung Leidong's shrimp paste products are well known and marketed at the North Sumatra Fair (PRSU). Nonetheless, challenges persist, including limited capital, basic technology, and inadequate financial record-keeping systems. In conclusion, shrimp paste processing in Kualuh Leidong has strong potential to foster sustainable local economic growth, especially if supported by government and stakeholders through entrepreneurship training, capital access, and digital marketing development.

Keywords: Coastal Communities, Finance, Improvement, MSMEs, Rebon Shrimp

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INTRODUCTION

Indonesia holds significant potential in the fisheries sector, which is a key pillar of national economic growth. Development here focuses not only on boosting production but also on enhancing fishermen's income and living standards. Consequently, a business development strategy should go beyond just increasing catches by emphasizing value-added processing of marine products, with attention to both financial viability and sustainability (Mardiana, S., & Nurcahyani, M. 2023).

The Kualuh Leidong subdistrict, especially Tanjung Leidong village, is a coastal area in North Sumatra where approximately 50% of the population works as fishermen. Despite this, their livelihoods remain relatively poor and are vulnerable to changes in catch volume. Pink shrimp, a plentiful marine resource in the region, tends to see falling prices during harvest seasons due to oversupply. This affects fishermen's financial stability. Some have started processing shrimp paste to boost income, but this practice is limited to about 25% of the community and has yet to yield significant economic benefits. Therefore, a deeper analysis is needed to understand how diversifying into this business can genuinely improve the financial well-being of coastal residents (Ririn, C. H., Nurlaila, N., & Harahap, I. 2024).

Shrimp paste holds significant economic importance. Data from online markets reveals that ready-to-eat shrimp paste products are packaged in small quantities and sold at relatively high prices per weight. For example, 150 g packages of terasi are available on e-commerce platforms for approximately Rp 64,900 to Rp 79,000 each (which equates to about Rp 433,000 to Rp 526,000 per kg when scaled proportionally). In contrast, fresh rebon shrimp, the raw material, is traded at a much lower price of around Rp 40,000 to Rp 60,000 per kg in online markets. This retail price disparity suggests there is significant potential to add value by processing rebon shrimp into terasi and packaging it appropriately before distribution (Aliyah, A. H. (2022).

Economically, shrimp paste products hold considerable added value. The retail price of small shrimp paste packages on e-commerce sites is significantly higher per kilogram than fresh shrimp, highlighting an economic opportunity. Coastal communities should especially leverage this margin to develop household MSMEs (Aliyah, 2022). Using the Income Theory approach, higher income from processing activities can enhance purchasing power, expand the ability to fulfill basic needs, and elevate the well-being of fishing households (Todaro & Smith, 2015).

This study assesses how the financial situation of coastal communities improves using several indicators. First, household income rises in both amount and stability following the implementation of the shrimp paste processing business. Second, the community shows enhanced capacity to fulfill basic needs like education, healthcare, and daily consumption. Third, there are increased savings or

business capital reserves, reflecting better financial management. Fourth, market access broadens, and sales volumes of processed products grow, both offline and online. Fifth, community participation in joint ventures (MSMEs and home industries) increases, creating new jobs and reducing reliance on seasonal marine catches. These indicators aim to demonstrate how transforming rebon shrimp into terasi genuinely enhances the living standards of coastal communities (BatuBara & Nasution, 2023).

Within the scope of Micro, Small, and Medium Enterprises (MSMEs), the shrimp paste processing industry holds a strategic role. MSMEs are significant contributors to the Gross Domestic Product (GDP) and employment nationwide. Consequently, enhancing productivity among micro-businesses located in coastal areas not only influences individual incomes but also plays a vital role in bolstering the local economy (Tindangen et al., 2020). Multiple field studies have demonstrated that developing the shrimp paste industry is viable, provided that production, sanitation, packaging, and marketing are properly managed. Nevertheless, challenges such as capital, technology, and market access continue to pose significant barriers (Tindangen, M., Engka, D. S., & Wauran, P. C. 2020).

Field studies on the terasi business also demonstrate that the enterprise's viability is often evident when production, sanitation/packaging, and marketing are managed effectively; case studies have identified positive profit margins after accounting for the costs of raw materials, labor, and packaging. However, challenges such as working capital and marketing persist as significant obstacles that need to be addressed. Consequently, with improvements in production techniques, hygiene training, attractive packaging, and access to markets (both offline/online), the terasi business has the potential to improve the financial stability of fishing households (Adhawati et al., 2017).

From an economic ethics perspective, the processing of rebon shrimp into terasi also aligns with the principles of halal and good (halalan thayyiban), as it uses halal raw materials, does not harm the environment, and provides socio-economic benefits to the community. This principle aligns with QS. Al Baqarah : 168 command to utilize resources in a halal and beneficial manner (Antonio, M.S., 2011). Processing marine products in coastal regions offers several advantages: it enhances product shelf life and boosts economic value. Nonetheless, converting rebon shrimp into shrimp paste in Kualuh Leidong faces challenges, including limited production technology, insufficient packaging skills, low public awareness of the industry's potential, and a lack of financial feasibility studies (BatuBara & Nasution, 2023).

Previous studies have highlighted the use of marine products and processing businesses to improve community welfare (Mardiana & Nurcahyani, 2023). They found that processing rebon shrimp into shrimp paste can increase the product's selling value while also opening up home-based business opportunities for coastal communities. The effectiveness of training in processing shrimp paste without preservatives was evaluated, and it was concluded that hygienic processing techniques can improve product quality and competitiveness (Widyaningrum et al., 2022). The importance of financial feasibility analysis in the shrimp paste business is highlighted, as many SMEs lack adequate cost records, making profit measurement difficult (Ramli, 2022). Food sector MSMEs, including processed seafood products, contribute significantly to Indonesia's GDP and employment, despite facing capital and marketing constraints (Novrina et al., 2025). Meanwhile, studied fishing communities along the coast of North Sumatra and found that a small number of fishermen have begun processing rebon shrimp into shrimp paste, but improvements in household finances remain limited due to a lack of skills, market access, and capital support (Mardiana & Nurcahyani, 2023). These studies suggest that most research concentrates on technical aspects such as product quality, sanitation, or processing methods, rather than exploring the direct economic effects on improving the financial well-being of coastal households. In North Sumatra, previous research has not specifically assessed how the terasi business influences income growth in Kualuh Leidong, an area with distinct economic traits and fishing practices compared to other coastal regions. Additionally, there is a gap in studies connecting the terasi processing industry with the development of modern MSMEs, digital marketing, and local economic empowerment initiatives, even though evolving marketing ecosystems create new economic prospects for household enterprises. Lastly, no comprehensive research has linked the terasi business to welfare enhancement models grounded in economic theory and community empowerment, which limits the academic contribution to the MSME literature. This article adds to the scientific literature by addressing a gap concerning how marine-based business diversification, especially through rebon shrimp processing into shrimp paste, benefits coastal community finances. It also formulates a theoretical framework highlighting the role of household MSMEs in enhancing fishermen's financial resilience using the Income Theory and economic value added concepts. Additionally, the study introduces an analytical model that employs indicators such as income, basic needs fulfillment, savings or capital, market access expansion, and community participation in joint ventures, serving as a reference for coastal economic empowerment research. Moreover, the article provides a novel perspective on integrating economic, social, and digital marketing aspects in coastal SME development, a topic seldom explored in prior research.

This study aims to thoroughly examine how turning rebon shrimp into shrimp paste helps boost the finances of coastal communities in Kualuh Leidong District. It also seeks to develop strategic recommendations for advancing coastal MSMEs, enabling communities to achieve prosperity through business diversification rooted in local assets. Therefore, the research is vital in understanding how rebon shrimp processing impacts the economic improvement of these communities. Furthermore, it aims to offer strategic guidance so communities can diversify their livelihoods beyond fishing, enhancing their living standards through local-based businesses.

METHODS

This study employs a descriptive qualitative approach to explore the economic aspects of coastal communities and their process of transforming rebon shrimp into shrimp paste. The research was conducted in Tanjung Leidong Village, focusing on several community production houses actively involved in marine product processing. The study involved seven informants: four owners of shrimp paste businesses, two fishermen who supply raw materials, and one village official familiar with the community's socio-economic conditions. Informants were chosen through purposive sampling, a method that involves selecting individuals deemed most knowledgeable about the production process, business challenges, and their effects on household economic conditions. The criteria for selection included: (1) a minimum of one year of experience in the shrimp paste processing industry; (2) residence in Tanjung Leidong Village; and (3) willingness to provide comprehensive and candid data.

Data was gathered via in-depth interviews, limited observations at production sites, and documentation, including photographs of activities, production records, and market prices. The analysis involved initial open coding to identify key information from interview transcripts, then grouping categories around themes like income, production processes, marketing, and business constraints. Subsequently, selective coding was used to link categories and develop comprehensive research insights.

To ensure the validity of the data, this study employed both source and technique triangulation. Source triangulation was achieved through the comparison of information obtained from business actors, fishermen, and village officials. Technique triangulation involved the integration of interviews, direct observations, and document analysis. Additionally, a member check process was conducted whereby informants were asked to reconfirm the summaries of interview results to verify the accuracy of the information.

RESULT AND DISCUSSION

The processing of marine products, particularly shrimp into shrimp paste, has long been recognized by the inhabitants of Tanjung Leidong. However, the advancement of this enterprise has become increasingly relevant, as it has been demonstrated to substantially increase the income of coastal communities that have historically relied on seasonal marine catches. The coastline's geographical features make the community susceptible to income fluctuations, underscoring the importance of diversifying marine-based enterprises as a vital adaptive strategy.

Geographically, coastal communities predominantly confront economic vulnerability attributable to their reliance on seasonal catches. This phenomenon is also observed in Tanjung Leidong Village. According to field data, the occupational classification of the community remains primarily composed of fishermen (50%), followed by entrepreneurs (20%), self-employed individuals (15%), and teachers/employees (15%). The pronounced dependence on maritime resources presents a strategic opportunity to develop businesses derived from marine catches, such as shrimp paste and rebon shrimp crackers, thereby potentially enhancing income. "In the past, we only sold raw shrimp, which cost at most Rp 40,000 per kilo and were sometimes difficult to sell. Now that we process it into shrimp paste, the results are much more noticeable. In a day, we can make 10 to 15 kilograms, and during the harvest season, we can make up to 20 kilograms. The profits are greater, which helps us meet our household needs." (Interview with Meichen, shrimp paste entrepreneur, 2024)

Table 1. Classification of Tanjung Leidong Village Residents Based on Occupation

Occupation	Percentage
Fisherman	50%
Entrepreneurs	20%
Self Employed	15%
Teachers/ Employees	15%

Source: Researcher data analysis (2025)

Field data indicates that half of Tanjung Leidong's population are fishermen, while the remaining residents are engaged in entrepreneurial, self-employed, and other professional activities. The community's reliance on the sea presents a strategic opportunity for derivative businesses like shrimp paste and rebon shrimp crackers to add value. An interview with Mrs. Meichen, a local business owner, revealed that rebon shrimp, once sold raw and cheaply, now earn significantly higher profits after processing. Daily production of terasi can reach 10-15 kg, and during the harvest season, it can go up to 20 kg.

Interviews with multiple production houses indicate that turning rebon shrimp into terasi has significantly boosted community income. Previously, rebon shrimp were sold fresh at low prices,

but processing them into shrimp paste has greatly increased their market value. Each production facility can produce 10–20 kg of shrimp paste daily, and during harvest season, total output can reach approximately 50 kg per day.

Table 2. Classification of Income of Community Informants Running Rebon Shrimp Businesses

Name	2023 (Rp)	2024 (Rp)
Meichen	36.000.000	60.000.000
	84.000.000	120.000.000
Butet	12.000.000	36.000.000
	24.000.000	60.000.000
Irul	24.000.000	36.000.000
	36.000.000	72.000.000
Agus	1.800.000	24.000.000
	24.000.000	48.000.000

Source: Researcher data analysis (2025)

The data clearly shows an increase in household income among various business actors. For instance, Meichen's income, previously ranging from IDR 36-84 million in 2023, rose to IDR 60-120 million in 2024. This supports the idea that processing businesses significantly benefit coastal communities financially. Besides income growth, the community has also improved skills in producing more hygienic products, using preservative-free methods, and innovating in packaging. This shift reflects a change in behavior from merely selling raw catches to creating value-added products.

However, the study also identified several obstacles. Some communities have not been actively engaged because they lack understanding of the business's economic potential, have limited capital, and use basic production technology. Additionally, poor financial record-keeping poses a challenge that can threaten business sustainability, as terasi entrepreneurs often do not perform systematic financial evaluations. This gap could impede the long-term viability of their businesses (Nugraha, 2022).

Overall, the processing of rebon shrimp into shrimp paste demonstrates promising prospects. This product is not only marketed domestically but has also commenced gaining recognition beyond the region through exhibitions such as the 45th PRSU in 2016. This accomplishment indicates market expansion, which serves as a crucial indicator of the economic development of coastal communities. The processing of small shrimp into shrimp paste positively influences the economic upliftment of coastal communities, as evidenced by the following five primary indicators.

Increase in Household Income

The small shrimp processing business has demonstrated a notable boost in community income. The shift in selling prices from raw shrimp to value-added shrimp paste products has contributed

to more stable, higher income levels. This aligns with Income Theory, which suggests that increased household income enhances purchasing power and community welfare (Yulatrilaya & Yamin, 2025). Stable income allows communities to fulfill their basic needs and save or invest. For coastal communities, diversifying income sources, like shrimp paste processing, helps lessen economic vulnerability caused by reliance on seasonal catches. Therefore, the rise in household income serves as a key indicator of successful economic empowerment in coastal areas.

Training in making preservative-free shrimp paste can boost MSME income, as the product becomes healthier and commands a higher price (Mardiana & Nurcahyani, 2023). It is important to emphasize that without proper processing, the economic value of rebon shrimp will remain minimal and will not substantially contribute to fishermen's welfare (Nugraha et al., 2022). Research by adds that marine-based food MSMEs can significantly boost local income and contribute to the national GDP (Novrina et al, 2025). Therefore, the results of this investigation further substantiate the evidence that transforming rebon shrimp into shrimp paste may serve as a strategic approach to augment the income of fishing households.

Ability to Meet Basic Needs

The supplementary income generated from the shrimp paste enterprise enhances the ability of fishing households to fulfill their fundamental requirements, including nutrition, education, and healthcare. Several participants remarked that this enterprise has become an essential source of funding for their children's education, which was previously unaffordable. For instance, Mrs. Butet mentioned that since transitioning to the shrimp paste business, she has been able to enroll her children in junior high school without incurring debt. This serves as a significant indicator that the shrimp paste enterprise not only elevates income levels but also contributes to the overall improvement of the living standards of fishermen and their families. With their needs adequately met, fishing households are better equipped to withstand seasonal economic fluctuations and are more likely to break free from the cycle of structural poverty in coastal regions.

This finding aligns with Maslow's hierarchy of needs theory (1943), which asserts that the fulfillment of fundamental needs such as food, clothing, shelter, education, and health constitutes the primary foundation of human welfare. Upon the satisfaction of these basic needs, individuals are able to progress to higher-level needs, including self-actualization and financial security. Furthermore, the Sustainable Livelihood Framework (Chambers & Conway, 1992) underscores that a community's capacity to meet basic needs serves as a critical indicator of household economic sustainability, particularly in vulnerable regions such as coastal zones.

Research has demonstrated that processing small shrimp into value-added products such as shrimp paste, crackers, and various dried foods significantly enhances fishermen's purchasing power,

particularly in financing their children's education (Siti et al., 2021). Research also indicates that increased income from small and medium enterprises in the fisheries sector can enhance the community's overall quality of life, encompassing aspects such as health and education (Rezkyana, 2024). Meanwhile, research indicates that Micro, Small, and Medium Enterprises (MSMEs) make a significant contribution to household welfare by enhancing access to fundamental needs (Pratiwi, 2024).

Savings or Business Capital Reserves

Enhanced income levels have enabled some entrepreneurs to allocate funds for savings and capital reserves, a practice previously uncommon. For instance, Mr. Irul acknowledged that profits from shrimp paste sales were not solely allocated for daily expenses but also conserved for acquiring additional raw materials during the lean season. This represents a deviation from the past, when income from fresh shrimp sales was often sufficient only for basic daily needs, leaving no surplus for savings. This signifies a transition in financial behavior from subsistence consumption to more strategic financial planning. Consequently, the indicator of financial improvement, such as savings or business capital reserves, appears to be increasingly realized within the coastal community of Tanjung Leidong.

These findings align with the Household Financial Management Theory, which underscores the importance of households' capacity to manage cash flow effectively, save diligently, and build capital reserves to ensure business continuity (Gitman & Zutter, 2015). With savings and capital reserves, individuals are able to mitigate the economic risks associated with income uncertainty. Furthermore, the Permanent Income Hypothesis (Friedman, 1957) posits that households endeavor to sustain a consistent consumption pattern despite fluctuations in income, partly by saving a portion of their income for future needs. Research (Nugraha et al., 2022) underscores the significance of meticulous financial record-keeping and effective capital management for shrimp paste entrepreneurs, ensuring that profits are not solely expended on consumption but are also allocated as business reserves. Additionally, research (Aslam et al., 2025) indicates that households' capacity to save and manage productive finances is critically linked to long-term welfare enhancement. Moreover, a study (Safira et al., 2024) demonstrates that MSMEs capable of systematically allocating business capital are more likely to sustain longer operational periods and exhibit greater growth potential compared to MSMEs that concentrate solely on consumption.

Expansion of Market Access and Increase in Sales Volume

Tanjung Leidong shrimp paste products are now being marketed beyond the regional boundaries, with several enterprises initiating utilization of social media platforms for promotional purposes.

Participation in PRSU serves as one indicator of the product's heightened visibility within the marketplace. Additionally, some businesses have commenced employing basic online marketing strategies through social media channels to reach a broader consumer base. This development signifies an increase in sales volume and market expansion, thereby supporting the economic growth of fishing households. Consequently, this fourth indicator further substantiates the notion that the shrimp paste industry not only elevates household incomes but also fosters the integration of coastal communities into a more extensive and competitive economic framework.

This finding is supported by Modern Marketing Theory (Kotler & Keller, 2016), which states that a product's success is largely determined by the producer's ability to expand the market through proper segmentation, targeting, and positioning. Market expansion aligns with the concept of the Value Chain (Porter, 1985), where processing and packaging value-added products can enhance market appeal. In the context of coastal MSMEs, an increase in sales volume serves as a clear indicator of business success, as it demonstrates market acceptance of the products produced.

This study aligns with (Luthfiyah et al., 2024), which indicates that hygienic and well-packaged processed seafood products can enhance market access due to increased consumer trust. Research conducted by (Fadjrin et al., 2025) also affirms that MSMEs in the food sector in Indonesia make significant contributions to product distribution within the domestic market, particularly through marketing innovation and product diversification. Furthermore, research by (Novrina et al., 2025) states that MSMEs utilizing digital marketing experience a sales volume increase of up to 30%, compared to MSMEs relying solely on traditional sales methods.

Increased Community Participation in Joint Ventures (MSMEs/Home Industries)

The terasi enterprise promotes community participation, including housewives, in productive economic endeavors. Approximately 25% of the community has engaged in marine-based enterprises. This initiative has generated new employment opportunities and stimulated the local economy. Such involvement not only offers supplementary income but also creates new employment opportunities at the local level, particularly in processing, packaging, and marketing activities. Consequently, the terasi industry serves as a means for the collective economic empowerment of coastal communities.

These findings are consistent with the Community Participation Theory (Cohen & Uphoff, 1977), which elucidates that participation pertains to the active engagement of the community in the planning, execution, and governance of developmental initiatives. Increased community involvement correlates with enhanced economic and social outcomes. Additionally, in accordance with the principles of Community Development (Ifed, 2005), local economic empowerment is likely to be sustainable only if the community actively participates in harnessing the potential of

their region. Within this framework, community participation in the terasi enterprise exemplifies a collective awareness aimed at fostering coastal economic independence. Consequently, this fifth indicator affirms that the terasi business not only impacts individuals but also contributes to the collective economic sovereignty of the coastal community of Tanjung Leidong.

This study aligns with the findings of (Syahriza et al., 2024), which demonstrate that group-based terasi processing training can enhance the participation of housewives in productive enterprises, thereby contributing to additional family income. Additionally, research by (Aliyah, 2022) affirms that the success of MSMEs is not solely contingent upon capital and technology but also significantly relies on community involvement in collaborative business activities. Furthermore, a study conducted by (Ginting et al., 2025) indicates that MSMEs which engage in collective participation with the local community tend to exhibit greater resilience during crises due to their robust social capital.

CONCLUSION

This study demonstrates that the processing of rebon shrimp into shrimp paste substantially enhances the economic conditions of coastal communities in Kualuh Leidong District. Such business diversification elevates the market value of catches, contributes to income stability, broadens market access, and enhances the community's capacity to satisfy fundamental family necessities. Furthermore, production practices incorporating hygienic processing methods, cost control, and packaging innovations serve as pivotal factors facilitating the growth of marine-based household enterprises.

Theoretical Implications

The findings enrich our understanding of the relationship between the added value of fishery products and household financial improvement from an Income Theory perspective. The study results reinforce the literature on coastal MSMEs, showing that diversification of businesses based on local resources not only affects short-term income growth but also promotes household economic resilience to fluctuations in catch yields. This study also makes theoretical contributions by offering analytical indicators for similar studies on the economic empowerment of coastal communities.

Practical Implications

Practically, the research results can serve as a reference for MSME stakeholders to enhance production methodologies, packaging standards, financial documentation, and marketing strategies. Enhancements in technical and managerial competencies have demonstrated the

potential to increase sales volumes and broaden marketing channels, both offline and digital. Furthermore, the terasi enterprise has proven to offer opportunities for household-level employment creation and the development of collaborative business initiatives among coastal inhabitants.

Social Implications

From a social perspective, the development of the shrimp paste business creates opportunities for coastal community empowerment through skills improvement, inter-family collaboration, and strengthening of the local economy. This activity also reduces the community's dependence on seasonal income from the sea, thereby increasing social stability and long-term welfare. The success of this business encourages the emergence of small business communities that can become agents of economic change in coastal areas.

Policy Direction

The results of this study offer several policy recommendations that may serve as valuable references for the government and Micro, Small, and Medium Enterprises (MSME) stakeholders. These include: Local governments should provide technical training concerning sanitation, processing technology, and product packaging to ensure that the quality of shrimp paste complies with broader market standards; financial support and access to funding—such as microcredit, KUR, or coastal empowerment programs—are essential to promote sustainable business practices; enhancing digital marketing through e-commerce training, branding of coastal villages, and facilitating the promotion of local products at regional and national events are also recommended; and the establishment of joint business groups (KUB) or coastal cooperatives to strengthen production management, reduce raw material costs, and expand distribution networks.

With appropriate policy support, the processing of rebon shrimp into terasi has the potential to emerge as a leading sector of the local economy and substantially contribute to enhancing the sustainable welfare of coastal communities. This research is anticipated to provide a foundational basis for subsequent studies on models for fortifying the coastal economy, particularly through MSMEs and marine product processing.

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