

Development Strategy of MSMEs Convection Based on Islamic Economic Perspective (Case Study of Kembar Seragam Sekolah Convection Business)

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Abstract

This study aims to analyze the development strategy of Micro, Small, and Medium Enterprises (MSMEs) in convection based on the perspective of Islamic economics. This perspective emphasizes public welfare as a strategic foundation for creating sustainable growth. This research method uses a qualitative method with a case study approach. Data were obtained through in-depth interviews with MSME actors and related parties, direct observation, and document analysis. Data analysis was carried out using the SWOT (Strengths, Weaknesses, Opportunities, Threats) framework to evaluate internal and external factors that affect MSMEs in convection. The results of the study indicate that although MSMEs face various challenges, such as limited capital and marketing, there are great opportunities to grow through the use of digital technology and innovative marketing strategies. Based on the SWOT analysis, the recommended strategies include strengthening product competitiveness, improving managerial skills, and expanding the market through digital platforms. By integrating the principles of Islamic economics, this strategy is not only oriented towards economic growth but also towards the welfare of the wider community. Based on the results of the IFAS and EFAS analysis, the position of the convection MSMEs is in Quadrant I (Strengths-Opportunities) in the SWOT matrix. This quadrant shows that the convection MSMEs has internal strengths that can be utilized to take external opportunities. This position provides direction for implementing the SO Strategy (Maxi-Maxi Strategy). The results of the analysis show that convection MSMEs have great potential to develop, especially through digital technology-based strategies and collaboration with local communities.

Keywords: Development Strategy, Masalah, Islamic Economics, SWOT.

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INTRODUCTION

In Indonesia, Micro, Small, and Medium Enterprises (MSMEs) are very important for the overall economy. The Ministry of Cooperatives and SMEs stated that MSMEs contribute more than 60% of Indonesia's Gross Domestic Product (GDP) and employ around 97% of the country's workforce. In Medan City, the MSME sector makes a significant contribution to driving the local economy. One of the most prominent sectors is the convection business, which includes the production of clothing and accessories (Maulida & Yunani, 2017)

Common challenges and problems in MSMEs, Behind the great potential they have, convection businesses in Medan City face various problems that hinder their development. These challenges include limited access to capital, low managerial and technical skills, and difficulties in marketing and distributing products. Nasution et al., (2021) These limitations often result in a lack of competitiveness and business sustainability, which ultimately affects the contribution of MSMEs to the local economy as a whole (Prihatin Lumbanraja et al., 2017)

As reported on the Databoks page, the biggest obstacles for MSMEs in Indonesia in the August 2022 period are as follows:

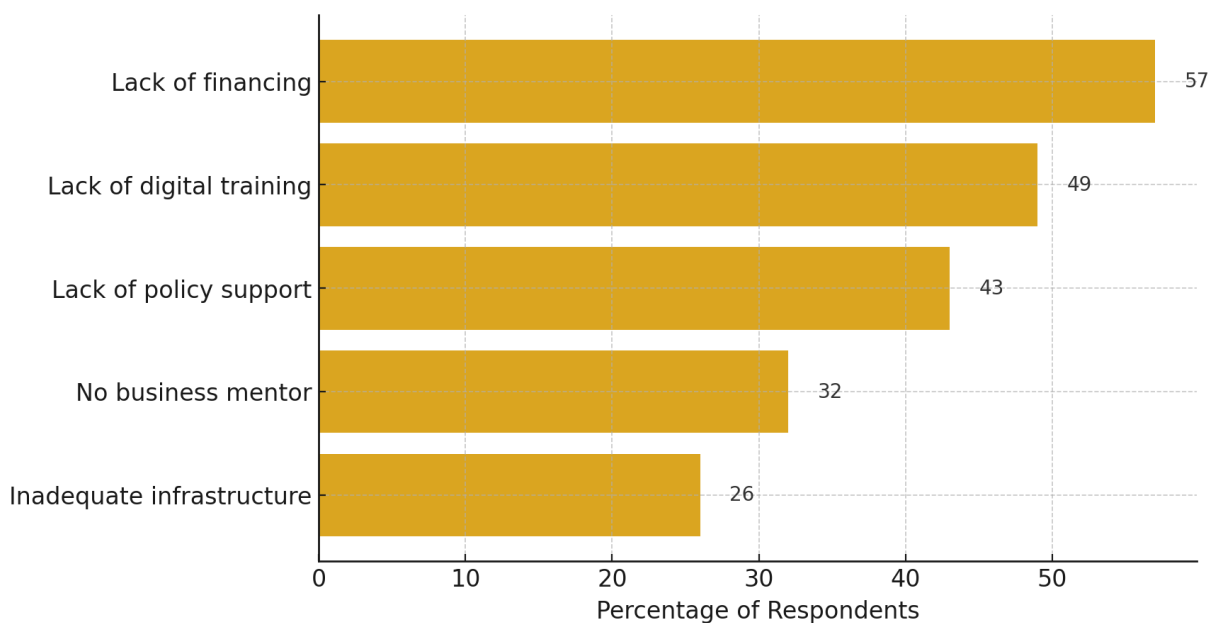


Figure 1. Obstacle for MSMEs in Indonesia

From the data above, it is attached that the challenges and obstacles that occur in Indonesia are due to, lack of funding (score 57), lack of digital training (score 49), lack of policy support (score 43), no business mentor (score 32), and inadequate infrastructure (score 26).

In facing these challenges, it is important to adopt an MSME development strategy that not only focuses on the economic benefits of the community but also considers the principles of Islamic economics. (Harahap et al., 2023) The principles of Islamic economics, which are rooted in Islamic thought, prioritize public welfare and balance between individual and community interests. A development strategy oriented towards Islamic economics will ensure that development initiatives not only benefit business actors but also have a positive impact on the wider community (Ikhsan et al., 2023).

In addition, field reports also show that local convection products often lose out to imported products which are considered to have better quality and more competitive prices. This condition is exacerbated by the low adoption of technology by business actors so that the production process is still manual and less efficient (Tarigan & Ompusungu, 2023).

The Central Statistics Agency (BPS) reported that an average of 2.16 million tons of textiles and textile-related commodities were imported into Indonesia from 2013 to 2022, with an average import value of US\$8.8 billion. Silk, wool, cotton, textile fibers, filaments, staple

fibers, woven fabrics, knitted fabrics, carpets, knitted and non-knitted garments, clothing accessories, and other finished textile products, including used clothing, are all included in this figure, which covers all imports of textiles and textile goods in category XI (HS codes 50–63).

In 2020, when the COVID-19 pandemic began, textile imports had fallen below 2 million tonnes for the previous ten years. Import volumes then recovered to 2 million tonnes in 2021 as the pandemic subsided, and import values continued to increase. The value of textile and textile goods imports into Indonesia reached US\$10.1 billion until 2022, a record high and an increase of 7.4% year-on-year (yoy). Import volumes fell 2.1% year-on-year to 2.16 million tonnes, which also contributed to the strengthening. This indicates that commodity prices will increase significantly in 2022. The Indonesian Filament Fiber and Yarn Producers Association (Apsyfi) claims that one of the things that hinders the development of the domestic textile sector is the volume of imported goods. "The market and exports (of textiles) continue to run amid the COVID-19 pandemic. Currently, exports are difficult and more imported goods are entering the local market. So, the local market has decreased drastically," said Apsyfi General Chairperson, Redma Gita, in an interview with KBR.id, Monday, September 25, 2023.

The decline in the performance of the local textile industry has been happening since the third quarter of 2022. We regret that there has been no action from the government to address the condition of this industry which has resulted in many factories closing, declining production, and layoffs every month. Redma said this is worse than COVID-19 yesterday.

The following information regarding school uniform import data in Indonesia:

1. School Uniform Market Share

National Textile Consumption: The school uniform market in Indonesia is estimated to reach 5% of the total national textile consumption each year, with a volume of around 100,000 tons. **Impact of Imported Products:** The rise in imported products has eroded the market share of national textile products, including in the school uniform segment. This has caused sales of domestically made school uniforms to decline and is estimated to not even reach 50% of total consumption in the segment

2. Import of Textiles and Textile Products (TPT)

Annual Import Volume: During the period 2013-2022, Indonesia imported an average of 2.16 million tons of textiles and textile products per year, with an average import value reaching US\$8.8 billion. **Country of Import Origin:** Most of Indonesia's TPT imports come from China, which contributed around 44.86% of total imports in 2021, with a volume reaching 990.20 thousand tons

3. Impact on Local Industry

Competition with Imported Products: The entry of imported products, including school uniforms, has increased competition for local manufacturers. Imported products often offer more competitive prices, thus affecting the sales of domestic products.

These limitations cause the competitiveness of the convection business to be relatively low compared to other sectors. As a result, many business actors have difficulty maintaining the sustainability of their businesses, especially amidst increasingly tight market competition (Basri Mahendra Hasibuan et al., 2024).

According to Mother Santi the owner of the twin uniform convection MSMEs business, this business has been around for approximately 20 years, pioneering little by little, of course, there have been many obstacles that have been overcome in this business, for the net profit of the twin uniform convection MSMEs itself in 2024, it will reach approximately 800 million, he said.

Table 1. Production and Sales Report for the MSMEs Business, Twin Uniform Convection

Year	Production Quantity (Uniform Set/Unit)	Types of products	Main Raw Materials	Number of Workers
2021	10,000	Elementary, Middle, and High School Uniforms	Cotton, Polyester	15
2022	12,500	Elementary, Middle, and High School Uniforms	Cotton, Polyester	18
2023	15,000	Elementary School, Middle School, High School Uniforms, Scout Uniforms	Cotton, Drill	22

Production increases every year with an average growth of 20%. The addition of product variants (such as Scout uniforms) increases the amount of production. The availability of raw materials is a major factor in production stability. Sales have been growing at an average of 25% per year. Rising raw material prices have affected selling prices, but demand remains high. Orders from school institutions are the main source of income.

School uniform production and sales have been steadily increasing every year. Schools and distributors are still the largest customer segments. With marketing area Medan City and surrounding areas, Regencies in Sumatera Utara, and expansion outside the province through rejection of goods and delivery of goods from the Medan city market center (central)

In dealing with these problems, a strategic development approach is needed that is not only based on economic aspects but also considers social welfare holistically. The principles of Islamic economics, which emphasize general welfare and balance between individual and community interests, are a relevant approach in the development of MSME convection. (Hidayah et al., 2019)

This study aims to explore the development strategy of MSMEs in the convection industry in Medan City through an Islamic economic perspective. The focus of this study is to identify internal and external factors that influence the sustainability of the convection business, as well as to formulate development strategies that can increase the competitiveness and sustainability of their business (Aulia & Hidayat, 2021).

Despite having great potential, MSMEs often face various problems that hinder their development, such as:

1. **Capital Constraints:** Many MSMEs have difficulty gaining access to financing from formal financial institutions. This is often due to a lack of legal documents or a lack of knowledge about financing options (Hasibuan et al., 2023)
2. **Lack of Managerial Skills:** MSMEs often lack the knowledge and skills in managing finance, marketing, and operational management needed to run a business efficiently (Fuadi et al., 2021)
3. **Competition with Imported Products:** Local MSME products often lose out to imported products that are considered cheaper and of better quality. This is especially a problem in urban markets such as Medan. **Lack of Technology Adoption:** Many MSMEs still use traditional production methods, making it difficult to compete in the highly competitive modern market (Sipahutar et al., 2024)

One of the principles of Islamic economics, namely (the principle of Maslahah), which originates from Islamic thought, emphasizes the balance between individual interests and the welfare of society. In the context of developing MSMEs, this principle provides a holistic approach that is not only oriented towards economic benefits but also social impacts (Ichsan et al., 2023). Some applications of the Maslahah principle in MSMEs include:

1. **Balance between Economic Profit and Social Welfare:** The strategy for developing MSMEs based on Islamic economics ensures that the efforts made provide long-term benefits to the wider community, such as creating jobs and improving the local economy. **Ethical Business**

Practices (Nawir Yuslem, Zuhrial M Nawawi, 2022): The concept of Islamic economics teaches the importance of running a business ethically, such as not exploiting workers unfairly or causing harm to the environment. This principle encourages business sustainability as well as social welfare (Ahmad Kholik & Dewi Rahmi, 2023)

2. Poverty Alleviation: Islamic economic-based MSMEs are often oriented towards empowering poor communities to improve their welfare, either through job training, access to capital, or support for small businesses. Measurable Social Impact: Researchers have found that the application of Islamic economic principles to small and medium enterprises can have a positive impact on society. For example, it can improve people's standard of living and reduce unemployment rates (Siregar et al., 2020)

The purpose of this study is to look at the development strategy of MSME convection businesses in Medan City from an Islamic economic perspective. The main objective of this study is to find internal and external factors that affect the sustainability of convection businesses in the long term and to produce growth strategies that can make their companies more competitive and long-lasting (Aulia & Hidayat, 2021).

Although MSMEs have a lot of potential, they often have problems that hinder their growth, such as:

1. Capital Constraints: Many small and medium businesses find it difficult to obtain loans from traditional banks (Isnaini Harahap, 2022). Often, this happens because they do not have the proper legal documents or are not aware of their financing options (Hasibuan et al., 2023).
2. Lack of Managerial Skills: MSMEs often lack the knowledge and skills in managing finance, marketing, and operational management needed to run a business efficiently (Fuadi et al., 2021).

In competition with imported goods, local MSME goods often lose out to foreign goods that are considered cheaper and of higher quality. This is a major problem in places like Medan City which is close to the city. Many MSMEs still use old ways of making things, making it difficult for them to succeed in today's highly competitive market (Sipahutar et al., 2024)

RESEARCH METHOD

The purpose of this qualitative research is to see what happens in the growth of MSMEs convection in Medan City from an Islamic economic perspective. By using this method, researchers can learn more about the problems faced by MSMEs actors and how they try to solve them (Moleong, 2019)

This type of research is called descriptive research and looks at the factors that influence the growth of MSMEs and describes the situation and conditions in the field. Case studies are also used in this study, focusing on the flow of MSMEs in Medan City. Case study research allows scientists to closely observe the various things that happen in a particular situation.

Types and Sources of Data Used: Primary data comes from in-depth discussions with people involved in the convection business in Medan City, such as business owners and MSME employees. Then secondary data comes from written sources such as books, papers, journals, and other documents related to the research topic.

1. In-depth Interviews: This technique is used to dig up information directly from MSME actors, the government, and related parties regarding the challenges faced, as well as the strategies implemented in developing the convection business (Yolanda, 2024)
2. Participatory Observation: Conducting direct observation of convection business activities to understand business practices and the challenges they face.
3. Documentation: Collecting secondary data from various relevant sources, such as MSME annual reports, articles, or journals that support the analysis.

The collected data will be analyzed using SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis to evaluate internal and external factors that influence the success and challenges of MSME convection. The analysis steps include:

1. Identification of Strengths and Weaknesses within MSMEs.

2. Identify Opportunities and Threats from external factors.
3. Develop alternative strategies based on the results of the SWOT analysis, which will be used as a basis for formulating recommendations for developing MSMEs (Wika Undari, Anggia Sari Lubis, 2021).

RESULTS AND DISCUSSION

Research result

This study identifies internal and external factors that influence the development of convection MSMEs. This analysis is conducted through the IFAS (Internal Factor Analysis Summary) and EFAS (External Factor Analysis Summary) frameworks.

IFAS (Internal Factor Analysis Summary)

Internal factors include the strengths and weaknesses of the convection MSMEs.

Table 2. IFAS Analysis

Internal Factors	Weight	Rating	Score
Strengths:			
Quality of raw materials	0.25	4	1.00
Competitive product prices	0.20	4	0.80
Product design variations	0.15	3	0.45
Weaknesses:			
Capital limitations	0.20	2	0.40
Low managerial skills	0.10	2	0.20
Limited marketing	0.10	2	0.20
Total Score			3.05

EFAS (External Factor Analysis Summary)

External factors include opportunities and threats for convection MSMEs.

Table 3. EFAS Analysis:

External Factors	Weight	Rating	Score
Opportunities:			
High demand for convection products	0.30	4	1.20
The development of digital marketing technology	0.25	4	1.00
Threats:			
Competition with imported products	0.25	2	0.50
Economic instability	0.20	2	0.40
Total Score			3.10

SWOT Quadrant

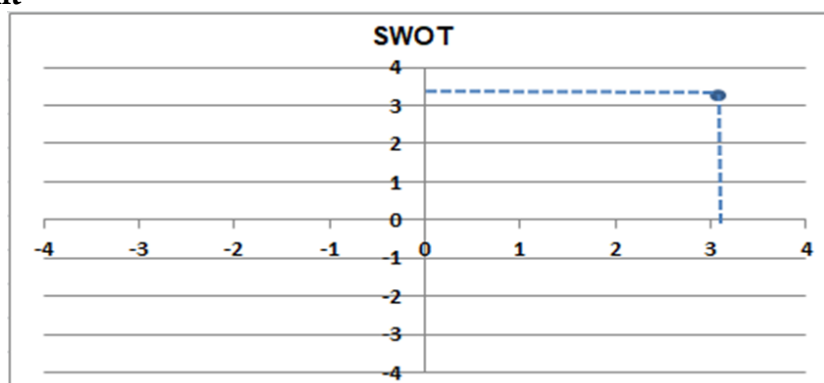


Figure 2. SWOT Quadrant

Based on the results of the IFAS and EFAS analysis, the position of the convection MSMEs is in Quadrant I (Strengths-Opportunities) in the SWOT matrix. This quadrant shows that the convection MSMEs have internal strengths that can be utilized to take external opportunities. This position provides direction for implementing the SO Strategy (Maxi-Maxi Strategy).

Based on the SWOT analysis, the following is the proposed development strategy for convection MSMEs:

1. SO Strategy (Strengths-Opportunities):
 - a. Leveraging the quality of raw materials and competitive product prices to expand the market through digital platforms (e-commerce).
 - b. Developing varied product designs to meet the ever-growing market needs.
 - c. Increasing the competitiveness of local products by utilizing developments in digital marketing technology (social media, marketplace).
2. WO (Weaknesses-Opportunities) Strategy:
 - a. Overcoming capital limitations through collaboration with microfinance institutions or Sharia-based soft loan programs.
 - b. Improving the managerial skills of business actors through Islamic economic-based business management training, such as transparent financial management training.
3. ST Strategy (Strengths-Threats):
 - a. Optimizing the competitive pricing power of products to face competition with imported products.
 - b. Utilizing quality raw materials to increase product value so that it can attract local consumers despite facing economic instability.
4. WT Strategy (Weaknesses-Threats):

Improve marketing skills to expand market reach, making it more resistant to competitive threats.

Alternative Strategy

Based on the Islamic economic perspective, several alternative strategies that can be applied are:

1. Community Empowerment: Inviting the surrounding community to contribute to convection production, thereby creating a positive social impact.
2. Eco-Friendly Product Development: Using sustainable raw materials to attract environmentally conscious consumers.
3. Collaboration with Other Business Actors: Building strategic partnerships with other MSMEs or large companies to increase product competitiveness.
4. Utilization of social media: Utilizing social media to promote convection products while increasing direct interaction with customers.

Discussion

The results of the SWOT analysis show that the Kembar Seragam Sekolah convection business is in Quadrant I. This quadrant describes a condition where the business has significant internal strength and can optimally utilize external opportunities. The strategy taken in this quadrant is called the SO (Strengths-Opportunities) Strategy, which focuses on maximizing strengths to seize existing opportunities.

Results of SO Strategy Implementation By utilizing strengths and opportunities, some of the strategies implemented are:

1. Digital Marketing through Social Media and E-commerce:

The business uses digital platforms to promote products more widely. This increases marketing reach and opens up opportunities to gain new customers outside the local area.
2. Product Design Improvement:

By utilizing the advantages of raw materials and workforce skills, this convection business continues to develop product designs that are in line with market trends, to attract consumer interest.

3. Partnership with Educational Institutions:

Establishing partnerships with schools to ensure sustainable demand for uniforms, while strengthening the business' position in the local market.

The methods used are not only aimed at seeking profit but also follow Islamic economic principles, namely:

1. Principles of Justice and Honesty

In setting product prices, this business applies the principle of justice with a reasonable profit margin, by Islamic teachings that emphasize justice in business transactions. Honesty in product quality and service is also a top priority, creating trust between the business and customers.

2. Community Empowerment

The marketing and production strategies also involve local communities, which is in line with the principle of *maslahah* in Islamic economics. By providing employment and training opportunities to residents, this business not only increases production capacity but also has a positive impact on social welfare.

3. Sharia-Based Financial Management

Financial management is carried out openly and responsibly, by sharia principles. This method helps maintain the financial stability of the business while ensuring that all transactions are carried out ethically and in line with Islamic teachings.

The principle of *maslahah*, which emphasizes the balance between individual benefit and societal welfare, is at the heart of this development strategy. Some aspects of the application of *maslahah* include:

1. Economic Benefits and Social Benefits

By leveraging internal strengths and external opportunities, the business not only focuses on increasing profits but also provides social benefits such as increasing employment and empowering local communities.

2. Business Sustainability

A *maslahah*-based strategy ensures that a business not only survives in the short term but also has a strong foundation for long-term growth. This approach includes meeting consumer needs sustainably and maintaining good relationships with all stakeholders.

3. Integration of Islamic Values

By integrating Islamic values into business operations and strategies, the company can create a business ecosystem that supports economic growth while providing positive social impacts. The principle of *maslahah* helps ensure that all aspects of the business are in line with Islamic teachings, providing broad benefits to individuals and society.

The *Kembar Seragam Sekolah* convection business, which focuses on the production of school uniforms, has an important role in meeting the needs of the surrounding community. Based on the results of observations and interviews, several main points were found regarding business conditions:

1. Internal Strength, School uniform products made have good quality materials with competitive prices, The production process is supported by skilled local workers, Business relations with surrounding schools are one of the keys to marketing success.

2. Internal Weaknesses: Product marketing is still limited to local networks, so it has not reached a wider market. Business financial management is not yet fully professional, especially in recording cash flow and controlling costs.

3. External Opportunities, The need for school uniforms continues to increase, especially ahead of the new school year. The development of digital technology can be utilized to promote products through social media and marketplaces.

4. External Threats, Competition with uniform products from manufacturers that have well-known brands and competitive prices, Economic fluctuations that can affect consumer purchasing power.

Based on the study of the concept of Islamic economics, the twin school uniform SMEs by integrating Islamic principles into their development strategy also provide positive social impacts through community empowerment, ethical business practices, and the spread of Islamic values through the products produced (Muhammad Sholeh Khan et al., 2024).

CONCLUSION

The implementation of the SO strategy in Quadrant 1 has not only succeeded in improving the economic performance of the Kembar Seragam Sekolah convection business but also strengthened its social impact. By implementing the principles of Islamic economics and *maslahah*, this business is able to create a sustainable business model and make a significant contribution to the welfare of the local community.

The results of the analysis show that the school uniform twin convection MSMEs have great potential to grow, especially through digital technology-based strategies and collaboration with several schools to meet the needs of school uniforms. By integrating the principle of *maslahah*, the proposed strategy focuses not only on economic growth but also on social sustainability.

Suggestions in the study are to apply more cooperation sturdy and close between worker and owner business, bringing together creative ideas and innovation for expand range production. Face competition from business convection other. Follow development technology and information for add partner Work Good offline or online, with that's its business convection will Keep going develop. Absorb power Work more many will be later can very help for to improve income house ladder public

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