

## INCOME ANALYSIS AND BUSINESS FEASIBILITY OF HOUSEHOLD-SCALE SALTED FISH PROCESSING IN PASAR BANTAL VILLAGE, MUKOMUKO REGENCY

Analisis Pendapatan dan Kelayakan Usaha Pengolahan Ikan Asin Skala Rumah  
Tangga di Desa Pasar Bantal Kabupaten Mukomuko

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### ABSTRACT

Salted fish processing represents an important livelihood activity for many coastal households, providing opportunities to increase the value of fishery products while generating additional income. This study assessed the income and financial feasibility of household-scale salted fish processing businesses in Pasar Bantal Village, Teramang Jaya District, Mukomuko Regency. The research was conducted from December 2025 to January 2026 using a quantitative descriptive approach. Data were collected through observations, interviews, and documentation involving 15 salted fish processors selected from the local processing community. Economic performance was evaluated through analyses of production costs, revenue, net income, and Return Cost Ratio (RCR). The results revealed that the average production cost was IDR 12,016,311 per year, while the average annual revenue reached IDR 29,232,000. Consequently, processors obtained an average net income of IDR 17,215,689 per year. The average RCR value was 2.44, indicating that revenues were more than twice the production costs incurred. These findings demonstrate that household-scale salted fish processing in Pasar Bantal Village is financially feasible and capable of generating positive economic returns. Business sustainability is supported by the availability of raw materials, low capital requirements, the utilization of family labor, and relatively stable market demand. The study highlights the potential of salted fish processing as a livelihood diversification strategy that can contribute to strengthening the economic resilience of coastal households.

**Keywords:** Business Feasibility, Household Business, Income, RCR, Salted Fish Processing

### ABSTRAK

Pengolahan ikan asin merupakan salah satu kegiatan ekonomi penting bagi rumah tangga pesisir karena mampu meningkatkan nilai tambah hasil perikanan sekaligus memberikan sumber pendapatan tambahan. Penelitian ini bertujuan untuk menganalisis pendapatan dan kelayakan finansial usaha pengolahan ikan asin skala rumah tangga di Desa Pasar Bantal,

Kecamatan Teramang Jaya, Kabupaten Mukomuko. Penelitian dilaksanakan pada bulan Desember 2025 hingga Januari 2026 dengan menggunakan metode deskriptif kuantitatif. Data dikumpulkan melalui observasi, wawancara, dan dokumentasi terhadap 15 pelaku usaha pengolahan ikan asin. Analisis ekonomi dilakukan melalui perhitungan biaya produksi, penerimaan, pendapatan bersih, dan Return Cost Ratio (RCR). Hasil penelitian menunjukkan bahwa rata-rata biaya produksi sebesar Rp12.016.311 per tahun, sedangkan rata-rata penerimaan mencapai Rp29.232.000 per tahun. Dengan demikian, rata-rata pendapatan bersih yang diperoleh pelaku usaha adalah sebesar Rp17.215.689 per tahun. Nilai rata-rata RCR sebesar 2,44 menunjukkan bahwa penerimaan yang diperoleh lebih dari dua kali lipat biaya produksi yang dikeluarkan. Temuan ini mengindikasikan bahwa usaha pengolahan ikan asin skala rumah tangga di Desa Pasar Bantal layak secara finansial dan mampu memberikan keuntungan ekonomi. Keberlanjutan usaha didukung oleh ketersediaan bahan baku, kebutuhan modal yang relatif rendah, pemanfaatan tenaga kerja keluarga, serta permintaan pasar yang relatif stabil. Hasil penelitian ini menunjukkan bahwa pengolahan ikan asin berpotensi menjadi strategi diversifikasi mata pencaharian yang dapat memperkuat ketahanan ekonomi rumah tangga masyarakat pesisir.

**Kata Kunci:** Ikan Asin, Kelayakan Usaha, Pendapatan, Pengolahan Ikan, RCR

## INTRODUCTION

Mukomuko Regency is one of the coastal regions in Bengkulu Province with considerable fisheries resources that play an important role in supporting local livelihoods and economic development. Fisheries activities, particularly capture fisheries, remain a primary source of income for many coastal households. Data from Statistics Indonesia of Bengkulu Province (2025) indicate that capture fisheries production in Mukomuko Regency reached 19,164,572 kg, with a production value of IDR 657.85 billion in 2023. This substantial production highlights the strategic importance of fisheries resources in sustaining the economic activities of coastal communities.

The utilization of fisheries resources in coastal areas is not limited to the marketing of fresh fish. Various forms of post-harvest processing have been developed to extend product shelf life, reduce losses, and increase economic value. Among these, salted fish processing remains one of the most widely practiced preservation methods in Indonesia due to its simplicity, relatively low production costs, and suitability for small-scale household businesses. Salted fish processing combines salting and drying techniques to inhibit microbial activity and prolong product durability while maintaining marketability (Wakiden *et al.*, 2022).

Pasar Bantal Village, located in Teramang Jaya District, is one of the coastal communities where salted fish processing has become an integral part of household economic activities. The presence of a Fish Landing Base (Pangkalan Pendaratan Ikan/PPI) facilitates access to fish resources and supports the continuity of processing activities. In this village, fish species such as ribbonfish (*Trichiurus* sp.), tonguefish (Family *Cynoglossidae*), dussumier's anchovy (*Thryssa dussumieri*), and croaker (*Johnius trachycephalus*) are commonly processed into salted fish products. The processing activity is predominantly undertaken by fishermen's families and serves as an alternative source of income alongside fishing operations.

Previous studies have demonstrated that household-scale salted fish processing can provide promising economic returns. The availability of raw materials, relatively low operational costs, and stable consumer demand contribute to the sustainability of such businesses (Arafah & Nusa, 2023). In addition, salted fish products generally have a longer shelf life than fresh fish, allowing producers to reach wider markets and reduce the risk of post-harvest losses. These advantages make salted fish processing an important livelihood diversification strategy for coastal households, particularly in areas where fishing income is

highly dependent on seasonal and environmental conditions.

Despite its economic potential, household-scale salted fish processing businesses often face various constraints. Fluctuations in fish availability, limited access to capital, dependence on weather conditions during the drying process, and market uncertainties may affect production continuity and profitability (Kusmawanti *et al.*, 2024). Such challenges highlight the importance of evaluating the economic performance of processing businesses to determine whether they remain financially viable under existing operational conditions.

Business feasibility analysis is commonly used to assess the profitability and sustainability of small-scale fisheries businesses. One of the most widely applied indicators is the Return Cost Ratio (RCR), which measures the relationship between total revenue and total production costs. As noted by Agustin *et al.* (2020), an business is considered financially feasible when the RCR value exceeds one, indicating that revenues are sufficient to cover production expenses and generate profit. Previous studies have reported favorable RCR values in salted fish processing businesses, suggesting that fish processing activities can contribute significantly to household income and local economic development (Kusmawanti *et al.*, 2023).

Although salted fish processing has been practiced for many years in Pasar Bantal Village, empirical information regarding its income level and financial feasibility remains limited. Most available studies focus on other regions, while specific economic characteristics may vary depending on local resource availability, production practices, and market conditions. Therefore, location-specific studies are required to provide accurate information that can support future business development and policy formulation.

Based on these considerations, this study aimed to analyze the income generated from household-scale salted fish processing businesses and evaluate their financial feasibility using the Return Cost Ratio (RCR) approach in Pasar Bantal Village, Teramang Jaya District, Mukomuko Regency. The findings are expected to provide useful information for business actors, local governments, and other stakeholders in developing sustainable fisheries-based livelihood strategies for coastal communities.

## RESEARCH METHODS

### Materials and Methods

This study was conducted from December 2025 to January 2026 in Pasar Bantal Village, Teramang Jaya District, Mukomuko Regency, Bengkulu Province, Indonesia. A quantitative descriptive research method was employed. Sugiyono (2022) mentioned that quantitative descriptive methods are used to describe actual conditions based on numerical data obtained from the field.

The study population comprised 20 active household-scale salted fish processing business in Pasar Bantal Village. Of these, 15 business were selected as respondents using a simple random sampling method, ensuring that each business had an equal opportunity to be included in the sample. Data were collected through direct observation, interviews, and documentation. Primary data included production volume, production costs, selling prices, processing techniques, and marketing systems. Secondary data were obtained from relevant government institutions, scientific journals, and related literature.

### Data Analysis

Data analysis consisted of production cost analysis, income analysis, and business feasibility analysis using the Return Cost Ratio (RCR). These analyses were conducted to evaluate the economic performance and feasibility of household-scale salted fish processing business in Pasar Bantal Village.

#### 1. Production Cost Analysis

Production cost analysis was used to determine the total expenditure incurred during the salted fish production process. Production costs consisted of fixed costs and variable costs incurred throughout one production year. Based on Dumairy (2004), total production cost was calculated as follows:

$$TC = FC + VC$$

Where:

TC = Total Cost (IDR/year)  
FC = Fixed Cost (IDR/year)  
VC = Variable Cost (IDR/year)

## 2. Income Analysis

Income analysis was conducted to determine the financial returns generated from salted fish processing activities. The analysis included the calculation of total revenue and net income earned by the business.

Total revenue was determined based on the quantity of salted fish sold and its selling price. Adapted from the formula by Zulpikar *et al.* (2020), total revenue was calculated using the following equation:

$$TR = Q \times P$$

Where:

TR = Total Revenue (IDR/year)  
Q = Production quantity (kg/year)  
P = Selling price (IDR/kg)

Net income was calculated as the difference between total revenue and total production costs. Following to Zulpikar *et al.* (2020), net income was determined using the following equation:

$$\Pi = TR - TC$$

Where:

$\Pi$  = Net Income (IDR/year)  
TR = Total Revenue (IDR/year)  
TC = Total Cost (IDR/year)

## 3. Business Feasibility Analysis

Business feasibility analysis was conducted to assess whether the salted fish processing business generated sufficient returns relative to the production costs incurred. The feasibility of the business was evaluated using the Return Cost Ratio (RCR), which compares total revenue with total production costs. Calculated using the formula proposed by Ibad *et al.* (2022):

$$RCR = \frac{TR}{TC}$$

Where:

RCR = Return Cost Ratio  
TR = Total Revenue (IDR/year)  
TC = Total Cost (IDR/year)

The business feasibility criteria were as follows:

RCR > 1 : The business is feasible and profitable.  
RCR = 1 : The business is at the break-even point.  
RCR < 1 : The business is not feasible.

## RESULT

### Profile of Salted Fish Processing Business

The salted fish processing business in Pasar Bantal Village is a traditional household-scale economic activity carried out by coastal communities. Based on field observations and interviews, all salted fish processors are housewives whose husbands work as fishermen. This processing activity serves not only as a means of utilizing fishery resources but also as an additional source of income for fishermen's households. In addition to increasing the value of fishery products, the business contributes significantly to supporting the economic well-being of coastal families.

The primary raw material used in salted fish processing is fresh fish obtained from several sources. Part of the raw material comes from the catches of their husbands, particularly fish that cannot be sold fresh or have relatively low market value. In addition, processors purchase fresh fish from other local fishermen who land their catches at the Pasar Bantal Fish Landing Base (PPI). Consequently, the availability of raw materials does not solely depend on the catches of their own families but is also supported by the fishing activities of the surrounding community. Access to fish supplies from other fishermen enables processors to maintain production even when their husbands' catches are insufficient to meet processing needs.

The salted fish processing process consists of several stages, including fish cleaning, splitting, salting, curing for approximately 24 hours, washing, sun-drying, and packaging. Drying is carried out using direct sunlight, making weather conditions a critical factor affecting both product quality and drying duration. During the dry season, the drying process is generally faster and produces higher-quality salted fish compared to the rainy season.

The results indicate that salted fish production activities are conducted on average one to two times per week. Production frequency depends on the availability of raw materials, weather conditions, and market demand. During periods of abundant fish catches, some processors increase their production volume to meet market needs. Conversely, when adverse weather conditions prevent fishermen from going to sea or reduce fish catches, production activities also decline.

The fish species commonly processed into salted fish in Pasar Bantal Village include ribbonfish (*Trichiurus* sp.), tonguefish (Family *Cynoglossidae*), dussumier's anchovy (*Thryssa dussumieri*), and croaker (*Johnius trachycephalus*). The selection of fish species generally depends on the availability of catches at the time of production. All species are processed using similar salting and drying methods. The resulting salted fish products are marketed directly to consumers or through collectors who distribute them to various areas within Mukomuko Regency and its surrounding regions.

### Production Cost Analysis

The production costs of household-scale salted fish processing business in Pasar Bantal Village consisted of fixed costs and variable costs. The average production cost is presented in Table 1.

Table 1. Average Production Costs of Salted Fish Processing Business in Pasar Bantal

Cost Component	Value (IDR/year)
<b>Fixed Cost (FC)</b>	
Depreciation Cost	488,978
Maintenance Cost	1,000,000
<b>Total Fixed Cost</b>	<b>1,488,978</b>
<b>Variable Cost (VC)</b>	
Raw Material Cost	7,727,333

<b>Cost Component</b>	<b>Value (IDR/year)</b>
Transportation Cost	1,384,000
Consumption Cost	1,416,000
<b>Total Variable Cost</b>	<b>10,527,333</b>
<b>Total Production Cost (TC)</b>	<b>12,016,311</b>

Source: Primary Data (2026)

As shown in Table 1, the average fixed cost incurred by respondents was IDR 1,488,978/year, consisting of depreciation and maintenance costs. Meanwhile, the average variable cost reached IDR 10,527,333/year, with raw material costs accounting for the largest proportion of production expenses. The average total production cost incurred by respondents was IDR 12,016,311/year. These findings indicate that variable costs, particularly raw material expenses, were the dominant component influencing overall production costs.

### **Income Analysis**

Income analysis was conducted by calculating total revenue and net income obtained from salted fish processing activities. The results are presented in Table 2.

Table 2. Average Income of Salted Fish Processing Business in Pasar Bantal Village

<b>Description</b>	<b>Value (IDR/year)</b>
Total Revenue (TR)	29,232,000
Total Production Cost (TC)	12,016,311
Net Income (II)	17,215,689

Source: Primary Data (2026)

Based on Table 2, the average total revenue generated by respondents was IDR 29,232,000/year. After deducting production costs, the average net income was IDR 17,215,689/year, indicating that salted fish processing business generated positive profits.

### **Business Feasibility Analysis**

The feasibility of salted fish processing business was evaluated using the Return Cost Ratio (RCR). The results are presented in Table 3.

Table 3. Return Cost Ratio (RCR) of Salted Fish Processing Business in Pasar Bantal

<b>Indicator</b>	<b>Value</b>
Average Total Revenue (TR) (IDR/year)	29,232,000
Average Total Cost (TC) (IDR/year)	12,016,311
<b>RCR</b>	<b>2.44</b>

Source: Primary Data (2026)

Table 3 shows that the average RCR value of salted fish processing business was 2.44. Since the RCR value was greater than 1, the business can be classified as economically feasible and profitable. This result indicates that every IDR 1.00 spent on production costs generated IDR 2.44 in revenue. Therefore, household-scale salted fish processing businesses in Pasar Bantal Village have favorable economic prospects and are feasible for further development.

## **DISCUSSION**

### **Profile of Salted Fish Processing Business**

Salted fish processing in Pasar Bantal Village is primarily undertaken by fishermen's wives as a household-based economic activity. This condition highlights the substantial

contribution of coastal women to household livelihoods, particularly in fishing communities where income from capture fisheries is often uncertain and highly dependent on environmental conditions. Beyond their domestic responsibilities, women actively participate in income-generating activities that support household financial stability. Similar observations were reported by Kusumawardhani & Susilowati (2021), who emphasized that coastal women perform multiple productive and social roles that significantly contribute to family welfare.

The participation of women in salted fish processing also reflects a common livelihood diversification strategy among fishing households. Diversification is often adopted to reduce dependence on fishing activities as the sole source of income, particularly during periods of low catches or adverse weather conditions. Income generated from processing activities therefore serves as an important economic buffer that helps households cope with fluctuations in fisheries production. In line with this finding, Setiani *et al.* (2024) reported that fishery-related activities undertaken by coastal women contribute considerably to household income and strengthen the economic resilience of fishing families.

Ancillary support the continuity of salted fish processing businesses in Pasar Bantal Village is the availability of raw materials. Fresh fish used in processing activities are sourced not only from respondents' husbands but also from other fishermen operating around the Pasar Bantal Fish Landing Base (PPI). Such access to multiple sources of raw materials enables processors to maintain production even when catches from their own households are insufficient. Consistent with the assertions of Heruwati (2002), consistent access to fish supplies is a crucial prerequisite for sustaining traditional fish-processing businesses because production volume and business continuity depend directly on raw material availability.

The processing methods applied by respondents remain relatively simple and rely on traditional techniques, including cleaning, salting, curing, washing, and sun-drying. Despite their simplicity, these methods continue to be widely adopted because they require limited capital investment and can be implemented using locally available resources. Rabiempour *et al.* (2024) noted that salting and drying remain among the most effective traditional preservation techniques for extending shelf life while enhancing the market value of fishery products. In addition, the application of these techniques contributes to reducing post-harvest losses, which is particularly important for small-scale fisheries.

Weather conditions emerged as one of the most influential factors affecting production activities. Since drying depends entirely on solar radiation, production efficiency and product quality are strongly influenced by climatic conditions. During periods of prolonged rainfall, drying time increases and product quality may decline, resulting in lower production efficiency. Similar patterns have been reported in traditional fish-processing systems where environmental conditions play a decisive role in determining drying effectiveness and product quality (Rabiempour *et al.*, 2024).

The observed production frequency of one to two processing cycles per week reflects the characteristics of small-scale fisheries-based businesses, which generally adjust production according to the availability of raw materials and prevailing market demand. Such flexibility enables processors to optimize resource utilization while minimizing production risks. This outcome supports the statement from FAO (2022), fluctuations in production are common among small-scale fisheries and fish-processing businesses due to seasonal variations in fish abundance, environmental factors, and market dynamics.

The variety of fish species processed into salted fish products further demonstrates the adaptive capacity of processors in utilizing available fishery resources. By processing different species depending on seasonal availability, processors can maintain production continuity while maximizing the economic value of local fish catches. This practice not only reduces waste but also contributes to more efficient utilization of fisheries resources.

Marketing channels for salted fish products involve both direct sales to consumers and distribution through collectors. While the involvement of collectors broadens market access and facilitates product distribution beyond the local area, it may also reduce the bargaining position of processors. Previous studies highlight that intermediary traders often play a dominant role in price determination within fisheries value chains, thereby influencing the share of profits received by primary producers (FAO, 2024).

In summary, the salted fish processing business in Pasar Bantal Village represents more than a traditional preservation activity. It functions as an important livelihood strategy that supports household income diversification, increases the economic value of fisheries products, and creates productive opportunities for coastal women. These contributions underline the importance of strengthening household-scale processing businesses as part of broader efforts to improve the welfare and resilience of coastal communities.

### **Production Cost**

The average production cost of salted fish processing businesses in Pasar Bantal Village was IDR 12,016,311 per year, with variable costs accounting for the largest proportion of total expenditures. Raw material costs constituted the dominant expense component, indicating that business performance is highly dependent on the availability and price of fresh fish. These results align closely with the findings of Latifah *et al.* (2018), who identified raw materials as the primary cost component in traditional salted fish processing businesses.

The dominance of variable costs suggests that operational expenditures play a greater role in determining all of production costs than fixed investments. This condition is common among household-scale processing businesses because production activities are closely linked to the volume of raw materials processed. When fish availability increases, production costs rise accordingly due to higher expenditures on raw materials and supporting inputs.

Another notable finding is the relatively low production cost structure observed among respondents. This situation is largely attributable to the utilization of family labor and locally available resources. Since processing activities are conducted by household members, respondents do not incur additional labor expenses. Furthermore, the absence of electricity and water costs reduces operational expenditures considerably because production relies primarily on traditional drying methods and household water sources. Consistent with Yanfika *et al.* (2022), the use of family labor and local resources represents an important strategy for improving cost efficiency in small-scale fish-processing businesses.

The low level of fixed costs further indicates that salted fish processing businesses require relatively modest capital investment. Processing equipment is generally simple, durable, and inexpensive, allowing households to operate the business with limited financial resources. Such conditions create opportunities for wider community participation because business entry barriers remain relatively low. Consequently, salted fish processing continues to be a practical and accessible livelihood option for many coastal households.

### **Business Income**

The results demonstrated that salted fish processing generated an average annual revenue of IDR 29,232,000 and a net income of IDR 17,215,689. These figures indicate that the business provides meaningful economic benefits for participating households. The positive income generated from processing activities reflects the added value obtained through transforming fresh fish into preserved products with a longer shelf life and broader market reach. As highlighted by Rabiepour *et al.* (2024), fish preservation and processing activities increase product durability and marketability, thereby improving economic returns for processors.

The income earned from salted fish processing also plays an important role in supporting household livelihoods. For many respondents, processing activities function as a complementary source of income that helps offset fluctuations in fishing earnings. This finding is consistent with the study of Kurniawan *et al.* (2023), which reported that household-scale salted fish processing businesses contributed significantly to household income in coastal communities.

The relatively high net income obtained by respondents suggests that salted fish processing has the potential to strengthen household economic resilience. This contribution becomes particularly important during periods when fishing activities are disrupted by unfavorable weather conditions or seasonal declines in fish abundance. In this context, salted fish processing serves not only as a value-adding activity but also as a risk-management strategy that enables fishing households to maintain a more stable income throughout the year. Similar observations have been reported by FAO (2022), which emphasized the role of small-scale fish-processing activities in supporting livelihood diversification and income stability among coastal populations.

### **Business Feasibility Analysis**

The average RCR value of 2.44 obtained in this study demonstrates that salted fish processing businesses in Pasar Bantal Village are economically feasible and capable of generating attractive returns. An RCR value greater than one indicates that total revenue exceeds production costs, meaning that the business is profitable and financially sustainable. As posited by Alhafis *et al.* (2024), businesses with RCR values above one are considered economically viable because the revenue generated is sufficient to cover operational expenditures while producing positive returns.

Beyond the theoretical implications, the RCR value of 2.44 implies that every IDR 1.00 invested in production activities generated IDR 2.44 in revenue. This level of profitability reflects efficient resource utilization and a favorable balance between costs and returns. The result is particularly noteworthy considering that most respondents operate on a household scale using simple technology and limited capital resources.

The favorable RCR value can largely be attributed to the relatively low production costs incurred by processors. The utilization of family labor, traditional processing methods, and locally available resources significantly reduces operational expenses while maintaining production output. Similar conclusions were reached by Sarumpaet *et al.* (2025), who found that the profitability of household-scale salted fish processing businesses was strongly influenced by efficient cost management and the effective use of available resources.

Compared with many other small-scale fisheries-based businesses, the profitability observed in this study indicates promising prospects for the continued development of salted fish processing businesses in Pasar Bantal Village. The economic benefits generated by these businesses not only support household welfare but also contribute to local economic development through value addition and employment creation. As emphasized by FAO (2022), strengthening small-scale fish processing activities can enhance livelihood sustainability, improve resource utilization, and support broader rural development objectives in coastal areas.

### **CONCLUSION**

The salted fish processing business in Pasar Bantal Village is a household-scale business that provides additional income for coastal households. The average production cost was IDR 12,016,311/year, while the average revenue and net income were IDR 29,232,000/year and IDR 17,215,689/year, respectively. The business feasibility analysis revealed an RCR value of 2.44, indicating that the business is profitable and economically feasible. Therefore, salted fish

processing has good potential to support household income and strengthen the economic resilience of coastal communities in Pasar Bantal Village.

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