

## Strategic Design for the Development of UMKM Management in Improving the Economy of Communities on the Mekong River-Vietnam

Lince Bulutoding<sup>1\*</sup>, Baso Iwang<sup>2</sup>, Azizah Sahban<sup>3</sup>, Nur Rahmah Sari<sup>4</sup>, Raodahtul Jannah<sup>5</sup>, Della Fadhilatunnisa<sup>6</sup>, Farid Fajrin<sup>7</sup>, Suhartono<sup>8</sup>, Namla Elfa Syariati<sup>9</sup>, Firanti Muslimah<sup>10</sup>, Angriani Ahmad<sup>11</sup>

<sup>1,2,4,5,6,7,8,9,10,11</sup>Universitas Islam Negeri Alauddin Makassar

<sup>3</sup>Mila University Malaysia

**Corresponding Author:** Lince Bulutoding [lince.bulutoding@uin-alauddin.ac.id](mailto:lince.bulutoding@uin-alauddin.ac.id)

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### ABSTRACT

This study aims to analyse the design of development strategies for the management of Micro, Small and Medium Enterprises (MSMEs) in the Mekong River region of Vietnam and their impact on the local economy. A qualitative approach was used through FGDs and site surveys to understand the location patterns of MSMEs and the factors that influence their success in improving community welfare. The results show that strategic geographic location, taking into account accessibility, resource availability, and government policy support, plays an important role in determining policies to improve MSMEs' operational efficiency and expand markets. However, challenges such as limited access to capital, lack of access to banking and lack of managerial skills hinder the development of MSMEs in the region.

## **INTRODUCTION**

The economic condition of a country's society is a global issue after the Covid 19 pandemic. Every country is trying to boost the economy of its people through its resources. One of the countries that utilise its natural resources is Vietnam. The Mekong River which crosses several countries in Southeast Asia including Vietnam has a strategic role in supporting the economy of the people in the region. The location strategy design of Micro, Small and Medium Enterprises (MSMEs) along the Mekong river in Vietnam is a very attractive tourist destination. The Vietnamese government should encourage MSMEs to utilise the natural and social potential of the river to improve the economy of the community. Improving the community's economy can be supported by natural resources and biodiversity. The geographical condition of the location of MSMEs will bring foreign exchange to a country. Location strategy design and MSME business is an art in creating a community of MSMEs that can boost the economy of local residents. Symbiotic relationships between businesses help MSMEs reduce risk and increase profits. (Kijkasiwat et al., 2021a).. MSME strategy design concepts include providing access to transport, developing agricultural businesses, managing supply chains efficiently, developing MSMEs in the tourism sector including homestays, local handicrafts, and cultural experiences.

Micro, Small and Medium Enterprises (MSMEs) play a crucial role in the local economy in many countries, including Vietnam. MSMEs not only contribute to economic growth, but also create jobs and increase people's income. In Vietnam, the MSME sector accounts for about 40% of the Gross Domestic Product (GDP) and absorbs more than 50% of the labour force. The existence of MSMEs helps reduce the unemployment rate and improve the welfare of the community, especially in rural areas. The Mekong River, one of the longest rivers in the world, plays an important role in the lives of the surrounding communities. Flowing through six countries, including Vietnam, the Mekong River is a vital natural resource for agriculture, fisheries and transport. People living along the river often rely on SMEs to fulfil their daily needs. With the wealth of natural resources available, MSMEs in the region have great potential for growth, but are also faced with unique challenges.

Empowerment of fishing communities through sustainable fisheries management and development of local fish industries. Environmental protection efforts, including waste management and ecosystem preservation to support long-term sustainability. Development of partnerships between MSMEs, local governments, and other institutions including banks to increase the capacity of local entrepreneurs, provide access to capital, and increase the expansion of product marketing. The use of technological media in every MSME activity. The Mekong River has the potential to be developed into a tourist destination for foreigners as well as Muslim friendly based on MSMEs with geographical design between one MSME and another.

However, the geographical condition of the location of MSMEs on the Mekong River-Vietnam still needs to be well designed so that it becomes a tourist destination that can increase the potential for tourist visits which will have an impact on improving the community's economy. Partnership development still needs to be pursued including banking services in the use of Automated Teller Machines (ATMs), Cirist banks and Credit Cards as a means of payment during transactions. (Aripin et al., 2023). The use of payments in the form of ATMs, Cirist or credit cards can encourage visitors' intention to buy products which can increase sales transactions. According to (Ida et al., 2022) The use of technological media for MSMEs is not sufficient so that calculations in transactions are still traditional which will have an impact on the efficiency and effectiveness of services to buyers. Mastery of international languages is not sufficient so that communication between MSMEs and visitors is not too smooth.

In addition, the potential of Mekong river fish can be utilised for the local fish industry which can grow the business of MSMEs. The existence of affordable homestays around the Mekong River-Vietnam is still very rare. The food industry still needs to be equipped with halal certification from related institutions so as to provide assurance about the halalness of food for Muslim tourists. The existence of river transport is vital for service providers and users. (Mutiani et al., 2022).. The use of boats must still be equipped with adequate security facilities so as to provide security guarantees for visitors. Considering the potential of the Mekong-Vietnam river, the geographical design of MSME sites in Vietnam can be key in promoting local economic growth, strengthening community resilience, and preserving the environment around the river.

Micro, Small and Medium Enterprises (MSMEs) have an important role in the economy, but often experience obstacles in business development due to a lack of understanding of technology and marketing. Research conducted by (Irawati et al., 2019) showed that the application of mobile-based Geographic Information Systems (GIS) can help MSMEs in promoting their products and supporting data collection by the government. Nonetheless, studies on technology integration in the context of MSMEs in developing countries are still limited, especially those that consider complex geographical and social aspects. In addition, (Chan & Mustafa, 2021) highlighted that although JEEE has published various articles on entrepreneurship in developing countries, there is still a lack of comparative studies that can enrich the understanding of the local context. This suggests the need for a more holistic approach in entrepreneurship research that considers geographical variables.

Furthermore, (Dey et al., 2018) emphasise the importance of environmental management and social responsibility practices among MSMEs, but this research has not explored how these factors relate to geographic and demographic characteristics. Meanwhile, (Vallecha et al., 2021) identified barriers and drivers in the development of community energy systems, but thorough research on the application of best practices in specific contexts is scarce. Finally, a study by (Firdaus et al., 2023) (Firdaus et al., 2023) showed that legal culture influences the role of Microfinance Institutions (MFIs) in supporting MSMEs in different countries, but a more in-depth analysis of how local factors interact with MFI

policies is still needed. Therefore, this study aims to fill the gap in the literature by exploring the relationship between geographic design, technology, and MSME development in Indonesia, and the implications for policy and best practices.

Considering the potential of the Mekong River, the geographical design of MSME locations in Vietnam can be key in promoting local economic growth, strengthening community resilience, and preserving the environment around the river. This study aims to analyse the geographical design of MSME locations in the Mekong River region and their impact on the community economy, with the hope of providing strategic recommendations for the development of policies that support MSMEs and improve the quality of life of local communities. This study aims to analyse the geographical design of MSME locations in the Mekong River region and their impact on the community's economy. By understanding the location pattern of MSMEs, this research is expected to identify factors that influence the success of MSMEs in improving community welfare. In addition, this research also aims to provide strategic recommendations for the development of policies that support MSMEs, both from the government and related institutions. Through a deeper understanding of the interaction between the location of MSMEs and the local economy, it is hoped that solutions can be found to improve the competitiveness of MSMEs in the Mekong River region, and promote sustainable and inclusive economic growth. This research is also expected to provide insights for academics and practitioners in formulating more effective policies to support the development of MSMEs in this area.

## **IMPLEMENTATION AND METHODS**

This research utilises a qualitative approach through FGDs and site surveys to gain an in-depth understanding of the geographical design of MSME locations on the Mekong River in Vietnam. The research process began by gathering literature sources, both primary and secondary, to gain a comprehensive perspective. The first stage involved collecting data from MSMEs through the FGD stage conducted at the Al Musulmane Mosque in Ho Chi Minh, Vietnam, getting a very good response from various parties, both from participants from Indonesia, Malaysia and Vietnam itself. Community service carried out by the Abdimas team on "Entrepreneurship and Accounting Training for Traders in the region 66 Dong Du Ben Nge Ward, District 1 Ho Chi Mihn City Vietnam". The second stage is that the abdimas team went down to the Mekong river location to conduct a location survey in order to see firsthand the geographical conditions of the MSMEs. Furthermore, the collected data is classified based on the research formula. Furthermore, classifying data aims to organise information and data systematically.

After classification, the next stage is data processing. At this stage, the data that has been collected will be processed and quoted as needed to support the research findings. Relevant information is then abstracted in order to provide a complete picture of the issue under study. The interpretation process is carried out to analyse the data and relate it to a broader context, thus generating new knowledge. Through these steps, the research aims to draw conclusions that can provide insights for the development of policies and practices that support the success of MSMEs in the region. As such, the research focuses not only on data collection, but also on analysis and interpretation that contribute to a better understanding of the potential and challenges faced by MSMEs in the Mekong River.

## RESULTS AND DISCUSSION

### MSME Location Identification

Identifying the location of MSMEs in Vietnam's Mekong River region is an important step in enhancing community economic development. The unique geographical features of the region, including its waters, agricultural land and proximity to urban centres, offer both advantages and challenges for micro, small and medium-sized enterprises (MSMEs). Effective site identification involves analysing demographic trends, resource availability and market access. The condition of the Mekong river in Vietnam is very significant to be utilised by MSMEs in supporting the country's economy. The following is a synthesis of the results of FGDs and surveys of locations on the Mekong River-Vietnam as follows.

**Table 1 Synthesis Results of FGDs and Site Survey of MSMEs on the Mekong River**

No.	MSME Business	Location and Condition	FGD Analysis Results
1.	Business in the field of souvenirs such as hats, beach sarongs, vests and other handicrafts	Location before the departure of travellers to the desired destination.	Its presence/position is considered appropriate because the goods sold are needed by visitors such as hats and so on to protect visitors from the sun.
2.	Crossing boat	Venue at the Mekong River-Vietnam departure port.	a. Its existence is considered appropriate, but there are some equipment that must be equipped, such as safety equipment, which is a place to hold on for tourists when the wind is

			<p>strong or the ship is a little rocky.</p> <p>b. Mineral water facilities should be provided, the cost of which can be included in the ticket price.</p>
3.	The MSME factory makes candy of various flavours from naturally processed coconut milk.	The existence of MSMEs supports economic growth because it can absorb labour.	<p>a. Halal certification needs to be arranged so that tourists are more confident and more interested in buying.</p> <p>b. It is necessary to involve banks in the transaction process such as Automated Teller Machines (ATMs), transfers, or credit cards, and the like that can facilitate visitor payment transactions.</p>
4.	Hj Anny's Restaurant/Home (Muslim Dining)	The existence of a Muslim restaurant is needed because it can provide food for visitors, especially Muslims.	<p>a. Muslim restaurants are an option in the Mekong river area as they provide halal assurance for Muslim travellers.</p> <p>b. The availability of mushollah facilities makes this restaurant an option for Muslim travellers.</p> <p>c. Payment for meals can be made by transfer.</p>
5.	SMEs Owners of Railway Transport	Design a means of transporting the cart to the creek located about 100 metres from the restaurant.	a. This transport is designed with the needs and uniqueness of travelling to the Mekong River delta in mind.
6.	MSMEs Small boat owners	Canal on the banks of the Mekong River Design the boat for only 4 (four)	a. The boat should be equipped with safety devices such as life vests.

		passengers who will cruise the Mekong river delta for 2 kilometres to get to the MSME destination.	b. It is recommended that the boat be equipped with a camera that can take pictures for visitors in the Mekong river delta, which will increase the income of MSMEs.
7.	MSMEs Food and beverage vendors	The existence of MSME actors for the sale of food and beverages, around 20 MSMEs, is highly expected in this location.	<p>a. It is recommended that MSMEs equip their products with halal certificates so as to provide halal assurance for Muslim visitors.</p> <p>b. Halal guarantee will be a symbol for Muslim tourists to be interested in consuming food and drinks provided by MSMEs.</p> <p>c. We recommend that sellers complete transaction facilities by collaborating with banks in facilitating the transaction process, such as providing payment tools such as ATMs, bank transfers, Cirist, or credit cards.</p>
8.	Handicraft MSMEs	MSME crafts such as bags, dolls, wallets and so on are one of the factors that support economic growth on the Mekong River.	a. The craft should be equipped with the provision of easier payment facilities such as ATM, bank transfer, cirist, or credit card so that tourists are interested in buying the MSME products.

9.	MSMEs Branded Goods	Sales of Branded Goods that are below market price	<ul style="list-style-type: none"> <li>a. Visitors are treated to tea that uses natural sweetener, honey.</li> <li>b. Visitors feel comfortable shopping while drinking tea.</li> <li>c. Visitors transact using ATMs or credit cards.</li> <li>d. Visitors can shop for branded items such as bags, wallets, belts that are not inferior in quality to the market but are rather cheap.</li> </ul>
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Source: Data processed from research results

The location of the Mekong-Vietnam river is very potential to attract foreign tourists. There are many tourist destinations in this place that provide its own charm and experience for foreign tourists. Among them are river crossings using boats so as to provide comfort for visitors. Furthermore, there are natural resources such as coconut plantations and other agricultural products. MSMEs producing coconut candy derived from coconut milk and traditionally processed which has been operating for about 40 years further adds to the attractiveness of tourists to visit the place. It's just that banking facilities and other facilities that can facilitate payment transactions have not been fulfilled at the UMKM site. What also needs to be considered by the Coconut Candy MSME is the need to complete halal certification or an explanation of the content of the coconut candy so as to provide a guarantee of halalness for Muslim visitors. With the certification and explanation of the candy content, it will cause sales transactions to increase and will have an impact on profit generation for these MSMEs.

Furthermore, Hj. Anny's Muslim restaurant in Mekong River-Vietnam has become a destination for Muslims. This is because there is a guarantee of halal food for Muslim visitors. In addition, the restaurant provides a Mushollah as a place of prayer for Muslim visitors. This makes the restaurant one of the destinations for Muslim visitors from various countries. One of the reasons for visitors to eat at this restaurant is because of the guarantee of halal food and the facilities provided by the restaurant. In addition, there are MSMEs providing transportation facilities that provide uniqueness to go to the canal (Mekong tributary) to visit other MSMEs. To go to MSMEs Food and souvenirs and branded goods must go through the Mekong tributary by using a boat that is sufficient for four people only. With the conditions of MSMEs as described above, design development can be carried out to improve MSMEs and the economy on the Mekong River Coast-Vietnam.



### Location Design Strategy for MSMEs on the Mekong River-Vietnam

While MSMEs have significant potential to boost the economy in the Mekong River region, they face many challenges that can hinder their growth and sustainability. To maintain the sustainability of MSMEs around the Mekong River-Vietnam, it is necessary to formulate a strategy to achieve success and sustainability. The first step in developing such a strategy is to use a strengths, weaknesses, opportunities and challenges (SWOT) analysis. The strategy development can be illustrated with the following chart:

<b>Table.1 Condition of UMKM on the Mekong River-Vietnam</b>			
<b>Swot Analysis</b>			
<b>Internal Factors</b>		<b>External Factors</b>	
<b>No</b>	<b>Strength</b>	<b>No</b>	<b>Opportunities</b>
1	Mekong River is Globally Renowned	1	The geographical location of MSMEs can be designed according to the needs of tourists
2	Attract local, national and global tourists	2	Potential to be developed according to global developments without neglecting local wisdom products
3	Mekong river delta beneficial for agriculture and plantations	3	MSMEs can be designed as a value chain between one another.
4	The mekong river delta leads to fertile soil that is very suitable for developing agriculture and plantations.	4	Potential to be developed from various MSME businesses: agriculture, plantation, fishery, candy industry in accordance with farmers' production, etc.
5	The canals (tributaries) that appear in the mekong river can be uniquely designed.	5	Opportunity to build a telecommunications company
6	There are many MSMEs whose existence creates uniqueness for tourists.	6	Potential to establish a banking network
7	Having MSMEs that produce candy from coconut milk naturally attracts tourists to visit the area.	7	The potential of MSMEs can be developed.

8	Has agricultural and plantation products that will supply the value chain for the existence of MSMEs in the vicinity	8	Water tourism potential as well as transportation tools are very likely to be developed
<b>No</b>	<b>Weaknesses</b>	<b>No</b>	<b>Challenge</b>
1	Access to banking as a convenience in transactions is not yet available	1	Involving other agencies such as the government, banks, telecommunication companies, which of course takes time to negotiate with them.
2	MSMEs still conduct traditional management and marketing	2	Requires high capitalisation
3	MSMEs are not yet able to communicate in English	3	Requires seriousness and high commitment from the Vietnamese government concerned
4	Geographical location of MSMEs still needs to be refined according to the needs of visitors	4	Requires product innovations for each MSME in the area so that it has its own unique products that can attract tourists.
5	Internet is not too smooth	5	Halal certification for MSMEs that produce food
6	Food products are not halal-certified or the content of the product	6.	The construction of a Mushollah/Mosque requires approval from the local government.
7	SMEs still need training to develop their products		
8	Unavailability of mushollah/mosque as a place of worship for Muslim tourists		

Data Source: Survey Results of MSME Sites on the Mekong River-Vietnam.

Based on the data in Table 2 above, it can be analysed that the condition of MSMEs on the Mekong River-Vietnam can be geographically designed based on the location and facilities needed by tourists when visiting and all of this will increase the value, sales and income for MSMEs in the vicinity which will certainly increase income and foreign exchange for the Vietnamese state. In addition, the design of MSMEs and the use of water transport will become a reference for tourists and stakeholders who want to adopt the design. Based on the strengths, weaknesses, opportunities and challenges that exist on the Mekong River-Vietnam, the key success factors of the MSMEs can be identified.

Based on Table 2 above, a strategy can be designed in developing MSMEs on the Mekong River-Vietnam, namely analysing the strategies that will be used to improve the condition of MSMEs. The strategies used can be seen in Table 3 below.

**Table 3 MSME Development Strategies on the Mekong River-Vietnam**

No.	Strategies to be developed on the Mekong River-Vietnam
1.	The relevant government must be committed to improving the condition of MSMEs through ease of licensing and tax reduction.
2.	The relevant government should urge telecoms and banking companies to facilitate licensing.
3.	Develop local wisdom products to attract visitors to visit.
4.	Utilising the Mekong canal as a unique tourist attraction and equipped with camera facilities such as drones so that it can take pictures and videos of tourists.
5.	Make it easier for MSMEs to have halal certification or include ingredients in every product that will attract Muslim tourists to visit.
6.	Establish a mosque/mushollah at the location to provide ease of worship for Muslim tourists.
7.	Developing Vietnamese local wisdom products
8.	Provide training to MSMEs in developing their products through innovations.
9.	Encourage banks to provide facilities to MSMEs in transactions through transfer payments and the establishment of ATMs in these locations.
10.	The government must provide or facilitate capital assistance to MSMEs to develop their products.
11.	Creating a value chain through training MSMEs to provide convenience and value to tourists.
12.	The location of MSMEs along the Mekong-Vietnam River must be designed geographically with supporting facilities so that they can provide value that can bring foreign exchange to the local area.

Source: SWOT Analysis Results

Based on Table 3 above, it shows the components or factors that need to be considered to design the geographical location so as to increase the value that can provide income for MSMEs on the Mekong River.

### **Strategy Design for MSMEs on the Mekong River**

Based on the results of the strategy design in Table 3 above, a design can be made regarding the location of MSMEs that can provide value to all stakeholders. The strategy design can start from:

1. Cooperation between the local government, banks, telecommunication companies, residents, investors, stakeholders and SMEs on the Mekong River.
2. The government must make policies that can develop the Mekong River Region in Vietnam in order to develop MSMEs.

3. Major investors should develop the Mekong River through investments that can support MSMEs.
4. MSMEs should participate in training in the form of skills, product innovation and marketing using technology such as banking cooperation to support ease of transactions.
5. The local government should make innovations that lead to geographical design to develop Mekong river sites that provide more value for all stakeholders.

## **CONCLUSIONS AND RECOMMENDATIONS**

In conclusion, the strategic location design of MSMEs in the Mekong River region of Vietnam plays a crucial role in improving the local economy. Identifying strategic locations that take into account accessibility, resource availability and government policy support can improve the operational efficiency of MSMEs and expand their markets. However, the main challenges faced include limited access to capital, access to banking, access to technological information systems and lack of managerial skills among MSME entrepreneurs. Therefore, the recommendations are to strengthen transport infrastructure, provide access to alternative financing, provide access to banking, and offer technical and managerial training programmes for MSME players. Local governments also need to provide incentives and policy support that encourage MSME growth. By doing so, MSMEs can play a more significant role in creating jobs, improving local supply chains, and strengthening economic competitiveness in Vietnam's Mekong River region. In improving the condition of MSMEs in Mekong River Vietnam, the design of the strategy can be started from: (1) There is cooperation between the local government, banks, telecommunications companies, residents, investors, stakeholders and MSMEs on the Mekong River. (2) The government must make policies that can develop the Mekong River area located in Vietnam in order to develop MSMEs. (3) Large investors should develop the Mekong River through investments that can support MSMEs. (4) MSMEs should participate in trainings in the form of skills, product innovation and marketing using technology such as banking cooperation in supporting ease of transactions. (5) The local government should make innovations that lead to geographic design to develop the Mekong River location that provides more value for all stakeholders.

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