

## FACTORS AFFECTING MSME INCOME IN PAGUYAMAN DISTRICT

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The purpose of this study was to determine the factors that influence the income of MSMEs in Paguyaman District, Boalemo Regency.

The method in this research is qualitative with a descriptive approach. The types and sources of data used are primary data and secondary data. The data analysis technique used in this study uses interactive analysis.

The results of the study show the following: (1) Capital is a very supportive factor in increasing MSME income, although not all MSMEs in the sub-district have sufficient capital to increase income. (2) The length of business is a support in increasing income because a long-running business is very helpful in increasing income. (3) The number of workers has not been supported in increasing income in MSMEs in Paguyaman District this is because there are still many MSMEs that are classified as small. (4) Business location has not become a supporting factor in increasing income because there are still many MSMEs that do not yet have a strategic location. (5) Operational hours are not a supporting factor in increasing income, considering that MSMEs in Paguyaman District have different Operating Hours. (6) The achievement of the target is one of the supporters in increasing the income of MSMEs in the Paguyaman sub-district. (7) Work experience has not fully supported the income because MSMEs in Paguyaman District do not need experienced employees.

**Keywords :** *Factors, Income, MSME*

### INTRODUCTION

In the implementation of national development, placing humans as the central point so that they have the characteristics of the people, by the people and for the people. Development becomes a multidimensional process that includes important changes in social structures, attitudes of the people and national and local institutions as well as accelerating economic growth, reducing inequality and eradicating poverty. Development in various sectors is very necessary in order to be able to expand job opportunities and not always be able to absorb all workers whose numbers are

increasing. The realization of the goal of a just and prosperous society can be in the form of job creation, equity and increase in people's income, encouraging economic growth and realizing national stability.

Micro, Small and Medium Enterprises (MSMEs) have a very strategic role in the development of the national economy. Based on this, the development of Micro, Small and Medium Enterprises (MSMEs) is one of the priorities in the national economic development in Indonesia. The development of MSMEs is able to make a positive contribution to

structural changes in society, one of which is able to improve the regional economy and national economic resilience against crises. MSMEs in Central Java have good potential if they continue to be developed, because the number of business units continues to grow every year. Regional potentials that are managed on an MSME scale are expected to be able to create social welfare in a fair and equitable manner

The development of Micro and Small and Medium Enterprises (MSMEs) in Indonesia is one of the priorities in national economic development. This is because the business is the backbone of the people's economic system which is not only aimed at reducing the problem of inequality between income groups and between business actors, or poverty alleviation and employment. More than that, its development is able to expand the economic base and can make a significant contribution in accelerating structural changes, namely increasing the regional economy and national economic resilience.

The programs and activities carried out by the government in an effort to develop the Micro and Small and Medium Enterprises (MSME) sector so far have been very encouraging. The increasing role and business activities of this sector are increasingly visible, especially until now. In the midst of the slow process of restructuring the corporate sector and BUMN, this sector has shown increasing development and is even able to support national economic growth. The development of Micro and Small and Medium Enterprises (MSMEs) is an integrated part of the Micro and Small and Medium Enterprises (MSME) development program. Its development activities are aimed as one of the pillars of the people's economy that can

become the main driver of the regional economy.

Micro and Small and Medium Enterprises (MSMEs) have a very strategic role in the development of the national economy, the effects of which are people's business in question play an important role in economic growth and employment also play a role in distributing development results. Micro-enterprises are the basis of people's enterprises, which are surprisingly able to survive. This problem is caused by the micro-enterprise's financial structure, which does not depend much on banks. Although they still use banking services, both for transactions and to maintain security. At that time, many big businesses were lying around, experiencing bankruptcy accompanied by the bitterness of the crisis.

MSMEs can be classified in the informal sector used to indicate a number of small, micro and medium-scale economic activities which at present are a manifestation of the situation of growth in employment opportunities in urban, regional and even rural areas. This informal sector activity includes various kinds of activities in the business sector, including: trading businesses such as (trading traders, street vendors) as well as in the service business sector such as transportation services, service businesses to large photocopying businesses and the like. This informal sector mainly caters to the needs of the low-income, micro- and middle-income groups, most of which are centered on providing basic needs for low, micro and middle income groups.

But so far, it turns out that there are often problems that affect the income level of problematic MSMEs, as it is known that the case of the COVID-19 pandemic has negative implications for

MSME businesses which will result in a decrease in people's consumption and purchasing power, a decrease in MSME activity, threats to the banking and financial sector, and the existence of SMEs. In terms of consumption and people's purchasing power, this pandemic has caused many MSMEs to experience or even lose their income, thus affecting the level of consumption and purchasing power of MSMEs.

In addition, the inability of MSMEs to obtain market information can cause the development of information for MSMEs so far has been carried out both by MSMEs themselves, the government and other parties, especially in various forms of promotion of MSME products. Because the success of the promotions carried out seems to be still very limited, this is indicated, among other things, from the knowledge of consumers about the origin of the products they buy.

This informal sector activity includes various kinds of activities in the business sector, including: trading businesses such as (trading traders, street vendors) as well as in the service business sector such as transportation services, service businesses to large photocopying businesses and the like.

This informal sector mainly caters to the needs of the low-income, micro- and middle-income groups, most of which are centered on providing basic needs for low, micro and middle income groups.

Talking about MSMEs at this time, especially in Paguyaman District, it is known to be the biggest problem because of the large number of MSMEs currently in Paguyaman District. This is evidenced by the data below in table 1. the data for SMEs in Paguyaman District are as follows:

**Table1.** Data on MSMEs in Paguyaman District

No.	village	Number of SMEs
1	Tangkobu Village	36
2	Rejonegoro Village	29
3	Social Village	24
4	Molombullahe Village	39
5	Kuala Lumpur Village	7
6	Bongo IV . Village	27
7	Huwongo Village	13
8	Wonggahu Village	42
9	Tenilo . Village	13
10	Diloato Village	22
11	Saripi Desa Village	19
12	Pure Works Village	4
13	Bongo Zero Village	28
14	Bualo . Village	11
15	Hulawa Village	7
16	Kramat Stone Village	3
17	Mustika Village	10
18	Pearl Village	15
19	Gem Village	24
20	Old Bongo Village	30
21	Girisa Village	6
22	Balate Jaya Village	5
Total MSMEs in Paguyama District		414

*Source: Department of Cooperatives, MSMEs, Industry and Trade, Boalemo Regency. 2021*

Paguyaman Sub-district is one example that causes some MSMEs to not be able to fully operate apart from competition issues, existing MSME products and standards, so the number of MSMEs in Paguyaman District is 414 MSMEs. Seeing the very large condition of Paguyaman Subdistrict as many as 22 villages, sometimes people often choose the best MSMEs in Paguyaman District.

This is because the large number of MSMEs is due to the fact that they are dominated by very many micro and

small businesses. Such as stalls or shops that very often sell daily goods. The problem encountered in MSMEs in Paguyaman District is the lack of working capital. It is evident from the lack of capital that the business carried out by marketing goods, purchasing power and products is hampered so that the profits of MSMEs in Paguyaman District are very small. In addition, the public can obtain additional capital through the distribution of KUR. People's Business Credit (KUR) is part of a government program aimed at supporting the development of cooperatives and small and medium-sized businesses that are viable for business to obtain credit or financing facilities from creditors.

The factor that can affect the income of MSMEs in Paguyaman District is the length of business. This is because the current MSME actors seem to have had a variety of businesses run for a long time. This is because MSMEs have been running their business for a dozen years but their income is unstable, or fluctuates. But there are also those who have just started their business for a few years, the income they receive tends to increase because new business actors tend to be easy to accept changes so that they are able to survive and compete. In addition, new business actors can better manage their income, making it easier to innovate.

Management is working with people to achieve organizational goals by carrying out the functions of planning (planning), organizing (organizing), preparing personnel or staffing (staffing), direction and leadership (leading) and controlling (controlling).[2] Management is the art and science of planning, organizing, compiling, directing and supervising human resources in achieving

predetermined goals. [3] Management is a process in order to achieve goals by working together through people and other human resources[1] .

MSMEs according to the Ministry of Cooperatives and MSMEs [4] Small Business (UK), including Micro Business (UMI) is a business entity that has a net worth of at most Rp. 200,000,000, excluding land and buildings for business premises and having annual sales of a maximum of Rp. 1,000,000,000. Meanwhile, Medium Enterprises (ME) are business entities owned by Indonesian citizens who have a net worth of more than Rp. 200,000,000 to Rp. 10,000,000 excluding land and buildings. Likewise, the explanation of MSMEs according to Bank Indonesia in Arizali (2014:9): that small businesses are productive businesses owned by Indonesian citizens, in the form of individual business entities, business entities that are not legal entities, or business entities with legal entities such as cooperatives; is not a subsidiary or branch that is owned, controlled or affiliated with, either directly or indirectly with medium or large businesses. Have a net worth of at most Rp. 200,000,000, excluding land and buildings or having sales proceeds of at most Rp. 200,000,000 per year, while medium-sized businesses are businesses that have fixed asset criteria with a size that is distinguished between the manufacturing industry (Rp. 200,000,000 to Rp. 500,000,000) and non-manufacturing (Rp. 200,000,000 to Rp. 600,000,000). 000 to Rp. 600,000,000). 000 to Rp. 600,000,000).

So that the MSME development carried out cannot be separated from the corridors of higher education management, there are a number of

principles that need to be used as references. [5]

1. Benefit

Benefit here implies goodness and mutual benefit. In general, the MSME development pattern must bring real benefits and be felt by all stakeholders involved. Benefit orientation has become more intensive by following the general principles of today's cooperation, namely mutual benefit and bringing about mutual benefit and benefit between various partners. The parties who get a portion of the benefits are all partners in the one-stop service network.

2. National Independence

The development of MSMEs is directed to make MSMEs stronger as the main strength of the Indonesian economy. It contains the goal that MSMEs are able to supply most of the domestic needs with goods and services made by the nation's own children. Can make MSMEs stronger as pillars of national independence.

3. Measurable

The MSME development program must have the right goals and objectives. Programs must be carefully designed. The stages of the target to be achieved must be clear. The end of each program must be measurable level of success. The measure of success of the program can be qualitative or quantitative.

4. Comprehensive

The MSME development program involves several institutions as stakeholders. It is necessary to adjust the programs implemented so that each institution can participate in the program properly. Problem solving and empowerment of MSMEs

must get a high priority scale in program planning. Problems in the development of SMEs cannot be solved with just one discipline. So that a comprehensive nature must be applied in the implementation of MSME development.

5. Sustainable

To form superior and independent MSMEs, MSME development cannot be carried out in a short time. Program continuity needs to be carried out so that the development of MSMEs in improving a better standard of living can take place continuously. With a sustainable program, it is hoped that MSME problems can be worked out completely. Starting from the identification of potential and problems, planning, implementation to evaluation. Thus the whole program will work on a full cycle of a problem. [6]

The factors that affect the volume of revenue in the company are as follows: 1) Conditions and sales capabilities 2) Market conditions 3) Capital 4) Operational conditions of the company. According to Artianto [7] that the factors that affect the income of traders are:

1. Capital which is a durable product which in turn is used as a productive input for further production. In general, the capital that can be obtained to meet their capital needs consists of own capital and loan capital, daily capital. In a trading business, it is more easily referred to as current capital, namely wealth or assets needed by traders to carry out buying and selling or to finance their daily operations.
2. The duration of the business is the age of the establishment of the

business of these traders, besides that longer business experience in doing business will have an important influence on income and the selection of strategies and ways of doing business.

3. The number of workers, namely workers who work in businesses, both the owners themselves and others. Everyone who is able to do work to produce goods and services, both to meet their own needs and for the community.
4. Education level, namely the level of education a person has is thought to affect the income he receives at work.
5. Location, namely the location of the merchant's business, is very vital, because that is where he depends his life.
6. Working hours, namely the scheduled time for employees to work.
7. Achieving the target, which is a goal in trading to get a high and stable income or turnover. In achieving this target, there must be a strategy that must be prepared within the company itself. The achievement of the target must form an organization to set high achievement targets.
8. Work experience in trading will affect the level of income that is stable and good, when someone gets a lot of experience in his business, he will increasingly know how to strategy in good trading and will get high and mutually beneficial income.

### **RESEARCH METHODS**

The approach used in this research is qualitative. Then the type of research used in this research is descriptive research. Informants in this study were selected purposively and snowball. So

in this study, the informants selected by the researchers were SMEs in Bongo Tua Village, Mustika Village, Mutiara Village, Diloato Village and Bongo IV Village, Paguyaman District regarding the factors that affect MSME income.[7] There are three models of data analysis methods used in qualitative research, according to Miles and Huberman, which include data reduction, data display and conclusion drawing/verification.

### **RESEARCH RESULT**

#### **1. Business Capital Owned by MSMEs**

Capital is a supporting factor in increasing income in increasing MSMEs. Considering that the pooled capital from the increase in income in MSMEs in Boalemo Regency is used to run an MSME business. This is a reminder that on average it requires the existing needs in increasing the economy in Paguyaman District.

#### **2. Length of Business Really Affects MSME Income**

Several MSMEs in Paguyam District. Not yet fully reminded that income is one of the supporting factors in increasing MSMEs. This reminds us that the length of business is a supporting factor in increasing income.

#### **3. Number of Labor Affects MSME Income**

On average, there are not many MSMEs in Paguyaman Sub-district that need workers because on average they only have small businesses and have not been able to provide salaries to a large number of workers.

#### **4. Location In Running Its Business Affects MSME Income**

Location greatly affects the income in Paguyam Subdistrict. Some shops or MSMEs in Paguyaman District do not yet have a strategic location in increasing their income.

**5. MSME Operational Hours Affect MSME Income**

That operating hours have not fully affected revenue. For all MSMEs in Paguyam District. However, some MSMEs that do not have strategic locations make MSMEs not run well.

**6. Achievement of Business Targets to Increase MSME Income in Paguyaman District**

Each store or MSME in Paguyaman District has several different target achievements, this is evidenced by the support in achieving the revenue target each year. BSome MSMEs in Paguyaman District have not been fully successful in facing competition. Where some MSMEs in Paguyaman District have not been able to provide the achievement of large business targets.

**7. Work experience Increasing MSME Revenues in Paguyaman District**

Some MSMEs in Paguyam Sub-district have not fully seen from the side of work experience because MSMEs have not been able to manage businesses according to their own capabilities.

**DISCUSSION**

**1. Capital Factors Affecting MSME Income in Paguyaman District.**

Capital is one of the productions that can be reused for further production by MSMEs in several villages. In the process, capital will focus more on the value, purchasing power or power of use contained in capital goods in Saritani Village. From the results of the study, it is known that capital is a supporting factor in increasing income in increasing MSMEs. Considering that the pooled capital from the increase in income in MSMEs in Boalemo Regency is used to run an MSME business. This is a reminder that on

average it requires the existing needs in increasing the economy in Paguyaman District. On average, MSMEs in the village in Paguyaman District, it turns out that there are still some who find it difficult to run existing businesses.

In explanation [8]limited capital and access to financial sources and institutions. Inclusive finance can be included in financial institution development programs. Equity participation must be accompanied by management system guidance. Even explained by Fatin Laili's research. (2020) explained that capital is one of the factors for MSME income, this is explained in several MSMEs. It was even explained that it turned out that some of the difficulties of MSMEs in Paguyaman District were in Sinar Karya Building Stores, Iqbal Shops, Erni Jaya Shops, ERWIN Shops and Mutia Shops. This is found in the study of the five stores that do not yet fully have large capital. Because with a lack of capital it will be difficult to run a business and earn income.

**2. Length of Business in Increasing MSME Income in Paguyaman District**

The length of business explained that the length of time MSMEs worked in the trade business that was being carried out in Paguyaman District. The length of a business becomes one of the forms in shaping the need to increase income which greatly supports the income of MSMEs. In Paguyaman District, several MSMEs in Paguyaman District. Not yet fully reminded that income is one of the supporting factors in increasing MSMEs. This reminds us that the length of business is a supporting factor in increasing income. Several MSMEs in Paguyaman District at Sinar Karya

Building Stores, Iqbal Shops, Erni Jaya Shops, ERWIN Shops and Mutia Shops have almost all been running for a long time in running their business. So there needs to be a big contribution in supporting the income of MSMEs.

Research result [9]MSMEs are relatively more resilient in the face of the crisis, than large-scale businesses that often experience bankruptcy. Even the theory explained by Artianto[10] The duration of the business explained that the age of the establishment of the business of these traders, besides that longer business experience in doing business will have an important influence on income and the selection of strategies and ways of doing business.

From the research findings, it turns out that the theoretical length of business shows that the increase in income. The basic assumption explained that the longer a person's business, the higher the MSMEs in producing satisfactory production because of the length of business so that many MSMEs in Paguyaman District allow them to be more productive when compared to those that are relatively less in business.

### **3. Number of Labor Affects MSME Income in Paguyaman District**

The number of workers is one of the supporters in increasing income. Where labor is very crucial in advancing income in running a business in the form of goods and services in economic progress in Paguyaman District where the business operates or where the business conducts activities to produce goods and services that are concerned with the economic aspect in Paguyaman District. On average, there are not many MSMEs in Paguyaman Sub-district that need

workers because on average they only have small businesses and have not been able to provide salaries to a large number of workers.

Indeed, in Paguyaman District, labor is still very much needed, but because the average MSME in Paguyaman District is still very small and is in the middle category. So that there are still many people who do not have a workforce that has not been able to fulfill the ability to manage MSMEs that are run. Based on research[9] On average, MSMEs do not fully require labor assistance because the average MSME workforce in Paguyaman District is still low and has not been able to support maximizing income increases.

This result is further explained by the fact that there are still MSMEs that do not fully require the assistance of a large number of workers. Indeed, there are a lot of MSMEs in Paguyaman District because they are still dominated by some MSMEs who have not been able to manage them properly due to the lack of needed goods. Making it difficult for MSMEs to compete, even though there are still MSMEs that sell the same goods, makes competition very tight so that sometimes MSMEs in Paguyaman District only need to run their businesses independently.

### **4. Business Location Affects MSME income in Paguyaman District**

The location of the business in Paguyaman District, especially in the place where the business operates or the place of business conducts activities to produce goods and services that are concerned with the economic aspect of MSMEs. Strategic location is one of the important factors and greatly determines the success of a business. Location greatly affects the income in Paguyaman



Subdistrict. Some shops or MSMEs in Paguyaman District do not yet have a strategic location in increasing their income.

Research result [11]government policies have no significant effect on the financial performance of MSMEs, while the variables of partnership and human resources have a significant effect on the financial performance of MSMEs. Even the same opinion was explained by Artianto[10]location, the business becomes one of the income increases, the location of the merchant's business is very vital, because that is where he depends his life. The location of the business in MSMEs is the main thing that needs to be considered. Strategic location is one of the important factors and will determine the success of MSMEs in Paguyaman District. In choosing a business location in Paguyaman District, the owner of the business location must consider the location selection factors, because the business location is a long-term asset and will have an impact on the success of the business itself.

#### **5. Operating Hours Affect MSME Income in Paguyaman District**

Full operating hours have not affected revenue. For all MSMEs in Paguyam District. However, some MSMEs that do not have strategic locations make MSMEs not run well. Currently, business efficiency is one of the business strategies that must be carried out by every business actor in Paguyaman District. Especially for business lines that have received a big impact due to the spread of the COVID-19 pandemic and also large-scale social restrictions. Among the many ways to make business processes simpler and more efficient, managing limited operating hours is one of the factors that makes MSMEs

in Paguyaman District not running well. This is the basis for helping to increase income in Paguyaman District in general.

Research result [12]working hours and education directly have a positive but not significant effect on the number of sales. Even the theory that Artianto explained[10]explains that working hours, affect the scheduled time for employees to work. In business, there are several explanations that are not fixed so that the number will be based on the conditions with the operational time of the business being run on several MSMEs in Paguyaman District.

#### **6. Target Achievement Affects MSME Income in Paguyaman District**

To achieve the target for several MSMEs in Paguyaman District which are in accordance with the demands of the business being run, it is in accordance with the needs that exist in Paguyaman District, Paguyaman District very gives business limits in increasing income where every MSME or business in Paguyaman District has several different achievement targets. The results of the study prove that several MSMEs in Paguyam Subdistrict have not been fully successful in facing competition. Where some MSMEs in Paguyaman District have not been able to provide the achievement of large business targets. every shop or MSME in Paguyaman District has several different target achievements, this is evidenced by the support in achieving the revenue target each year. Some MSMEs in Paguyam Subdistrict have not been fully successful in facing competition. Where some MSMEs in Paguyaman District have not been able to provide the achievement of large business targets.

Research result [11] explained that the factor of achieving the target is one of the most supportive forms in advancing income in several sub-districts. Even the theory explained by Artianto[10]. Achieving the target, which is a goal in trading to get a high and stable income or turnover. In achieving this target, there must be a strategy that must be prepared within the company itself. The achievement of the target must form an organization to set high achievement targets.

#### **7. Work Experience in Supporting Increasing MSME Income in Paguyaman Pantai District**

The work experience needed to improve work is still very minimal. Because the average MSME in Paguyaman District is still relatively small and has not been able to accept workers by looking at the work experience they have in managing MSMEs. It turns out that some MSMEs in Paguyam Sub-district have not fully seen from the side of work experience because MSMEs have not been able to manage businesses according to their own capabilities. It is clarified that on average MSMEs have not been able to accept employees or workers in getting jobs at MSMEs in Paguyaman District. Full work experience has not become a clear benchmark in helping MSMEs in Paguyaman District.

This is clarified [12] This is because there are still many MSMEs in the region who have not been able to manage income if they only rely on work experience. In fact, on average, this is not true because most MSMEs train the skills of workers who are still fresh graduates, this is recognized because there is no good

communication between the government and MSME actors.

#### **CONCLUSION**

The conclusions based on the results of research and discussion discussed in the previous chapter are as follows:

1. Capital is a very supportive factor in increasing the income of MSMEs even though not all MSMEs in the sub-district have sufficient capital to increase income.
2. The duration of the business is a supporter in increasing income because a long-running business is very helpful in increasing income.
3. The number of workers has not been supported in increasing income in MSMEs in Paguyaman District, this is because there are still many MSMEs that are classified as small.
4. The location of the business has not been a supporting factor in increasing income because there are still many MSMEs that do not yet have a strategic location.
5. Operating hours are not a supporting factor in increasing income, considering that MSMEs in Paguyaman District have different operating hours.
6. Achieving the target is one of the supporters in increasing the income of MSMEs in the Paguyaman district.
7. Work experience has not fully supported income because MSMEs in Paguyaman District do not need experienced employees.

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