

The Effect of Labor and Capital on the Development of MSME Income in Medan City

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Abstract

MSMEs are the main driving force for the economy because MSMEs are a benchmark for improving the quality of the economy both in terms of income and labor. So that economic development is needed in advancing the MSME sector, especially as a provider of consumer needs during the pandemic, because at this time people need a variety of daily household needs that are easily accessible in the surrounding environment. One of the most basic big problems in increasing the development of MSME income is capital. Capital is the first point in the development of an MSME business process. The main problem faced is the lack of a workforce with adequate qualifications, especially in the annual report monitored by the Medan City Government. Using quantitative research based on the effect of labor and capital on income. Sampling with the purposive sampling method. The results showed that there was a positive and significant effect of labor and capital on income.

Keywords

labor; capital; MSME income; development of income



I. Introduction

Micro, Small, and Medium Enterprises (MSMEs) in Indonesia are one of the main joints of national economic development, it is not only solving problems between business actors or related to employment as the main sector. MSMEs are expected to be able to become the basis of Indonesia's economic defense and have a positive effect in improving the economy of their respective regions (Mutiah, Harwida and Kurniawan, 2011).

MSMEs have an important meaning because, in addition to being a source of income for some people, they are also other alternatives in reducing poverty, unemployment, and forming employment functions (Yuliana, 2013). The following is a table of MSME Data Development for the 2016 – 2019 period.

Table 1. MSME Data Development Period 2016 - 2019

No	Data	Year	Microbusiness	Small business	Medium Enterprise	Total
1.	MSME (Unit)	2016	60,863,578	731,047	56,551	61,651,177
		2017	62,106,900	757,090	58,627	62,922,617
		2018	63,350,222	783,132	60,702	64,194,057
		2019	64,601,352	798,679	65,465	65,465,497
2.	Capital (Billion Rupiah)	2016	182.876	241.460	377,737	802.073
		2017	207,682	269,162	406,138	882,982
		2018	236,868	298,065	435,039	969,972

		2019	283.518	343,245	480,477	1,107,240
		2016	103,839,015	5,402,073	3,587,522	112.828.610
3.	Labor (Person)	2017	107.222,992	5,704,321	3,736.103	116,673,416
		2018	107,376,540	5,832.256	3,770,835	116,978,631
		2019	109,842,384	5,930,317	3,790,142	119.562.843
		2016	4,292,287.8	1,128,056.8	1,588,938.3	7,009,283
4.	Revenue (Billion Rupiah)	2017	4,727,989.4	1,234,210.7	1,742,435.7	7,704,635.9
		2018	5,605,334,90	1,423,885.10	2,033,361,30	9,062,581.30
		2019	5,913,246.70	1,508,970,10	2,158,545,80	9,580,762.70

Source: BPS (Researcher Processed. 2021)

Through Table 1, it can be seen that the number of MSMEs in Indonesia every year is categorized as increasing, especially in the period 2016 – 2019. The total MSMEs in 2016 amounted to 61,651,177 and increased in 2017 by 62,922,617. This shows that in 2016 – 2017 there was an increase in the number of MSMEs by 2.06 percent. Furthermore, in 2018 it increased by 64,194,057, which means that the increase from 2017 to 2018 was 2.02 percent. Meanwhile, in 2019 the number of MSMEs in Indonesia increased to 65,465,497, if it was calculated the increase from 2018 - 2019 was 1.98 percent. Based on these results, there is a phenomenon in the MSME sector in the Small Business sector, with a large number of units and a large workforce, the capital used should also be greater, but in the table, there is an imbalance in the amount of capital used per year although it continues to increase in the number capital.

Based on data from the Central Statistics Agency (BPS) through the 2016 Economic Census Data, North Sumatra is in fourth place out of all provinces in Indonesia with the number of MSMEs amounting to 1,161,154 units spread throughout North Sumatra. The highest MSME unit in North Sumatra is in the Medan City area with a total of 226,233 units, following the second position in the Deli Serdang area with a total of 135,007 units and the third position, namely the Langkat area with a total of 91,964 units. This makes Medan City one of the regions in Indonesia that can represent the basic elements of the process of developing MSME income in Indonesia. Therefore, researchers are very interested in researching MSMEs in Medan City.

The basic problem to the MSMEs is a problem's capital. Capital is an important supplement in determining the sustainability of a business. Capital has a big role in developing and creating a business to be more developed. Capital with a large amount will be in line with the continuity of the production process to produce feedback on increasing the amount of income. Capital is hampered because small and medium enterprises are still individual businesses (Harahap, 2017).

The next problem is still minus labor by the appropriate qualifications, the direction of the opinions ministry of an industry which says that the need of the work continues to evolve, with the percentage in 2018 is 96.99 percent, and then increased to 9 to 7.22 percent in 2019. Despite the increase, many cases of SMEs nonformal found to employ workers at random regardless of qualification, they employed a sign of the selection or planning, it was also in line with the opinion (Susanto, 2019)) that a problem's workforce needs to be attentive, and limited capital.

This research has several references, namely research by Komang Widya Nayaka (Nayaka and Kartika, 2018), this research explains that capital, labor, and raw materials both simultaneously and separately have a significant impact on the income of entrepreneurs. The resulting influence is in the form of a positive influence with the

meaning that if the capital is greater then the relevant labor and raw materials also increase and are in the same direction as to increase the number of products produced. Therefore, direct income will also increase as these variables increase.

Another relevant research is research by Ari Yeni Trisnawati (Ari Yeni Trisnawati & Supri Wahyudi Utomo, 2018) which shows that there is an influence of venture capital on the performance of MSMEs. If the business capital obtained is relatively large, the performance of MSMEs will also be better. The next result is that there is an effect of the level of entrepreneurship experience on the performance of MSMEs. Experience gained from previous work or experience gained from family and the environment will make the performance of MSMEs better. In addition, there is an influence of innovation on the performance of MSMEs. If entrepreneurs innovate, be creative in developing their business, the performance of MSMEs will also be better

Further research by Monika Prisilia Polandos (Polandos *et al.*, 2019) with research shows that together capital, time effort, as well as many workers have a major impact and significant impact on revenue MSMEs. This means that if entrepreneurs want to increase their business income, they must be able to develop and enlarge their capital, expertise, and experience in assessing business developments and market tastes to increase income so that they need workers who work according to the qualifications needed for each business field.

The formulation of the research problem is whether labor and capital influence the development of MSME income in the city of Medan. This study aims to examine and combine the measurable variables, namely capital, and labor, and to examine the effect that is produced when the variables are related to the development of MSME income. Based on some of these phenomena, the researchers chose the title " The Effect of Labor and Capital on the Development of MSME Income in the City of Medan ".

II. Review of Literature

2.1 MSME

MSME is the acronym of the business of micro, small, and medium. MSME is one of the parts important of the economy of a country or region, also in Indonesian. MSMEs is extremely has a role important in the pace of the economy of the community. MSME is also very assist state /government in terms of the creation of the field of work of new and pass MSMEs too much to create units of unit work just that using manpower new that can support income home stairs. Besides from that MSMEs also have the flexibility that is high when compared with the efforts that capacity is large. MSME is need attention are special and in support by the information that is accurate, that happen link businesses were targeted between actors business of micro, small and medium-sized with elements of power competitiveness of the business, ie tissue market.

Understanding Enterprises Micro, Small and Medium Enterprises according to Law Number 20 Year 2008 concerning Enterprises Micro, Small, and Medium Enterprises (MSMEs) are :

- a. Micro Enterprises are productive business owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as regulated in this Law.
- b. Small Business is business economics productive that stand alone, which is done by the individual or entity a business that is not a child of companies or not a branch of the company that is owned, controlled, or be a part either directly or not directly from a business medium or business major who meet the criteria Small Business as referred to in this Law.

- c. Enterprises medium is business economic productive that stand alone, which is done by the individual or entity a business that is not a child of companies or branches of companies that are owned, controlled, or be a part either directly or not directly with the Small Business or business major with the amount of wealth net or annual sales proceeds as regulated in this Law.

Characteristicsof Enterprises Micro, Small, and Medium Enterprises (MSMEs)

2.2 Act The Set on MSMEs in Indonesia

MSMEs or micro, small and medium enterprises do not actually stand alone. But there are regulations that protect it. This is the regulation in question:

- a. Presidential Regulation Number 98 of 2014

This regulation explains the law on micro, small and medium business licenses. The entrepreneur must have a business license as proof of legitimacy and legality from the government.

- b. PP Number 23 of 2018

This is a regulation that regulates the easing of taxes issued by MSMEs. Which for the nominal tax is based on income from business received by the company through a certain gross turnover.

- c. Regulation of the Minister of the Economy Number 11 of 2017

This regulation is related to venture capital funding for MSMEs. With this regulation, there will be an increase and expansion of bank services to productive and competitive MSME entrepreneurs.

- d. Law Number 20 Year 2008

This is related to the partnership between the government and MSME entrepreneurs. With which the government is also obliged to provide data information that contains creative and productive micro-enterprises.

This means that the regulation is government is also obliged to create the development of MSMEs is well and underwent a partnership in the aspects of evaluation and monitoring efforts (Pramaishella, 2017).

2.3 Labor

Law no. 13 of 2003 Article 1 (Situmorang, 2013) concerning Manpower, namely everyone who can carry out work well inside or outside work to produce any output as a complement to general consumerism. Labor becomes the most important joint in the process of production because labor driving the implementation of the production process. Increasing productivity will spur increased output so that it is in line with increasing income. According to Sumarsono (Sulistiana, 2013), if the products produced can be sold quickly, the entrepreneur will increase the amount of production. This will also be in line with the need for labor to achieve increased production needs so that each production process runs stably.

Manpower is all people who are willing to be able to work, where this workforce includes all people who work either for themselves or for their family members who do not receive compensation in the form of wages or all people who are actually willing and able to work, in their true meaning. willing and able to work, in the sense that they are forced to unemployed because there are no job opportunities. And what is included in the non-labor force group are workers or people of working age who do not work and do not have jobs, namely people whose activities are in school (students, students), taking care of the

household, meaning mothers who are not career women or work. As well as the receipt of income but not a direct reward for their services (pensions, people with disabilities).

One of the human resources is the workforce, which helps the company in producing a lot of goods in order to serve customer needs well, and assist the company in achieving company goals. So what is meant by labor is individuals who are looking for or have done work that produces goods or services that have met the requirements or age limits set by law which aim to obtain results or wages for daily living needs.

The production factor of labor (*labor*) is an important production factor to be considered in the production process in sufficient quantities, not only seen from the availability of permanent labor, but also the quality and type of labor.

2.4 Labor Skills

Manpower skills are the efforts of workers to work in the industry, their expertise and skills are able to increase capital. In this modern competitive world where the use of modern tools and electronics is increasing rapidly, labor skills are very important to achieve success.

- a. Moral and physical health, has a very close relationship with the skills of workers/labor. A healthy and strong worker is more capable than a weak and sick worker. Likewise with a worker who is honest and responsible, which is aware of its duties and irresponsibility will work harder and diligent and those who are not strong and dishonest will not feel responsible for her work.
- b. Good reason, namely one's effort in assessing and initiating everything in a wise way . This is also one of the factors that affect the ability of the workforce.
- c. Education and training, also improve the ability of the workforce. Educated and trained workers are able to work more carefully than those who are not educated and trained.

2.5 Labor Mobility

Labor mobility is the movement of labor from one geographic area to another. Labor mobility has a close relationship with the economic position of the workers. If the working class can move easily and freely from one place (or job) to another (or job) where they can earn high wages, it is certain that their standard of living will be improved. Conversely, if there are (jobs) to other places (employees), more workers in certain areas, especially later will not be able to get satisfactory wages. Workers who work in areas (or jobs) with a shortage of labor will earn higher incomes

Several factors that affect the quality of the workforce in operation are:

a. Education

Education is a very important human need because education has a duty to prepare Human Resources (HR) for the development of the nation and state (Pradana et al, 2020). Education is one of the efforts to improve the ability of human intelligence, thus he is able to improve the quality of his life (Saleh and Mujahiddin, 2020). Education is expected to be able to answer all the challenges of the times and be able to foster national generations, so that people become reliable and of high quality, with strong characteristics, clear identities and able to deal with current and future problems (Azhar, 2018). According to Law Number 20 of 2003 concerning the National Education System, education is a conscious and planned effort to create a learning atmosphere and learning process so that a person actively develops his potential. The concept of human capital (*Human Capital*) is one strategy that has long been applied in improving the quality of human resources. The quality of human resources according to the theory of human capital can be determined by

the educational aspects of each individual. Early education can improve the skills, creativity, and skills of the workforce.

b. Working hours

According to the Big Indonesian Dictionary (KB BI) working hours are the scheduled time for the equipment to be operated or the scheduled time for employees for employees. Working hours for a person greatly determine work efficiency and productivity (Laili and Setiawan, 2020)

2.6 Capital

Capital is complex in business activities to obtain greater profits (Priyandika and Woyanti, 2015). Cobb-Douglas theory results that capital has an impact on the output of production. This situation shows that the greater the capital, the more production results will be able to increase because each process requires capital as financing for production raw materials and labor wages (Sulistiana, 2013).

Capital is one of the most important factors for any business, whether small, medium, or great. Therefore, capital is one of the important elements that must receive attention by business actors in carrying out their business activities because of its role in supporting business activities.

To get business capital, between entrepreneurs with one another have different ways. However, in general, the capital needs of an industry can be met from within and from outside in the form of loans or credit. Own capital is capital that comes from the company itself (reserves, profits). While loan capital is capital that comes from outside the company which is temporarily working within the company and for the company concerned, the capital is a debt that must be repaid.

The purpose of capital management is to gain profit from investment. This means that the company must decide, about financial sources, project costs and profitable investment alternatives (Laili and Setiawan, 2020).

2.7 Income

Income is the result of all sales of goods or services, a commodity. Income can also be interpreted as income arising from the activities of a business. It is stated that income is formulated as the result of multiplying the number of units sold with the price per unit

Revenue into increased assets has caused the rising amount of capital but not due to the scaling up because of the business owner or debts but from the sale of goods and services by the other because income into a kontra perception is obtained through services provided to other parties (Polandos *et al.*, 2019). Several things that can increase the development of MSME income are capital, the number of workers, and the legality of business entities (Harahap, 2017).

2.8 Relationship between Business Capital and Income

The greater the business capital used, the greater the income obtained. Capital and revenue had a very close relationship so that when terjadi shocks on the capital it will cause dampak aftershocks greater the revenue. The decrease in capital will have an impact on decreasing income below capacity. The role of capital to production capacity is indeed very large, because capital is one of the most important factors of production. The problem of lack of capital can be viewed from two aspects, namely the lack of capital funds contained in the community and the lack of capital funds to finance the formation of new capital. The limited means of economic capital can be seen from the limited number

of infrastructure and the limited modern machines available. This situation has very serious implications for the economy, which in turn will cause some economic activities to have low productivity so that the income earned is also low.

2.9 Relationship between the Number of Workers and Income

The size of the placement of the number of people who work or the level of *employment* is influenced by the supply factor and the demand for labor is influenced by the wage level. The more skilled workers, the more products will be produced which will lead to additional income for employers and workers. In addition, if the production output increases with the aim of increasing income, the required workforce will also increase (Polandos *et al.*, 2019).

III. Research Method

The approach used is a quantitative approach that confirms and examines the effect of labor and capital on income. The type of research is descriptive quantitative where the researcher tries to describe specifically from the research that has been done. Research is explanatory as efforts to research systematically and scientifically relevant phenomena around. The research population is all MSMEs in the city of Medan recorded until 2020 by the Medan City Industry Service with a total of 1418 MSMEs consisting of 1293 micro-scale MSME units, 114 small-scale MSME units, and 11 large-scale MSME units. The samples were taken by the method of purposive sampling (Dwiyanti, Sukarno and Prasetyaningtyas, 2014) based on the following criteria:

- a. MSMEs located in Medan City
- b. Registered with an official permit or business license number as an active MSME
- c. Have a structured income financial report by the Medan City Government

Through these criteria, the number of samples used amounted to 213 MSME units which were adjusted based on the results of the data reduction. The data analysis technique uses Structural Equation Modeling (SEM) with SmartPLS 3.0 with P-value testing as a significant value determining the results of the hypothesis

IV. Results and Discussion

4.1 Results

a. Path Coefficient

The following is the output result of the path coefficient based on Table 2 below :

	Income
Labor	0.110
Capital	0.597
Income	

Through the tables are, is obtained that the value of the coefficient of track Tenaga Kerja against income is at 0.110, which means Labor affect revenue is positive. While the value of the coefficient of track capital of the revenue is 0597, which means that capital affects income is positive.

b. R-square

In measuring the prediction of the PLS structural model, it is obtained by looking at the R-Square value. If the value of R-Square is getting bigger then the prediction model will be better too. But the R- Square cannot be used as an absolute benchmark to simply assess the accuracy of a model. Because the main parameters that are taken into consideration remain in the theoretical relationship. Here is presented Table 3 test results R- Square:

Table 3. R-square

	R Square	R Square Adjusted
Income	0.398	0.392

Based on Table 3 at the top, can be seen that the value of the R- square of 0:398. The case is explained that variable income can be explained by indicators related in it amounted to 39.8 percent . outside of these percentages are in other variables outside the variables of the research studied.

c. Hypothesis Testing

Testing through analysis on bootstrapping as a way of predicting the relationship between variables. Here as a result the output bootstrapping on research this

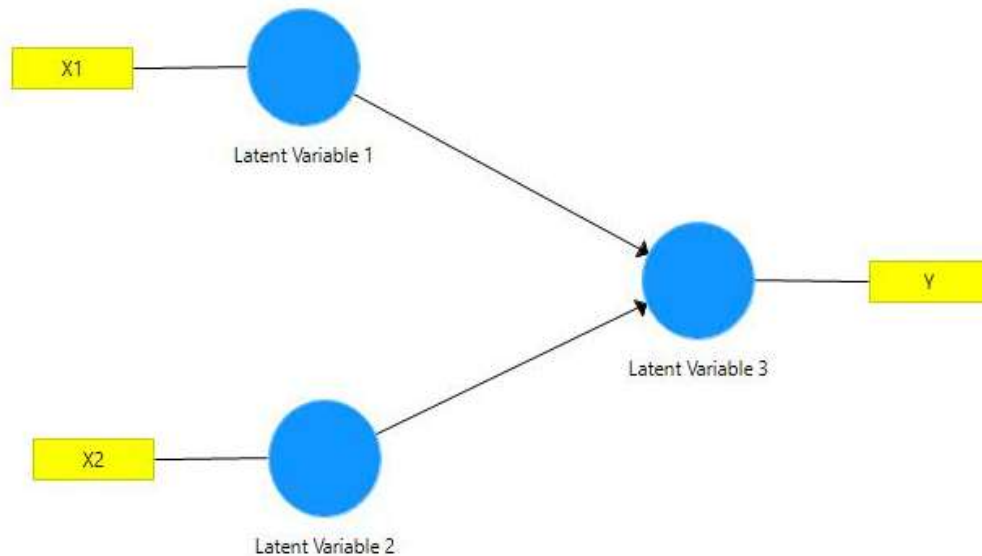


Figure 2. Bootstrapping Output Results

The picture describes the description of the variables in this experiment. In this study, the s hypothesis test is seen from the P values. If the P values < 0.05, then the hypothesis is accepted. Below are the results of the hypothesis test given in Table 4 below:

Table 4. Path Coefficients Test Results (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Labor - > Revenue	0.110	0.098	0.061	1,787	0.075

Capital - > Income	0.597	0.599	0.069	8,628	0.000
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Source : SmartPLS Results (2021)

According to Table 4 above, the following conclusions can be drawn:

- a. The P-value of the relationship between labor and income is 0.075. This shows that the P values < 0.05 ($0.075 < 0.05$). So the hypothesis that labor has a significant effect on income is received.
- b. The P-value of the relationship between capital and income is 0.000. It describes the value of P values > 0.05 ($0.000 > 0.05$). so the hypothesis that capital has a significant influence on the income received.

4.2 Discussion

a. The influence of labor on MSME Income

Labor (P values = 0.075) . This shows the flood was P values of < 0.05 ($0.075 > 0.05$) or the workforce have a significant effect on earnings. in the direction of the results of (Polandos et al., 2019) which states that the number of workers has a positive and significant influence on the income of entrepreneurs. The workforce can trigger the product development process to improve the service system to consumers so that it can meet consumer needs and demands. The fulfillment of consumer demand will be in line with the increase in income. Resulting in that the relation between power income is positive, which means increasing employment will be increasing output and the income of MSMEs is also increasing (Laili and Setiawan, 2020).

Various efforts to increase family income in the industrial sector, these efforts provide opportunities for every community to do business, generate livelihoods, reduce the impact of unemployment, increase income, and economic growth in the region will also get better (Ariani and Nastiti, 2016). The selection of the industrial sector for MSMEs provides a learning process for MSMEs to be able to grow into the next business process as a return for the efforts they have made and strive for (Roida, Sunarjanto and Jayaprana, 2010).

Any sector in the industrial world has the opportunity and the concentration of difference. In another case, the problems in each sector is also different, such as the issue of Human Resources (HR) indicated passes on the sector, including institutional sectors and fields of marketing, it is necessary to attempt continuity in working together across the sectors either with the government or even with the private sector (Ananda and Susilowati2, 2017). It is proven that MSMEs can select workers during the COVID-19 pandemic. The increasing number of MSMEs also affects the level of development and economic growth. So it is necessary to implement a harmonious principle that can create a reliable workforce. It takes the latest strategies so that what entrepreneurs want is easily achieved by following the times (Putri, 2020)

According to researchers based on the results of research that has been carried out, labor is an important object for implementing the development of MSMEs. Without a workforce, some MSMEs cannot run optimally, especially to meet ongoing market interests and needs. This makes the workforce have a sustainable relationship as an implementing factor for the development of MSMEs.

b. Effect of capital on MSME Income

Effect of capital on MSME income Capital has a P-value of the relationship between capital and income, which is 0.000. According to this, the P values < 0.05 ($0.000 < 0.05$).

Then the hypothesis that capital has a significant effect on income. This is similar to the results of (Hasanah, Kholifah and Alamsyah, 2020) which show that MSME income is influenced more than capital and technology factors so that if capital is greater and technology utilization continues to increase, income will increase. And in accordance also with the research (Rahmi, 2014) that working capital had a positive relationship te but no significant effect on the earnings of MSMEs. While the capital increase will be in line with the increase in revenue the business is getting increased (Rahmatia, Madris and Nurbayani, 2018).

MSMEs have the potential to improve the standard and development of people's lives. However, various MSME problems are still found in the field. One of the basic problems is the low productivity of MSMEs caused by the low quality of human resources and not under the qualifications of the field of work (Fidela, Pratama and Nursyamsiah, 2020). In the form of efforts to improve the welfare of the community, it is necessary to implement a conducive economic system. Real activities can be in the form of support for MSMEs to increase their production in the local market. Coupled with technical support so that development can run dynamically. Support and participation are expected apart from the government, but also the surrounding community for the sake of advancing the economy in their area. This participation will also significantly increase new jobs and new businesses according to the consumptive needs of the surrounding community (Putra, 2016).

It cannot be separated from the government's role in the empowerment process. MSMEs also contribute to advancing the welfare of society. The magnitude of this contribution attracts the role of the government to empower each other, not deceive (Niode, 2009). Pandemic make MSME experienced a decline that some businesses to close stores. Changes in people's habit patterns have an impact on the decline in people's purchasing power. Meanwhile, from an economic perspective, the pandemic encourages the creation of a new environment, namely digital entrepreneurship. This has begun to transform business actors into digital systems. Business actors have started to use marketplaces and social media in marketing their products. The others that actors attempt jug a humiliating adaptation to start learning to use the application to begin to transform the limitations amid efforts to promote social interaction (Arianto, 2020)

According to the researcher, capital is also the main thing for the implementation of a program. Starting from the capital, the community can try to run the MSME process according to their expertise and market needs. Capital becomes a reference for how much goods or services will be produced from or through the business process. The greater the capital, the greater the ability for SMEs to produce goods or services, and vice versa. Therefore, capital is a fundamental ingredient in facilitating MSME activities

c. Effect of Labor and Capital on MSME Income

It describes the results for the influence of labor and capital on income partially by 39,8% are positive and significant. This is in tandem with the result that per (Rosadi, 2019) that working and labor have a direct impact on the profit of the company's net crackers. . Various barriers in terms of capital and marketing are intertwined with technology and human resources. For quality, it can still be harmonized with other similar industries. So that the government plays an important role in supporting industry for the sake of equality of production in each region so that it can be realized (Lucky *et al.*, 2019)

Through research that has been done by researchers, all the variables used in this study have a direct effect on the consistency of MSMEs. This consistency creates balance and harmony between variables, namely capital, and labor in reflecting on their function to

increase MSME income. Therefore, to create and expedite the performance of MSMEs, these two variables are inseparable.

V. Conclusion

Through the data presented above, it can be concluded that the workforce has a P-value of 0.075. With the meaning that the P values of <0.05 ($0.075 > 0.05$) or the workforce have a significant effect on earnings. On the other hand, capital has a P-value of the relationship between capital and income, which is 0.000. With the meaning that the P values < 0.05 ($0.000 < 0.05$), with the meaning, that capital has a significant effect on income. Meanwhile, the effect of labor and capital on income partially is 39.8 percent so that it does not fully experience an increase in income

Based on the results of the research above, the researcher realizes that there are still many shortcomings in the results of this study. Therefore, readers can provide suggestions for the improvement of future research

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