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Income Analysis Of Micro Small To Medium Enterprises (Umkm) Coffee Processing Center In The District Bantaeng (Newn Case Study Banyorang Tompobulu Anxiety)

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Abstract

Study This carried out at the Village Coffee Processing Center Many people namely at IKM Akar Farmers and IKM Kopi Labbo on March 18 2022. Research This aim For know big income effort and analysis appropriateness business at the Village Coffee Processing Center Many people . Method analysis of the data used in study This is with use formula total cost analysis , revenue , profit , and analysis appropriateness business use Benefit/Cost Ratio formula . Research results This show that income based on analysis costs , total costs , revenues , and total profits . Costs for both Root SMIs Labbo Coffee Farmers and SMEs is costs incurred by the perpetrators business For production the coffee business in period 1 month time , fee This consists from cost fixed and costs variable . Total cost is the total total costs incurred at the time production consisting of from cost fixed and costs variable . Furthermore reception is amount mark the rupiah taken into account from all over products sold . _ So For get results whole income at the Village Coffee Processing Center Many people that is with TC-TR formula where TC is total costs and TR is total revenue . From the results calculation appropriateness business can concluded that the Village Coffee Processing Center Many people worthy For executed and developed Again Because the value of the B/C ratio is more big than zero that is of 0.33 for SME Akar Tani and 0.22 for IKM Kopi Labbo.

1. INTRODUCTION

Data from the Ministry of Cooperatives, Small and Medium Enterprises (MSMEs) in 2018, the number of MSMEs was 64.2 million or 99.99% of the number of business actors in Indonesia. The workforce absorption capacity of MSMEs is 117 million workers or 97% of the workforce absorption capacity of the business world. Meanwhile, the contribution of MSMEs to the national economy (GDP) was 61.1%, and the remaining 38.9% was contributed by large business actors, whose number was only 5,550 or 0.01% of the total number of business actors. MSMEs are dominated by micro business actors, numbering 98.68% with a labor absorption capacity of around 89%. Meanwhile, the contribution of micro businesses to GDP is only around 37.8%. MSMEs are one of the economic sectors whose role is very big impact on the economy in Indonesia, especially in absorption labor. However, some MSMEs have not developed optimally because some problem that is an obstacle.

One of them is capital, education, gender, science and technology (IPTEK), length of business in working on the current trading business. Existence maintained and developed so that it can continue plays a role in improving the economic life of society, especially rural communities, that small businesses will have a positive impact to the increase in the number of labor force, unemployment, number poverty, equality in income distribution, and development rural economy. Therefore, small businesses need to be developed and get attention because not only providing income increases welfare society will ultimately improve and streamline country's economy. (Taufiq Akbar, et, all, 2014) . The development of MSMEs in Indonesian territory will not be separated with business competition. Micro, small and medium enterprises build lives people who have limited economic needs. In skilled by the community to use appropriate solutions as a step industrial business.

Indonesia has the potential for a strong national economic base because the number of MSMEs, especially micro businesses, is very large and the labor absorption capacity is very large. The government and business actors must upgrade the class of micro businesses to medium businesses. This business base has also proven strong in facing the economic crisis. Micro businesses also have fast transaction turnover, use domestic production and are in touch with the community's primary needs. MSME development is expected can absorb chance Work at a time increase income the perpetrator (Wulandy , 2011:22). Efforts made _ in connection with plan wisdom development sector business small , purposeful For increase production good quality coffee For fulfil need society , improve productivity product coffee processing and value plus as well as increase income , expanding field Work as well as chance try in support development area (Miller and Miners, 2011:65) .

The existence of MSMEs which are widely spread throughout all corners are passengers of national production as well as a source of income and welfare for the majority of society . The MSME sector in Indonesia is regulated in law number 20 of 2008 concerning micro, small and medium enterprises. reference for empowerment and development of MSMEs in the country. Another regulation is Republic of Indonesia Government Regulation Number 17 of 2013 concerning Implementation of Law Number 20 of 2008 concerning Small, Medium and Micro Enterprises. Further government regulations can regulate the development of licensed partnerships and coordinate and control small, medium and micro businesses (Purwanto Antonius, 2020). Income is money received by individuals, companies and other organizations in the form of wages, salaries, rent, interest, commissions, fees and profits.

Income or wages can be defined as the amount of money paid by the person who employs the worker or service according to the agreement. Income (income) includes both income and profits. Income is income arising from company activities which can be known by terms such as sales, service income, interest, royalties and rent. Income is an element that needs to be considered when running a business. The source of income depends on the type of income sought. (M asyhuri, Microeconomics, (Malang: UIN Malang Press , 2007). p.262. Bantaeng is the second largest coffee producer after Tator in the South Sulawesi region . The number of coffee farmers is more than 4000 families . This coffee industry must be functioned properly for empowerment and community education activities in the proper use and use of modern machines in an effort to improve the quality and quality of local coffee. Based on observations in the field that coffee processing located in K regency Bantaeng is one _ product local and incl business micro small intermediate and is also one of the commodity results later plantations _ processed and marketed as available role Enough important in fulfil need society .

The existence of the Bantaeng Coffee Processing Center since 2017 with assistance from the Central Government has certainly brought its own blessings to Bantaeng Regency, especially coffee business actors in this area. It is not without reason that this facility is being held with total assets of around IDR 25 billion. It has quite complete facilities and infrastructure, starting from a drying area, warehouse, sorting machine, roasting machine (Probatone), cafe shop , office and meeting rooms which started to function in 2019 until now. Even though it is felt that the management has not been branded well, the production capacity of the SMEs that manage it has not been able to reach a wider market and the turnover is still relatively small. In order to meet the increasing demand for coffee , it is necessary to develop internal technology processing coffee as an ingredient preparation for business that .

This business is spelled out it's not difficult because utilise results community plantations local . This is also one thing effort For bullying friends _ communities in K regency _ _ Bantaeng . Income in this coffee processing business is based on the size of the production capacity, so the greater the business capital, the greater the ability to process and produce coffee packaging, however, even though this small

business is supported by large business capital, it is not supported by an experienced workforce, so production coffee packaging will never get satisfactory results and highly correlated with income levels and outcomes its production . Efforts to improve a decent life for industrial players starting from coffee farmers, workers, to coffee business owners must be supported by local government, especially in terms of improving commodity trading activities coffee, because the size of their income is largely determined by the establishment selling price. The problem that often occurs is the instability of market prices This price is determined by the quality of the coffee itself. Coffee quality is influenced by coffee processing process from upstream by farmers to the process factory processing.

Improving the quality of coffee will certainly affect prices sell the coffee, where the selling price will determine the availability of capital which affects the availability of raw materials and workers The sustainability of the coffee production process will ultimately have an impact on the income of business owners, workers and farmers so that it will create benchmark in the existence of this industry. There are several other factors involved determine it, namely social and economic factors other than in on. Income is strongly influenced by working capital factors, as we know that in the theory of production factors, the amount output /production is closely related to income and production.

Power factor Work is included in this research because income from coffee processing is greatly influenced by labor, as we know In production factor theory, the amount of output /production that will be related to income on coffee processing included business micro small intermediate This depend on number of workers (Sukirno, 2008:14) . Based on this background, researchers are interested in studying further about " Analysis Micro , Small and Medium Enterprises (Umkm) Income in the Regency Bantaeng (Study case of Banyorang Village Speed Tompobulu)"

2. LITERATURE REVIEWS

2.1 1.Definition of Income

Problem income is not only seen from the amount of course but also from how income distribution is received by society. There are several influencing factors on the direction and symptom of income distribution and expenditure in Indonesia: Firstly, the income factor in production is the most important factor, and it pertains to land and capital. Secondly, the acquisition of work is crucial, especially for those who do not have sufficient land. They need to obtain opportunities for full-time work. Thirdly, the speed of production in rural areas is highly significant, particularly in terms of production and the direction of prices for products.

According to Sukirno (2008), income is the total amount received by the population for their work during a certain period, whether it's daily, weekly, monthly, or annually. Household income is determined by the level of wages, which is a factor in their production capacity. Furthermore, according to Rahardja and Manurung (2008), income encompasses both money and non-money receipts for an individual or household during a specific period. Money income refers to the amount of money received by a family in a given period as compensation for their contribution to the production process. Still following Rahardja and Manurung (2008:32), personal income constitutes a portion of the national income that rightfully belongs to individuals within the economy. This income is received as compensation for their participation in the production process.

3 RESEARCH METHODOLOGY

The research conducted is of a quantitative nature, employing a quantitative descriptive approach. This method involves using numerical data to analyze information related to the research objectives (Kasiram, 2018:149). The research was carried out in the Banyorang Coffee Processing Center, located in Tompobulu sub-district, Bantaeng Regency, Indonesia. The study spanned less than two months, from February 2022 to April 2022.

Data for the research consisted of structured quantitative interviews. There were two primary data sources: Primary data, collected directly from the field through interviews and observations with Micro, Small, and Medium Enterprises (MSME) actors at the Coffee Processing Center in Bantaeng Regency, specifically those in the Banyorang area. Secondary data, comprising information obtained from local government sources and relevant parties. This data included general location descriptions and the number of MSME actors at the Coffee Processing Center in Bantaeng Regency, as well as documents related to the research.

Operational definitions were established to facilitate data collection and convey perceptions, including defining income, MSME actors, Village Coffee Processing Centers, reception, and total cost. The population for this study consisted of MSMEs at the Banyorang Village Coffee Processing Center, including IKM Akar Labbo Coffee Farmers and SMEs Garumbang, Turaya coffee, Karaeng coffee, and Kimbannong. The entire population was selected as the sample for the study, using purposive sampling. Data collection methods included interviews, documentation review, and direct observation of the research area.

Data analysis techniques included income analysis using formulas for total costs (TC), fixed costs (FC), variable costs (VC), revenue (TR), price (P), quantity (Q), and profit (Pd). Additionally, the feasibility of MSMEs was assessed using measures such as the R/C Ratio, Benefit-Cost Ratio (B/C), and Break-Even Point (BEP). These indicators helped determine the viability and profitability of coffee MSMEs in the research area.

4. RESULTS AND DISCUSSION

4.1 Income at Coffee Processing Centers in the Regency Bantaeng

Income is something necessary elements _ in do something business because deep do business Of course want to know mark or amount income earned _ during do effort . Income is very influential for continuity something effort , increasingly big income earned _ so the more big ability something business For finance all expenditure . For know How many big MSME income at Coffee Processing Centers in the Regency Bantaeng on research This use formula Analysis Income .

Analysis cost consists from cost fixed and costs variable . Cost still is Fixed costs (Fixed Cost) is the cost incurred by the IKM Akar Tani Coffee Processing Center and IKM Kopi Labbo . IKM Akar Tani whose use does not run out in one production period. The size of the production costs is not influenced by the amount of production produced. The IKM Akar Tani and IKM Kopi Labbo Coffee Processing Centers which include fixed costs are depreciation costs for buildings and equipment. Based on results from study on cost still from IKM Akar Farmer per month amounting to Rp. 295,350. Based on results study on cost remains with the Labbo Coffee MSME more big than Root Farmer Because cost shrinkage incurred by the Roots Farmer more big while at Root MSMEs Farmer more low . Whereas cost the variable that is amounting to Rp. 81,100,000. Furthermore cost still from IKM Kopi Labbo that is amounting to Rp. 431,527, meanwhile cost the variable that is amounting to Rp. 58,220,000.

The total costs of a business are the total costs incurred during production, which consist of fixed costs and variable costs . So based on results study on total cost of IKM Akar Farmer that is amounting to Rp. 81,395,350, while the total cost of IKM Kopi Labbo amounting to Rp. 58,651,527. Total cost on Root Farmer more big the expenses compared to with Labbo Coffee because of the cost root SMI variable Farmer more increase compared to with Labbo Coffee in research on show that There is cost variable material standard Root Farmer the production more big compared to with Labbo Coffee production .

Total receipts Business is the total rupiah value calculated from all products sold. In other words, business revenue is the result of multiplying the number of products and the selling price. Based on results study on is the total revenue at IKM Akar Farmer amounting to Rp. 108,000,000 while at IKM Kopi Labbo

amounting to Rp. 71,000,000 . Research results on show that more acceptance _ big namely at IKM Akar Farmer Because more production _ height and price sell more _ big compared to with Labbo Coffee .

Income at MSME Coffee Processing Centers in the Regency Bantaeng is the difference between the deduction from total revenue and the total costs incurred by Akar Tani and Kopi Labbo with use Pd=TC-TR formula where TC is total revenue and TR is total cost . So as for income of the Coffee Processing Center in Akar Farmer amounting to Rp. 26,604,650,- per month . Meanwhile, Labbo coffee amounting to Rp. 12,348,473,- per month . In accordance with research conducted by Rizki Maulana , TM Nur, Elfiana . The one entitled Analysis Income business in industry processing coffee grounds in the Regency Bireuen with results income effort on research previous the naturally different with results the researcher 's income currently Carefully , where? income on research previous more show enhancement compared income on research researcher . This thing depends from amount coffee production incurred and costs incurred _ For do production as well as price sell from every the products produced by each business , increasingly tall costs incurred _ so the more prices are high too sell products , as well on the contrary the more low costs incurred _ the more low price too sell product .

1. Feasibility of UMKM Coffee Processing Centers in the Regency Bantaeng

Represents important calculations _ done for whoever runs it something effort , p This done for whom just run it his business can measure feasibility and development the business he runs . Benefits and Cost Ratio is a concept that can be used to determine the feasibility of a business. Benefits Cost Ratio (B/C) is the comparison between profits and total costs incurred. Analysis of the benefit ratio and ratio used that is if the benefit ratio is more big from zero means business worthy executed and developed . So based on results study on analysis feasibility of IKM Akar Farmer of 0.33 and IKM Kopi Labbo of 0.22 then second business the worthy For implemented and developed.

5. CLOSING

In conclusion, this study employs both descriptive and statistical analyses to assess the working capital turnover ratios of PT. Bank Rakyat Indonesia (Persero) Tbk. and PT. Bank Central Asia Tbk., shedding light on the effectiveness of their working capital management. Descriptive analysis of PT. Bank Rakyat Indonesia (BRI) reveals fluctuating working capital turnover ratios over the period from 2014 to 2020. BRI exhibited less effective working capital turnover in 2014-2017 and 2019, indicating challenges in liquidity for operational support. However, there was an improvement in 2018 and 2020, suggesting enhanced liquidity management. A similar pattern is observed in PT. Bank Central Asia (BCA), with fluctuating ratios consistently below the expected standard, indicating a persistent liquidity challenge for operational support. Statistical analysis further corroborates these findings.

For BRI, the One Sample T-Test results show that the null hypothesis (H0) is accepted, signifying that BRI maintains high liquidity levels, making it capable of effectively supporting its operations. Conversely, for BCA, the One Sample T-Test results lead to the rejection of the null hypothesis, indicating that BCA faces liquidity constraints and is incapable of adequately supporting its operations. In summary, both descriptive and statistical analyses point to the varying degrees of effectiveness in managing working capital in these banks. BRI demonstrates an ability to maintain high liquidity levels, suggesting effective operational support, while BCA consistently faces lower liquidity, implying operational challenges. These findings offer valuable insights that can guide decisions regarding liquidity management and operational strategies for these financial institutions..

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