

INCOME FOR THE MONTH OF RAMADHAN

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ABSTRACT

The analysis of MSME income along the Jl. The month of Ramadan has changes in consumer behavior that can affect income and welfare. This research uses qualitative methods with descriptive analysis. Data collection using interview, observation and documentation methods. There were 37 samples of street vendors / MSMEs in the Jl. Java and Jl. Kalimantan Kamus Jember areas as informants. The research results positively show that the increase in demand for takjil and fast-breaking food creates large business opportunities for small traders and local businesses. Takjil traders often employ more workers to assist them in the preparation and sales process. This creates temporary employment opportunities that can help reduce unemployment rates and provide additional income for people. each day can generate substantial income for traders, which in turn will contribute to the growth of the local economy. Negatively, there are many competitors who have the same products that every trader sells and as a result sellers who have the same products tend to prefer goods/sales on the side of the road rather than stands where they have to park their bicycles/cars.

Keywords : income, Ramadan, MSMEs

INTRODUCTION

The month of Ramadan is one of the holy months for Muslims. All Muslims throughout the world happily welcome the arrival of this holy month, including Muslims in Indonesia, which is the largest Muslim country in the world. Various activities are carried out to welcome this holy month. Starting from religious ones such as praying to traditional ones such as cleaning or simply cleaning the living environment and mosques for worship. Don't forget television shows with Islamic nuances. The month of Ramadan also provides its own blessings for micro, small and medium enterprises (MSMEs), especially those operating in the culinary sector by selling various dishes as takjil to break the Ramadan fast.

Every moment of Ramadan, micro, small and medium enterprises (MSMEs), especially home industries, mushroom in society. This is because during Ramadan, there is an increase in consumption of various products and services, especially those related to preparations for breaking the fast. During the month of Ramadan, the amount of production in home industries is usually not too large so that it is sold out on the same day. This industry also does not require large capital, so it can be supported by itself without requiring the help of financial institutions. Apart from food and beverages, home industries also operate in textiles and small-scale convection. Even though the output of the home industry is relatively small, when calculated collectively, this industry makes a significant contribution to GDP and its cumulative impact on the economy (<https://www.ui.ac.id/>).

In Islam, doing business or doing business is something that is definitely permitted. It is known that the Prophet Muhammad SAW was originally a trader or entrepreneur, and we can also see that many of the Prophet's friends in ancient times were successful entrepreneurs and had very large sources of capital. Humans were created by Allah SWT to become caliphs on earth, carrying out this of course requires hard effort from humans. In the Islamic economy, MSMEs are one of the activities of human efforts to live and worship, towards social welfare.

MSMEs are regulated through Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises. Micro, Small and Medium Enterprises (MSMEs) are part of the business sector that has a large contribution to the movement of the national economy. MSMEs contribute to increasing national income, absorbing labor, increasing income for people with low incomes and utilizing the ability to use local raw materials to produce goods and services for the wider community. Micro, Small and Medium Enterprises (MSMEs) utilize resources from agriculture, plantations, animal husbandry and trade as a people's economy because the results from MSMEs are in the form of goods that support the daily life activities of each community (Artini, 2019).

One culture that cannot be separated from the fasting month is the Ngabuburit tradition. Ngabuburit comes from Sundanese (an indigenous tribe from West Java) which means relaxing while waiting for the afternoon. One of the most common Ngabuburit activities in Indonesia is hunting takjil. Takjil itself is actually a vocabulary that comes from Arabic with the meaning "to hasten". Based on this understanding, takjil is defined as hastening the breaking of the fast. Because in Islam, breaking the fast hastily is a recommendation. After experiencing development, takjil's meaning shifted to become food that is usually served as a snack to break the fast (Widyani, 2003).

Consumption that occurs during the month of Ramadan is seasonal because people shop once a year but it explodes. There are two things that cause consumption to explode, firstly consumption for people who are fasting, usually because they are hungry so they consume excessively. Second, consumption increases due to preparations for Eid. Not only food consumption, but also clothing consumption, so that with this large amount of consumption, micro business actors will get an increased turnover.

Apart from phenomena related to aspects of tradition and culture, other phenomena that also appear during the month

of Ramadan are socio-economic aspects. In connection with people's consumption patterns during Ramadan, it can be seen through the phenomenon of the emergence of surprise markets or impromptu street vendors. According to the KBBI (Big Indonesian Dictionary) a shock market is a temporary market that occurs when there is a crowd or celebration. This non-permanent market is only open during Ramadan, with operating hours in the afternoon before breaking the fast.

A. MSMEs

According to Article 6 of Law Number 20 of 2008 concerning the criteria for MSMEs in the form of capital are as follows:

1. Micro Business Criteria are as follows: a. Have a net worth of a maximum of IDR 50,000,000.00 (fifty million rupiah) excluding land and buildings for business premises; or b. Have annual sales of a maximum of IDR 300,000,000.00 (three hundred million rupiah).
2. Small Business Criteria are as follows: a. Have a net worth of more than IDR 50,000,000.00 (fifty million rupiah) up to a maximum of IDR 500,000,000.00 (five hundred million rupiah) excluding land and buildings where the business is located. b. Have annual sales of more than IDR 300,000,000.00 (three hundred million rupiah) up to a maximum of IDR 2,500,000,000.00 (two billion five hundred million rupiah)
3. Medium Enterprise Criteria are as follows: a. Have a net worth of more than IDR 500,000,000.00 (five hundred million rupiah) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiah) excluding land and buildings for business premises; or b. Have annual sales of more than IDR 2,500,000,000.00 (two billion five hundred million rupiah) up to a maximum of IDR 50,000,000,000.00 (fifty billion rupiah)

B. INCOME

Definition of Income Income is the amount of money generated from an activity or business. Efforts carried out for a result. The activity of selling the company's products which will later be obtained is the income received even though it must be reduced by the amount of costs that have been incurred to produce the merchandise. for sale. So the company's net income is easy to know. From the results of this income, the profit and loss of the business will be seen. Sources of income are very important for business activities, from receiving the amount of income to calculating the amount of expenses, it is very important, so when recording or calculating, errors should not be made. To reduce errors, it is necessary to have good records. Recording of expenses and recording of income itself. From starting a business to running a business, there needs to be neat record-keeping or administration, besides the need for administration, a strategy is needed so that income increases so that you get more profit.

According to Soemarsono (2003: 130) income in a company can be grouped into two, namely a. Operating income is income obtained from the main activities of the company. It is concluded that the company's main income comes from its main activity, namely production activities, so that from the sales results it will make a profit, whereas the company not only has income from product sales, but can also come from income other than sales. The use of assets that generate company income or the purchase of fixed assets that can later be resold also constitute additional income. Types of income. Income received from routine company activities or company production activities, company production activities that produce products, products sold generate profits.

a. Income obtained from outside the company's main business.

b. Company side businesses include office or room rental, company vehicle or company heavy equipment rental.

According to Sadono Sukirno, income is the amount of income received by residents for their work performance during a certain period, whether daily, weekly or annually (Sukirno, 2001). Meanwhile, according to Soediyono, income is what members of society receive for a certain period of time as compensation for the factors they contribute in participating in shaping national production (Asnah & Sari, 2021).

RESEARCH METHODS

This type of research uses descriptive qualitative research, which involves conducting field surveys, processes, data analysis and data conclusions. This research is descriptive because it aims to describe the facts and characteristics of a particular population or area in a systematic, factual and thorough manner (Gonibala, 2019).

DISCUSSION

MSME Income on Java and Kalimantan Roads

Results of observations and field interviews on Javanese roads

No	Name	Business Name	Type Of Business	Location	Capital Before Ramadan	Capital When Friendly Ramadan	Income Before Ramadan	Income During Ramadan
1	Rian Pramana	Petulo and Serabi	Food	Jl. Jawa	-	170.000	-	400.000
2	Dian Ayu	Dimsum	Food	Jl. Jawa	150.000	150.000	200.000	250.000
3	Septi Rahayu	Sugar cane ice	Drink	Jl. Jawa	150.000	200.000	300.000	500.000
4	Fatur	Cassava chips	Food	Jl. Jawa	100.000	100.000	150.000	200.000
5	Fadhila	Chocolate	Food	Jl. Jawa	70.000	70.000	120.000	150.000

		banana						
6	Arif Wibowo	Sausage	Food	Jl. Jawa	150.000	175.000	280.000	300.000
7	Adam Husain	Jasuke	Food	Jl. Jawa	200.000	200.000	450.000	500.000
8	Aisyah	Poci Tea	Drink	Jl. Jawa	200.000	200.000	350.000	450.000
9	Ridho Pratama	Cilok	Food	Jl. Jawa	200.000	300.000	450.000	600.000
10	Bagas	Cimol	Food	Jl. Jawa	100.000	150.000	305.000	400.000

Results of observations and field interviews on Kalimantan roads

No	Name	Business Name	Type Of Business	Location	Capital Before Ramadan	Capital When Friendly Ramadan	Income Before Ramadan	Income During Ramadan
1	Sindi	Risol	Food	Jl. Kalimantan	400.000/hari	500.000/hari	1.200.000	1.500.000
2	Saiful	Sugarcane juice ice	Drink	Jl. Kalimantan	200.000	200.000	190.000	190.000
3	Bu Ani	Crackers	Food	Jl. Kalimantan	600.000/7hr	600.000/7hr	125.000	125.000
4	Pak Hamzah	Green banana ice	Drink	Jl. Kalimantan	150.000/4hr	150.000/2hr	80.000	160.000
5	Sinta	Poci tea	Drink	Jl. Kalimantan	200.000/7hr	200.000/3hr	100.000	200.000
6	David	Crepes	Food	Jl. Kalimantan	250.000/4hr	250.000/2hr	100.000	200.000
7	Pak Eno	Dawet ice	Drink	Jl. Kalimantan	150.000/5hr	150.000/3hr	50.000	100.000
8	Bu Juhariyah	Mud cake	Food	Jl. Kalimantan	200.000/hr	200.000/hr	300.000	300.000
9	Anita	Fruit ice	Drink	Jl. Kalimantan	300.000/6hr	300.000/3hr	70.000	140.000
10	Pak Dayat	Grass jelly ice	Drink	Jl. Kalimantan	100.000/3hr	100.000	50.000	150.000
11	Pak Gimam	Putu cake	Food	Jl. Kalimantan	400.000	400.000	170.000	200.000

The Impact of the Month of Ramadan on MSME Income on Java and Kalimantan Roads

The month of Ramadan is synonymous with takjil or appetizers before eating rice, generally these foods are sweet. However, following market trends and demand, takjil has changed to all snacks that can be enjoyed besides rice. This can be food or drink that has a sweet or savory taste. The increasing demand for takjil and fast-breaking foods creates great business opportunities for small traders and local businesses. Takjil traders often employ more workers to assist them in the preparation and sales process. There are several traders who previously did not sell, but then sell during the month of Ramadan. In fact, 50% of the sources we interviewed on Jalan Java experienced no change in capital but earned more income than usual in the month. For example, Mrs. Aisyah sells teapots, which still uses capital of 200,000 every day. In the month of Ramadhan, Mrs. Aisyah gets a turnover of 450,000 per day compared to usual days before the month of Ramadhan.

Based on the results of interviews with MSME actors on Jln. East Kalimantan Krajan Summersari, Kec. Summersari, Kab. Jember, it was found that business capital during the month of Ramadan on average increased by 18% compared to capital before the month of Ramadan. Experiencing an increase in capital in the month of Ramadan will of course also have an effect on income. Where, before the month of Ramadan until the month of Ramadhan there was an increase of up to an average of 32%. This shows that people's consumption in the month of Ramadan is much higher than on normal days. Not infrequently this also causes traffic jams in the afternoon until the time to break the fast arrives. In one day traders can earn up to 2 times the income from the day before Ramadan, so that in one day traders can make more profits. However, there are also research results on MSMEs in Jln. Kalimantan who have a steady income both before Ramadan and during Ramadan because there are many competitors who have the same products sold by every trader and as a result sellers who have the same products tend to prefer goods or sales. which is on the side of the road rather than a stand where you have to park your bicycle or car.

CONCLUSION

Traders' income in the holy month of Ramadan has positive and negative impacts. The positive impact of the month of Ramadan is that the number of consumers or buyers who buy Ramadan necessities increases the income earned by traders. The negative impact is that there are many competitors who have the same products and are sold by every trader, and as a

result sellers who have the same products tend to prefer goods or sales that are on the side of the stand and have to park their bicycles or cars.

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