

## ANALYSIS OF THE INCREASE IN MSME INCOME DURING THE COVID-19 PANDEMIC IN DELI SERDANG REGENCY

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**Abstract:** One of the small and medium enterprises that never dies is the culinary business, at the beginning of the Covid 19 pandemic the income of Micro, Small and Medium Enterprises (MSMEs) in the culinary sector decreased compared to before but still survived because the culinary sector sold or marketed various kinds of food which are basic human needs. In Hampan Perak District, several problems that are often experienced by Micro, Small and Medium Enterprises during the Covid-19 pandemic are lack of capital, reduction in labor during the pandemic, lack of technology utilization, product innovation, uneven information on business loans from banks to help business actors' capital, as well as decreasing people's purchasing power during the pandemic, making business actors lack capital and income during this pandemic. The variables in this study are capital, labor, technology, kur, promotion, product innovation, length of business, product quality, working hours and business location on the income of Micro, Small and Medium Enterprises. This study aims to analyze the factors that affect the income of Micro, Small and Medium Enterprises in Hampan Perak District, Deli Serdang Regency. Data were processed using confirmatory analysis factor (CFA) then using multiple linear regression. The results showed that of the 10 variables analyzed, there were 3 factors that most influenced, namely promotion factors, business location factors, and capital. Based on multiple linear regression analysis, it shows that promotion, business location and capital have a significant effect on MSME income.

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### INTRODUCTION

Opportunities to increase per capita income are the most applicable measurement instruments for estimating the size of these economic costs (Sembiring et al., 2023). To the economy and to the ability of people, especially those with lower incomes, to engage in economically productive activities, the MSME sector contributes significantly and plays an important role. In the face of the Industrial Revolution 4.0, developing countries

like Indonesia rely heavily on the contributions of its small, micro, and medium enterprises (MSMEs). Humans usually include some form of change into the process of development (Gandasari et al., 2021). Social shifts in the ways we choose to live possession is a function of biology and environment, the belief that one must change oneself or one's surroundings in order to make progress (Basmar et al., 2021); (Purba et al., 2021). The basic process of preparing for time allotted for the formulation of strategies to bring about there has never been any clear destination for progress (Faried & Sembiring, 2019). Hamparan Perak District which is one of the regional agencies within Deli Serdang Regency, Hamparan Perak District which has an area of around 230.15km<sup>2</sup> and consists of 20 villages.

**Table 1 Names of Villages in Hamparan Perak District**

Names of Villages in Hamparan Perak District	
Tandam Hulu Dua	Tandam Downstream Two
Tandam Hulu Satu Village	Flat City
Paya Bakung	Rantang City
Klambir Five Villages	Old Village
Klambir Lima Kebon	Klambir
Klumpang Kebon	Selemak Village
Klumpang Village	Silver Overlay
Sialang Muda	New River
Chinese Feather	Paluh Manan
Tandam Downstream One	Paluh Kurau

Source : [www.sumut.bps.go.id.com](http://www.sumut.bps.go.id.com)

**Table 2 Number of Culinary MSMEs in Hamparan Perak District**

No	Village	Food/Drinking Stalls
1	Klambir Lima Kebon	35
2	Klumpang Village	30
3	Silver Overlay	25
4	Selemak Village	25
5	Klambir Five Villages	20
	<b>Amount</b>	<b>135</b>

Source : [www.sumut.bps.go.id.com](http://www.sumut.bps.go.id.com)

Rural households have not been able to access community services because the economic level is still relatively low (Sembiring, Afifuddin, et al., 2022). The focus of this research is on culinary MSMEs, to determine the growth of MSME income during the pandemic. One of the small and medium businesses that never dies is the culinary sector, because in culinary terms it is a processed product in the form of food. These

dishes are in the form of side dishes, food and drinks that are processed so that they become food and drinks that can be used as food ingredients for the development of the human body, so that this culinary business industry will continue to be needed as long as people need food, but the food business is also experiencing the problem of decline, one of which is due to the global pandemic. The low standard of life and limited employment options are the primary contributors to the low per capita income (Sembiring & Faried, 2020).

Income per capita can be used to compare well-being or the standard of living of a country from year to year (Nasution & Faried, 2020). In order to provide for his own requirements, every working person will aim to maximize his or her revenue (D. P. Nasution & Faried, 2020). Most people like to explore culinary delights in each region, therefore there are many MSMEs in the culinary sector and there are many variations. This business has many categories ranging from snacks, drinks, to staple foods. It is not surprising that many business actors involved in the culinary sector, such as in Hamparan Perak District, are starting to develop a lot, in twenty villages in Hamparan Perak District, five of them have various kinds of culinary businesses. Limited income due to lack of inventiveness in product creation (Hasanah et al., 2022; M. M. Simarmata et al., 2021).

Capital is one of the factors that influence the running of a business, capital in the form of money is very necessary for a business to survive. Like MSMEs in five villages in Hamparan Perak District, several culinary MSMEs do not have sufficient capital to increase the variety of their products. Especially during a pandemic like now where people's purchasing power is slightly reduced compared to before, so MSME income will decrease slightly and reduce capital for productivity the next day. Increasing a product's worth on the market by fusing separate elements compete in novel and effective ways (Hastuti et al., 2020)

**Table 3 Income During the Covid 19 Pandemic**

No	Business Name	Income MSMEs 2020	Income MSMEs 2021	Income MSMEs 2022
1	Roadside stall mother	IDR 90,000,000	IDR 90,000,000	IDR 90,000,000
2	Meatball Burn Umi	IDR 90,000,000	IDR 72,000,000	IDR 72,000,000
3	Naila's Kitchen	IDR 72,000,000	IDR 54,000,000	IDR 54,000,000

4	RM Rini Saiyo	IDR 108,000,000	IDR 108,000,000	IDR 108,000,000
5	Pop Shop Ice	IDR 90,000,000	IDR 72,000,000	IDR 72,000,000
6	Roadside stall father	IDR 108,000,000	IDR 90,000,000	IDR 90,000,000
7	Healthy Juice	IDR 100,800,000	IDR 75,600,000	IDR 75,600,000
8	House Eat Ajo	IDR 180,000,000	IDR 144,000,000	IDR 144,000,000
9	Black Boba	IDR 90,000,000	IDR 72,000,000	IDR 72,000,000
10	Young Coconut Boy	IDR 108,000,000	IDR 108,000,000	IDR 108,000,000

*Source: Initial Observation Results: (Culinary MSMEs, Hamparan Perak District, 2021)*

The economy is just one part of the much larger social structure (Faried et al., 2021). From the table above, it can be seen that the income of MSMEs has decreased during the pandemic, although the income of MSMEs has still persisted during the pandemic. During this pandemic, business actors have paid attention to people's new behavior and habits in shopping, they have started buying goods online without coming directly to the shop, so business actors must have a strategy to be able to market their products. It is essential, during the process of manufacturing a thing or providing a service, that the so-called capital be present in order for the final result to have an economic worth (Sembiring, Hasanah, et al., 2022); (Sitorus et al., 2022).

The idea of the state or nation must be used as a basis in carrying out numerous reforms whose ultimate goal is the realization of a flourishing society on a national scale, in order to tackle the difficulties of continuing progress rolling (Sudarmanto et al., 2020). As the handling of the Covid-19 pandemic begins to be more controlled, banks are starting to encourage the optimization of working capital credit, including the distribution of People's Business Credit (KUR) in North Sumatra, Deli Serdang Regency. It can be seen in the picture below that the number of MSME credit distribution in Deli Serdang Regency is around 40 trillion rupiah with a percentage of 15%.

Household consumption/expenditure is expenditure for the needs (consumption) of all household members for a month, whether from purchases, gifts or own production, divided by the number of household members in the household. In general, household expenditure is divided into food expenditure (expenditure on food, drinks and tobacco) and non-food expenditure (expenditure on housing, various goods and services, clothing,

taxes and parties). Average monthly expenditure per capita according to the results of the 2021 National Socio-Economic Survey (Susenas).

**Table 3 Average Monthly Per Capita Expenditure and Average Percentage of Monthly Per Capita Expenditure According to Consumption Type in Deli Serdang Regency, 2021**

No.	Jennys Consumption	Producern Per Capita a Month (Rp)	Expenditure Percentagen Per Capita a Month
1	Food	585,735	53.73
2	Not Food	504,424	46.27
	<b>Amount</b>	<b>1,090,159</b>	<b>100.00</b>

Source : [www.sumut.bps.go.id.com](http://www.sumut.bps.go.id.com)

From the table above, it can be seen that the average monthly expenditure of the population of Deli Serdang Regency in 2021 is Rp. 1,090,159, consisting of expenditure on food amounting to Rp. 585,735 (53.73 percent) and non-food expenditure amounting to Rp. 504,424 (46.27 percent). Based on conditions in Hamparan Perak District, household expenditure is higher than BPS, which in fact, household expenditure in Hamparan Perak District is around 2-3 million per month, which means daily expenditure is around 100,000-150,000 thousand rupiah. With a daily expenditure of around 100,000-150,000, people can still buy a variety of culinary delights.

The fourth industrial revolution is characterized by the convergence of physical, digital, and biological domains (Faried et al., 2019). Apart from promotional activities, product innovation and product quality are also very important to support the success of MSMEs. Product innovation is the process of creating new products, updating old products, and developing existing products. Product quality is a very important factor that influences long-term business, including the culinary business (Khairunnisa et al., 2022). Therefore, business actors must be serious about presenting quality products, especially during the Covid 19 pandemic, when many culinary products have been born with new types of businesses and new types of culinary products.

Alterations started taking place in the direction of a more modern civilization and a more major economic system (Sembiring, Faried, et al., 2022). Information technology is very useful for increasing MSME income, especially by marketing or promoting sales on social media or online sales, on the other hand, sellers can sell in their shops and sell their products online (Faried & Sembiring, 2020); (Sembiring et al., 2017). The length of business is a function of income, along with the length of time an MSME has been in

business, it also adds experience to predicting when demand for goods will increase. The longer someone has been involved in the industry, the greater the opportunity to obtain high income. Choosing the right location is one of the factors that an entrepreneur considers before opening a business. Location is a place of business that greatly influences consumers' desires to come and buy. The length of business is a function of income, along with the length of time an MSME has been in business, it also adds experience to predicting when demand for goods will increase.

Apart from that, working time and labor are one of the most important factors in running a business, where working time is the time traders use to sell their merchandise in a day. Labor is one of the most important factors because labor is the driving force behind other inputs and without labor, other factors of production are meaningless. However, due to the pandemic, the company's opening hours were slightly shortened compared to before the pandemic, and the use of labor was also reduced.

Micro, small and medium enterprises (MSMEs) have a role in increasing national income. The position of MSMEs in the national economy is not only because of the large number of MSME units but also because of business capital, technology, workforce, business location, KUR, marketing strategy, product innovation, length of business, product quality, operational hours, MSMEs still exist. However, since the Covid-19 pandemic, MSME income in the food, cafeteria and snack sectors has not experienced a significant decline compared to daily income because food is the main need, so during the Covid19 pandemic, people still need basic needs.

## **RESEARCH METHODS**

Associative and quantitative research methods are being utilized in this study's methodology. Data is utilized to offer information that can be used for research, measuring performance, or as a basis for decision-making. The following is a list of the many sorts of data in accordance with how they were obtained: Primary data are the data that are collected directly from the first source, which could be individuals or individuals themselves, such as the results of interviews or the filling out of questionnaires that are typically done by researchers. Researchers typically conduct their own observations out in the field in order to collect primary data.

## RESULTS AND DISCUSSION

The purchasing and selling power of MSMEs in the Hamparan Perak District grew gradually despite the pandemic thanks to measures like promotions, the use of information technology to reach a wider audience with product advertising, and the introduction of new menu items.

**Table 4 Tabulation of Capital Factors**

No	Variable	Question	Option answers	Frequency	Percentage
1		Have you used more capital during the pandemic than before the pandemic?	a. Strongly agree	4	7.0
			b. Agree	19	33.3
			c. Don't agree	21	36.8
			d. Don't agree	12	21.1
			e. Strongly disagree	1	1.8
<b>Total</b>				<b>57</b>	<b>100.00</b>
2	Capital	The capital you use during this pandemic is personal capital	a. Strongly agree	30	52.6
			b. Agree	24	42.1
			c. Don't agree	0	0.00
			d. Don't agree	1	1.8
			e. Strongly disagree	2	3.5
<b>Total</b>				<b>57</b>	<b>100.00</b>
3		Is your capital sufficient to meet your business needs during this pandemic?	a. Strongly agree	0	0.00
			b. Agree	21	36.8
			c. Don't agree	33	57.9
			d. Don't agree	3	5.3
			e. Strongly disagree	0	0.00
<b>Total</b>				<b>57</b>	<b>100.00</b>

*Source: SPSS Version 25.0 Processing Results*

From the table above it can be seen that there were 4 respondents or 7.0% who strongly agreed that business actors used more capital during the pandemic than before the pandemic, followed by 19 respondents or 33.3% who chose to agree, 21 respondents or 36.8% answered that they did not agree, 12 responses or 21.2% chose to disagree and 1 respondent or 1.8% strongly disagreed with the statement. In the second question, there were 30 or 52.6% of respondents who strongly agreed that the capital used during this pandemic was personal capital, followed by 24 respondents or 42.1 who agreed and 1 respondent or 1.8% chose to disagree and 2 respondents chose to strongly disagree with this statement. In the third question, there were 21 or 36.8% of respondents who agreed that business actors' capital was sufficient to meet business needs during this pandemic,

followed by 33 respondents or 57.9% who disagreed and 3 respondents or 5.3% choose not to agree with the statement.

**Table 5 Labor Factor Tabulation**

No	Variable	Question	Option answers	Frequency	Percentage
1	Labor	During the pandemic, are you still hiring workers?	a. Strongly agree	0	0
			b. Agree	8	14.0
			c. Don't agree	22	38.6
			d. Don't agree	25	43.9
			e. Strongly disagree	2	3.5
<b>Total</b>				<b>57</b>	<b>100.00</b>
2	Labor	During this pandemic, have you reduced the number of workers?	a. Strongly agree	26	45.6
			b. Agree	28	49.1
			c. Don't agree	0	0
			d. Don't agree	1	1.8
			e. Strongly disagree	2	3.5
<b>Total</b>				<b>57</b>	<b>100.00</b>
3	Labor	Will it affect your income during the pandemic if you continue to employ workers during the pandemic?	a. Strongly agree	27	47.4
			b. Agree	23	40.4
			c. Don't agree	5	8.8
			d. Don't agree	0	0
			e. Strongly disagree	2	3.5
<b>Total</b>				<b>57</b>	<b>100.00</b>

*Source: SPSS Version 25.0 Processing Results*

From the table above it can be seen that there were 8 respondents or 14.0% who agreed that during the pandemic it was still employing workers, followed by 22 respondents or 38.6% who chose to disagree, 25 respondents or 43.9% answered disagree, 2 responses or 3.5% chose to strongly disagree with the statement. In the second question, there were 26 or 45.6% of respondents who strongly agreed that during the pandemic the number of workers was reduced, followed by 28 respondents or 49.1% who agreed, 1 respondent or 1.8% chose to disagree and 2 respondents choose to strongly disagree with this statement. In the third question, there were 27 or 47.4% of respondents who strongly agreed that whether it would affect income during the pandemic if they continued to employ workers during the pandemic, followed by 23 respondents or 40.4% who agreed and 5 respondents or 8.8% chose to disagree and 2 respondents or 3.5% chose to strongly disagree with this statement.



**Table 6 Tabulation of Technology Factors**

No	Variable	Question	Option answers	Frequency	Percentage
1	Technology	Selling via social media has increased revenue during this pandemic	a. Strongly agree	9	15.8
			b. Agree	15	26.3
			c. Don't agree	25	43.9
			d. Don't agree	7	12.3
			e. Strongly disagree	1	1.8
Total				<b>57</b>	<b>100.00</b>
2	Technology	During the pandemic, selling via social media makes it easier to get customers	a. Strongly agree	7	12.3
			b. Agree	17	29.8
			c. Don't agree	17	29.8
			d. Don't agree	15	26.3
			e. Strongly disagree	1	1.8
Total				<b>57</b>	<b>100.00</b>
3	Technology	During the pandemic, many products sold via social media were sold	a. Strongly agree	7	12.3
			b. Agree	17	29.8
			c. Don't agree	17	29.8
			d. Don't agree	15	26.3
			e. Strongly disagree	1	1.8
Total				<b>57</b>	<b>100.00</b>

*Source: SPSS Version 25 Processing Results.*

From the table above, it can be seen that there were 9 respondents or 15.8% who strongly agreed that sales via social media increased income during the pandemic, followed by 15 respondents or 26.3% who chose to agree, 25 respondents or 43.9% answered that they did not agree, 7 responses or 12.3% chose to disagree and 1 respondent or 1.8% chose to strongly disagree with the statement. In the second question, there were 7 or 12.3% of respondents who strongly agreed that during the pandemic, selling via social media made it easier to get customers, followed by 17 respondents or 29.8% who chose to agree, 17 respondents or 29.8% chose disagree, 15 respondents or 26.3% chose to disagree and 1 respondent chose to strongly disagree with this statement. In the third question, there were 7 or 12.3% of respondents who strongly agreed that during the pandemic, products sold via social media sold a lot, followed by 17 respondents or 29.8% who chose to agree, 17 respondents or 29.8% chose to disagree, 15 respondents or 26.3% chose to disagree and 1 respondent or 1.8% chose to strongly disagree with the statement.

**Table 7 Tabulation of People's Business Credit Factors**

No	Variable	Question	Option answers	Frequency	Percentage
1	KUR	Need additional capital from financial institutions during this pandemic such as KUR	a. Strongly agree	34	59.6
			b. Agree	20	35.1
			c. Don't agree	0	0
			d. Don't agree	1	1.8
			e. Strongly disagree	2	3.5
Total				<b>57</b>	<b>100.00</b>
2	KUR	Will getting a capital loan from people's business credit help you during the pandemic?	a. Strongly agree	23	40.4
			b. Agree	31	54.4
			c. Don't agree	0	0
			d. Don't agree	1	1.8
			e. Strongly disagree	2	3.5
Total				<b>57</b>	<b>100.00</b>
3	KUR	During this pandemic, is it easy to get information about business loans (people's business credit), from MSME circles	a. Strongly agree	1	1.8
			b. Agree	10	17.5
			c. Don't agree	16	28.1
			d. Don't agree	18	31.6
			e. Strongly disagree	12	21.1
Total				<b>57</b>	<b>100.00</b>

*Source: SPSS Version 25.0 Processing Results*

From the table above it can be seen that there are 34 respondents or 59.6% who strongly agree that additional capital is needed from financial institutions during this pandemic such as KUR, followed by 20 respondents or 35.1% who choose to agree, 1 respondent or 1.8% answered disagree, 2 responses or 3.5% chose to strongly disagree with this statement. In the second question, there were 23 or 40.4% of respondents who strongly agreed that getting capital loans from people's business credit helped during the pandemic, followed by 31 respondents or 54.4% who chose to agree, 1 respondent or 1.8% chose disagree, and 2 respondents or 3.5% chose to strongly disagree with this statement. In the third question, there was 1 or 1.8% of respondents who strongly agreed that during this pandemic, is it easy to get information about business loans (people's business credit), from MSME circles, followed by 10 respondents or 17.5% who chose to agree, 16 respondents or 28.1% chose to disagree, 18 respondents or 31.6% chose to disagree and 12 respondents or 21.1% chose to strongly disagree with this statement.

**Table 8 Promotional Factors Tabulation**

No	Variable	Question	Option answers	Frequency	Percentage
1		Do you often promote products on social media during this pandemic?	a. Strongly agree	11	19.3
			b. Agree	15	26.3
			c. Don't agree	19	33.3
			d. Don't agree	11	19.3
			e. Strongly disagree	1	1.8
Total				<b>57</b>	<b>100.00</b>
2	Promotion	Promotion via social media increases your income during the pandemic	a. Strongly agree	9	15.8
			b. Agree	13	22.8
			c. Don't agree	15	26.3
			d. Don't agree	19	33.3
			e. Strongly disagree	1	1.8
Total				<b>57</b>	<b>100.00</b>
3		Are you comfortable promoting products on social media during the pandemic?	a. Strongly agree	6	10.5
			b. Agree	16	28.1
			c. Don't agree	16	28.1
			d. Don't agree	17	29.8
			e. Strongly disagree	2	3.5
Total				<b>57</b>	<b>100.00</b>

*Source: SPSS Version 25.0 Processing Results*

From the table above, it can be seen that there were 11 respondents or 19.3% who strongly agreed that product promotions on social media were frequent during this pandemic, followed by 15 respondents or 26.3% who chose to agree, 19 respondents or 33.3% answered that they did not agree, 11 responses or 19.3% chose to disagree and 1 respondent or 1.8% chose to strongly disagree with the statement. In the second question, there were 9 or 15.8% of respondents who strongly agreed that promotion via social media increased your income during the pandemic, followed by 13 respondents or 22.8% who chose agree, 15 respondents or 26.3% chose less agreed, 19 respondents or 33.3% chose to disagree and 1 respondent or 1.8% chose to strongly disagree with this statement. In the third question, there were 6 or 10.5% of respondents who strongly agreed that they were comfortable promoting products on social media during the pandemic, followed by 16 respondents or 28.1% who chose agree, 16 respondents or 28.1% chose less agree, 17 respondents or 21.8% chose to disagree and 2 respondents or 3.5% chose to strongly disagree with this statement.

**Table 9 Tabulation of Product Innovation Factors**

No	Variable	Question	Option answers	Frequency	Percentage
1	Product Innovation	During the pandemic, you created the latest product innovation	a. Strongly agree	9	15.8
			b. Agree	30	52.6
			c. Don't agree	9	15.8
			d. Don't agree	8	14.0
			e. Strongly disagree	1	1.8
<b>Total</b>			<b>57</b>	<b>100.00</b>	
2	Product Innovation	During the pandemic, revenue increased thanks to product innovation	a. Strongly agree	5	8.8
			b. Agree	21	36.8
			c. Don't agree	21	36.8
			d. Don't agree	9	15.8
			e. Strongly disagree	1	1.8
<b>Total</b>			<b>57</b>	<b>100.00</b>	
3	Product Innovation	Product innovation makes customers order more products during the pandemic	a. Strongly agree	4	7.0
			b. Agree	14	24.6
			c. Don't agree	20	35.1
			d. Don't agree	14	24.6
			e. Strongly disagree	5	8.8
<b>Total</b>			<b>57</b>	<b>100.00</b>	

*Source: SPSS Version 25 Processing Results.*

From the table above it can be seen that there were 9 respondents or 15.8% who strongly agreed that during the pandemic, they made the latest product innovations, followed by 30 respondents or 52.6% who chose to agree, 9 respondents or 15.8% answered that they did not agree, 8 responses or 14.0% chose to disagree and 1 respondent or 1.8% chose to strongly disagree with the statement. In the second question, there were 5 or 8.8% of respondents who strongly agreed that during the pandemic, income increased thanks to product innovation, followed by 21 respondents or 36.8% who chose to agree, 21 respondents or 36.8% who chose to disagree, 15 respondents or 15.8% chose to disagree and 1 respondent or 1.8% chose to strongly disagree with this statement. In the third question, there were 4 or 7.0% of respondents who strongly agreed that product innovation made customers order more products during the pandemic, followed by 14 respondents or 24.6% who chose to agree, 20 respondents or 35.1% chose disagree, 14 respondents or 24.6% chose to disagree and 5 respondents or 8.8% chose to strongly disagree with this statement.

## CONCLUSION

In the Hamparan Perak District, many micro, small, and medium-sized enterprises (MSMEs), judging by the conditions in the field, have begun to take use of technological improvements to raise sales income during the pandemic. This has began with the offering of a variety of drinks and foods on social media platforms such as Facebook, Instagram, and Whatsapp. Many micro, little, and medium-sized enterprise (MSME) players find that the technology available today is of tremendous assistance to them in marketing their companies so that their products and services are better known by customers. There are a lot of micro, small, and medium-sized enterprises (MSMEs) in the Hamparan Perak District, and many of them are promoting their businesses in a variety of different ways. Some of these ways include promoting their businesses on social media, creating commercials, and even designing banners with unusual forms to present their businesses. This encourages customers to get interested in trying and even purchasing the items that are being offered. Therefore, consumers will be interested in purchasing the products that are sold, which will effect the income of culinary businesses. Promotion is in line with income, which raises sales promotion dramatically and attractively. It is essential for micro, small, and medium-sized enterprise (MSME) players to have access to business financing in order to launch a company and boost income. You will only make a limited profit with a little capital investment, but you will make the most possible profit with a large investment. According to this hypothesis, insufficient capital brings about a drop in manufacturing output, which in turn brings about a drop in income, and when working capital is limited, business expansion is hampered. When compared to substantial capital, increased production yields and earnings are realized.

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