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# **EFFECTS OF CAPITAL AND TYPE OF BUSINESS ON COASTAL MUSLIM WOMEN'S BUSINESS INCOME IN ACEH PROVINCE**

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## **Abstract**

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*This study aims to analyze the influence of capital variables and type of business on the income of Muslim women living in coastal areas in Aceh Province. The population in this study is Coastal Women who do business in Aceh Province by selecting samples using a purposive sampling technique with the criteria that women who do business have a fishing husband, living on the coast in the districts of Nagan Raya, Lhokseumawe and Aceh Besar. Primary data were obtained from interviews and questionnaires with coastal women as many as 90 coastal women doing business. Whereas secondary data was obtained from the Central Statistics Agency (BPS), District Community Empowerment Agency (BPM) and the internet. The analysis first uses the validity and reliability test and then the hypothesis is tested using multiple regression tests to find out whether an independent variable influences the motivation of coastal women with a significance level of 5% which aims to see how the overall relationship between capital and type of business affects women's business income Muslims in Aceh Province. The results show the simultaneous influence of both Capital Variables (X1) and Type of business (X2) significantly influencing Muslim women's Business Income. Based on the regression coefficient of the Capital Variable (X1) and Business Type (X2) partially there is a positive and significant effect on the Coastal Muslim Women's Business Income in Aceh Province.*

**Keywords:** *Coastal Women, Business Capital, Type of Business, Business Income, Women's Business*

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## **Introduction**

Nowadays women contribute a lot in doing entrepreneurship, as coastal women also contribute a lot and are an important component in entrepreneurship. (Djunaidah and Amalia, 2018). Then the majority of coastal women are devout Muslims in conducting worship. This means that the activities of doing business and worship are not forgotten, so there is an objectification of worship and entrepreneurship. Islam encourages its people to carry out entrepreneurial work activities, as illustrated in the verse Az-Zumar verse 39 which means; Say, "O my people, Work according to your circumstances, Verily I will work (also), Then one day you will know" (QS Az-Zumar: 39).

Besides that, Muslim women's business motivation should not only expect profit, but their blessings in doing entrepreneurship are also worthy of worship. But the welfare of coastal Muslim women can be measured through income, or factors that influence income such as capital, resources and other motivations. (Atun, 2016). For coastal women business income is very important to support their families.

The role of women in family life is very important for the continuity of a family, women have duties and basic roles in

cares for the family. Although the role of women is different from their husbands, where the husband's role is to make a living for the family but sometimes women sometimes do not hesitate to help their husbands in meeting family needs in the form of adequate food and daily needs for the family. If the husband's income is still considered insufficient, women (mothers) generally carry out activities that can increase family income to meet family needs. Many ways are done by mothers in improving the family economy, among others, trading, farming, labor, becoming a tailor, being an employee and others.

For most women, economic problems are an important reason and an important issue for managing family integrity. According to Wilson (1993) in a society where the family as the tervaril unit suffers from economic shortages, it is a strong reason for women to improve their economy by doing economic activities and increasing income. This is often urged also by the inadequate income of the husband in meeting their daily needs.

Doing business in coastal women there needs to be a spiritual view in their business practices. In this context, economic activity is carried out in a multidimensional manner by expecting rewards in the world and the hereafter. (P3EI UII, 2008). Therefore, in good business governance the need for Islamic business ethics (Islamic entrepreneurship) (Makhrus and Cahyani, 2017).

Fisherman households have special characteristics such as the use of coastal and ocean areas (common property) as a

factor of production, income uncertainty, hours of work that must follow the circumstances. Uncertain catches coupled with bad climatic conditions cause fishermen sometimes do not bring catches, to get around meeting the needs of the family the role of fisherfolk is needed. Women not only act as housewives, but also carry out productive activities to supplement their incomes. The role of women from low-income households tends to use more time for productive activities compared to the work of women from high-income households (Mulyo and Jamhari, 1998).

In the traditional Aceh fishermen group, the role of the fishermen's wife is demanded to be even greater in seeking other income options to meet the economic needs of the household. The smaller household income generated by the husband, demands the greater role (portion) of the wife in contributing income to meet household needs (Zein, 2000).

The obstacle that is often experienced when coastal women do business is capital. Capital for business can be sourced from internal traders and other sources aside from traders, whether in the form of loans from banks and non-bank institutions. This is sometimes the obstacle for Muslim women. If they take advantage of conventional financial institutions, they will be entangled with usury. Therefore capital becomes the main tool in the motivation of coastal women to run their businesses.

Although women entrepreneurs are able to assist in economic growth, there is still little research that discusses women entrepreneurs, especially regarding income and

governance of coastal women's businesses such as in Aceh province. For this reason, a study of the factors that determine coastal women's business income in doing business in Aceh province is needed.

The type of business conducted is greatly affected by the condition of the coastal or geographical environment of a region. Most types of businesses run by coastal Muslim women help husbands sell fish, dry anchovies, ebi. There are also those who wick household appliances from rattan, or weave fishing gear, open kiosks or stalls in fishing areas. determining the type of business is very important for coastal women because it is related to experience or ability to manage the business.

As far as the author observes, so far there have not been many studies examining the income of coastal Muslim women's businesses in Aceh. Whereas the role of women is crucial in managing the household which is considered as a support for all aspects of life in the household. Women in the context of sharia actually have no right to support the family but are also prohibited from conducting business activities to meet the needs of their families.

Therefore the purpose of this study is to analyze the potential income of coastal women's businesses in the Aceh province. How can this potential be an alleviation solution for most fishing communities in the Province of Aceh. So by doing this research, the potential income of coastal Muslim women's business will be analyzed in more detail and depth.

## **Literature Review**

The welfare of Muslim women on the coast of Aceh is an absolute thing that must be prioritized by the government and local stakeholders. The reason is that the majority of coastal women make a large contribution to household welfare. The condition of households in coastal communities is still very much in terms of welfare, because the income earned is also minimal. The livelihoods of the majority of coastal communities as fishermen have a moderate risk of poverty from a high level. therefore coastal Muslim women participate in doing business or memmabu her husband at work.

In Permatasari's research (2015), it states that Islam does not forbid women from doing business, as long as it does not violate Sharia rules, as well as motivation for business women to be able to manage time to do business and to do flexible domestic work. The reason is that women are allowed if they experience conditions that are very forced, the husband's income is not sufficient for household needs and able to work according to the nature of women.

Djunaidah and Nurmalia (2018) found that the role of coastal women in the household contributes to helping families through the business or business they do. In addition, the type of coastal women's business is also a concern and determinant of their family's future. Usually the business done is a traditional

business such as, selling, weaving rattan or mats and marinating fish caught by fishermen.

Atun Research (2016). Relating to the effect of capital, location, and type of merchandise on the slamber traders 'prambanan market traders' income. The research method used is quantitative with data collection techniques using interviews, questionnaires and documentation. The results of the study found that the variable capital has a positive effect on the income of Prambanan market traders in Sleman Regency. Then capital is very important in doing business, including trading. Capital is all forms of wealth that can be used directly or indirectly in the production process to increase output. (Atun, 2016).

Then Djunaidah and Nurmalia's research (2018), used quantitative analysis to see the contribution of coastal women to their household income. Data collection techniques conducted a survey of coastal women by distributing questionnaires. The results showed that the contribution of coastal women's income to family income ranged from 32.8% to 80.6% with an average contribution of 64.9%. This condition shows that the role of women as economic actors cannot be ignored, so it is necessary to strengthen their capacity to support the role of women in carrying out productive economic activities.

Then the type of business really determines the sustainability of the business and income of coastal women. There are several types of business carried out by Muslim coastal women, including coastal women doing business peeling crab,

drying ebi, marinating fish caught by fishermen. (Djuwita, 2016).

In addition, the business carried out by coastal women is to sell grocery items and kiosk businesses located on the edge of the road.

Then the research Permatasari and Nafik (2015). Discusses the motivation of Muslim women in doing business in the city of Surabaya. Data collection techniques researchers used interview, documentation and observation techniques. The results showed that the motivation of Muslim women in doing business could manage time more flexibly between doing homework and doing business. Then every Muslim woman can prove success as a woman in doing business.

Then in this study, the authors analyze how much the contribution of coastal women in terms of income in the welfare of households. From the literature review above, the hypotheses proposed and tested in this paper are as follows:

H1: Capital has a positive and significant effect on coastal Muslim women's business income.

H2: Business type has a positive and significant effect on coastal Muslim women's business income.

## **Methodology**

### **1. Type of Research**

This study uses a quantitative approach and uses descriptive statistical estimates, on the effect of capital and type of business on Muslim women's business income in Aceh

Province. The dependent variable used is coastal women's business income (Y), while the independent variable used is capital (X1) and Business Type (X2). The form of the regression equation can be formulated as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e$$

Information:

Y = Revenue

X1 = Capital

X2 = Business Type

$\beta_0$  = constant

$\beta_1$  = Regression Coefficient

$e$  = Variable Error

## **2. Population and Sample**

The study population was all coastal women and communities in the Aceh coastal region. The sample selection technique uses a purposive sampling technique with the criteria that women who do business have a fishing husband, living on the coast in the districts of Nagan Raya, Lhokseumawe and Aceh Besar. The sampling technique uses convenience sampling method, namely through direct distribution of questionnaires to existing respondents. In order to get data easily. The research sample locations were Nagan Raya, Lhokseumawe and Aceh Besar districts. Then the data source in this study, the data source used is primary data and secondary data. Primary data were obtained from interviews and questionnaires with coastal women

and the community in the local area as many as 90 coastal women doing business. Whereas secondary data was obtained from the Central Statistics Agency (BPS), the District Community Empowerment Agency (BPM), and the internet.

### **3. Data Analysis Technique**

The sample in this study is coastal women who do business from three districts, namely Aceh Besar district, Nagan Raya Regency and Lhokseumawe City, which numbered 90 respondents, where each district was taken 30 respondents who were considered in accordance with research needs.

The results of this data processing are used to answer the problems that have been formulated. This analysis is used to show the relationship between the independent variable (X) and the dependent variable (Y). The analysis first uses the validity and reliability test then the hypothesis is tested using multiple regression tests to find out whether an independent variable influences the motivation of coastal women. (Teak, 2009).

## **Result and Discussion**

### **1. Results of Validity and Reliability Tests**

#### **Validity Tests**

Significance tests were performed using r tables. The value of r table for sample 90 with a significance level of 5% shows r table of 0.207. R table = 0.207 (df = n-2 = 90-2 = 88,  $\alpha$  = 5%). If r count is greater than r table and the value of r is

positive then the question is said to be valid. The following are the results of the validity test.

Table 1: Test the Validity of Business Income

<b>Variable</b>	<b>Indicator</b>	<b>Corrected Item-Total Corelation (r hitung)</b>	<b>&gt; &lt;</b>	<b>r-tabel</b>	<b>Ket</b>
Capital (X1)	Indikator 1	0.647	>	0.207	Valid
	Indikator 2	0.742	>	0.207	Valid
Business type (X2)	Indikator 1	0.530	>	0.207	Valid
	Indikator 2	0.680	>	0.207	Valid

Source: Primary data processed

Based on the validity test shows that the calculated r value is greater than the value of r table. With this result, the questionnaire used by capital and business type variables was declared valid as a variable measurement tool.

### **Reliability Test**

Reliability is actually a measuring tool for measuring a questionnaire which is an indicator of variables or kostruk. A construct or variable is said to be reliable if it gives a Cronbach Alpha value  $> 0.7$ . The following are the results of the reliability test:

Table 2: Instrument Reliability Test

<b>Variable</b>	<b>Alpha (<math>\alpha</math>)</b>	<b>Result</b>
Capital (X1)	0.6645	Reliable

Business Type (X2)	0.6574	Reliable
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Source: Primary data processed

From the above data it can be seen that each variable is reliable because it has an alpha value greater than 0.7.

## 2. Multiple Linear Regression Test Results Simultaneous Tests

Table 3: Instrument Reliability Test

Variabel	T	Significance	Result
Capital (X1) and Business Type (X2)	35463728.21	0.0000	Accepted

Source: Primary data processed

F test results in Table 3 obtained F-count  $a = 35463728.21$  with a p value  $= 0,000 < 0.05$ , so it can be concluded that there is a simultaneous influence of Capital (X1) and Business Type (X2) on a significant Female Business Income.

### Partial Tests

Table 4: Instrument Reliability Test

Variable	T	Significance	Result
Capital (X1)	5432.40	0.000	H1 Accepted
Business Type (X2)	5890.28	0.000	H2 Accepted

Source: Primary data processed

Based on the partial test results the influence of Capital (X1) on Women's Business Income using the SPSS program obtained a t-count of 5432.40 with a p value of 0,000. The H1 hypothesis built on this variable is that capital has a positive and

significant effect on business income. Because the p value of  $0.000 < 0.05$  can be concluded that H1 is accepted. This shows that there is a positive and significant effect of Capital (X1) on Women's Business Income.

The partial test results of the influence of Business Type (X2) on Women's Business Income using the SPSS program obtained a t-count of 5890.28 with a p value of 0,000. The H2 hypothesis built on this variable is the type of business that has a positive and significant effect on business income. Because the p value of  $0.000 < 0.05$  can be concluded that H2 is accepted. This shows that there is a positive and significant influence of the Type of Business (X2) on Women's Business Income.

### **3. Discussion**

#### **Effect of Capital on Business Revenue**

Based on the partial test results the influence of the Capital variable (X1) on Women's Business Income using the SPSS program obtained a t-count of 5432.40 with a p value of 0,000. Hypothesis H1 which is built on this variable is Capital (X1) has a positive and significant effect on business income. Because the p value of  $0.000 < 0.05$  can be concluded that H1 is accepted. This shows that Capital (X1) affects Business Revenue. The increase in capital was followed by an increase in business income for coastal Muslim women in Aceh province.

The results of interviews conducted by the author in the village of Langkak, Kuala coastal District. Most Muslim women

do business to dry anchovies, ebi and other fish. Then the business of Muslim women in Lhoknga aceh sub-district did rattan weaving business and was marketed on the roadside. In addition, in the Leupung sub-district, coastal women do business selling salted fish. Ecologically and geographically the type of business carried out by coastal women does not only carry out business that is in line with the husband's livelihood. However, this coastal woman can independently manage her business according to environmental conditions and selected expertise.

### **Effect of Business Type on Business Revenue**

Based on the partial test results of the influence of Business Type (X2) variables on Women's Business Income using the SPSS program, a t-count of 5890.28 was obtained with a p value of 0,000. The H2 hypothesis built on this variable is Business Type (X2) which has a positive and significant effect on Business Revenues. Because the p value of 0.000 < 0.05 can be concluded that H2 is accepted. This shows that the type of business (X2) affects business income. With the increased accuracy in choosing the type of business followed by an increase in business income for coastal women in Aceh province.

Weakness experienced in the types of coastal women's businesses, Djuwita (2016) states that there is a dominance of small agents in the efforts of coastal women to buy their business in large quantities and with prices relatively below market prices.

Therefore this condition will worsen the household life of coastal Muslim women who contribute greatly but earn little.

## **Conclusion**

Simultaneously the influence of both Capital Variables (X1) and Business Type (X2) significantly influences the Women's Business Income. From the F test results obtained  $F\text{-count} = 35463728.21$  with a  $p\text{ value} = 0,000 < 0.05$  so that it can be concluded that there is a simultaneous influence of Capital (X1) and Business Type (X2) on Muslim Women's Business Revenues in Aceh Province.

Based on the regression coefficient of the Capital Variable (X1) and Business Type (X2) partially there is a positive and significant influence on the Coastal Muslim Women's Business Income in Aceh Province.

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