



Analysis of Household Income of Women Banana Chips Entrepreneurs in Unaaha City

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Abstract: The purpose of this study is to analyze the income of female entrepreneurs in the banana chips business in Unaaha City, Konawe Regency. This research was conducted in Unaaha City, focusing on two female entrepreneurs who are actively engaged in the banana chips business. The sample was selected using random sampling, targeting individuals who could provide relevant data for the research. The study utilized both primary and secondary data sources to gather comprehensive information. Primary data was collected through interviews with the entrepreneurs, while secondary data was obtained from relevant records and reports. To achieve the research objectives, an income analysis method was applied to evaluate the income levels of the banana chips businesses. The findings revealed that the average monthly income from the banana chips businesses in Unaaha City was Rp 11,084,532, with a typical entrepreneur earning approximately Rp 5,542,266 per month. In comparison, the average total income was Rp 10,262,500 per month, and the average total costs amounted to Rp 4,720,234 per month. This income analysis provides insight into the economic viability of banana chips businesses operated by female entrepreneurs in Unaaha City, indicating that these businesses can generate substantial income despite challenges. The study highlights the role of female entrepreneurs in contributing to the local economy and provides valuable information for future business development strategies. Furthermore, it suggests that with proper support, such as access to training and capital, female entrepreneurs in the region can improve their business sustainability and profitability. This research could serve as a reference for similar studies and could help policymakers design programs that support small-scale female entrepreneurs in the region.

Keywords: Banana; Chips; Income; Woman

1. Introduction

Because it plays a vital role in the growth of the country, the agricultural sector is essential to the livelihoods of the Indonesian people. This is demonstrated by the fact that it contributes to foreign exchange through exports, creates jobs, and provides food. One item with development potential is horticultural crops (Ramadhani, 2020). The industry that deals with fruit, vegetables, and decorative plants is called horticulture. Horticultural crops have great growth possibilities and are growing annually. In addition to satisfying internal demand, the market for these commodity items may also be used as an export commodity that can bring in foreign cash for the nation (Sari et al., 2020). One agricultural commodity with potential for development is the banana. Bananas are a native fruit crop of Indonesia. This is demonstrated by the wide variety of banana varieties found throughout the country (Rachmawati, 2021).

Bananas can be used not only as raw materials for the food and non-food industries but also as healthy fresh fruit. Due to the perishable nature of bananas, a new innovation has emerged: processing bananas into processed foods, commonly referred to as snacks (Affandi et al., 2017). This allows for a longer shelf life, resulting in products such as fried bananas,

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banana nuggets, banana cake, banana sale, and banana chips, which can generate profits and create business opportunities for most MSMEs (small and medium-sized enterprises) operating as household businesses (Hasanah et al., 2015).

For a number of significant reasons, Kepok bananas were selected as the primary raw material. First of all, they are perfect for manufacturing banana chips since their color does not quickly become dark when peeled. Second, even after processing, banana chips retain their firmness because they are difficult to soften. Third, banana chips are a nutritious snack since kepok bananas are abundant in nutrients (Utomo, 2018). According to Dinnullah, Nurdin, and Sumadji (2018), there are four steps involved in creating banana chips: peeling and cleaning the bananas, slicing, frying, and packing.

Today's business owners need to be ready to handle events that are unpredictable and changing quickly. Operating in the cutthroat global market of today requires long-term plans. Businesses and sectors need to be able to offer goods that satisfy consumers' ever-changing demands and preferences (Azmira et al., 2022). Due to the intense rivalry in today's global market, businesses are finding it more and more difficult to enhance the efficiency and competitiveness of their production processes in order to gain market share (Araujo et al., 2017). A snack known as banana chips is created by processing unripe bananas into edible chips. The Kepok banana is the kind of banana used to make these chips. Indonesians are accustomed to eating banana chips as a snack (Setyawati et al., 2020).

Banana chips can be a profitable business opportunity because they are easy to make and are a well-known, delicious, and savory snack, making them readily accepted by the public. This also means that everyone will enjoy banana chips as a favorite family snack during leisure time. Everyone from children to adults will love this snack, making marketing banana chips easier (Ibnu and Elfiana, 2017).

This banana chips business is a housewife's job that aims to increase income to meet the family's living needs. The workforce used in this business usually comes from the family itself (Amin et al, 2018). However, in recent years, many women have become the backbone of the family or simply work to increase their family income, women today are not only at home and taking care of the family as most women did in the past, this is motivated by various factors, for example because of economic demands or because of trends, but there are also women who work because of their own desires such as hobbies or ideals that they want to work on, phenomena like this are not something unfamiliar anymore (Rudi Catur, 2017).

Banana chips can be a profitable business in Konawe Regency. The banana chip business in Konawe Regency, specifically in Unaaha City, is a promising one. It's not only a popular snack but also affordable. Furthermore, the main raw material for banana chips is readily available in Unaaha City, Konawe Regency. One of the ingredients used is the Kepok banana. Based on the background description above, the aim of this study is to analyze the income of female entrepreneurs in the Banana Chips business in Unaaha City.

2. Proposed Method

This research was conducted in Unaaha City, Konawe Regency. The sample in this study were people who could provide information about the data needed by the researcher. The sample was determined by random sampling, with two female entrepreneurs who run banana chip businesses in Unaaha City as the sample respondents. The data used in this study consisted of two types of data: primary data and secondary data. Primary data were obtained through direct observation and in-depth interviews with respondents based on a prepared questionnaire. Secondary data were obtained from agencies related to this research. To achieve the research objectives, income analysis was used to explain the level of income from banana chip businesses in Unaaha City, Konawe Regency. To calculate the income value of banana chip entrepreneurs, use the following formula equation:

$$p = TR - TC$$

$$TR = Y \times P_y$$

$$TC = TFC + TVC$$

information:

$$P = \text{Business Revenue (Rp)}$$

$$TR = \text{Total Revenue (Rp)}$$

$$Y = \text{Production obtained in a business (Kg)}$$

$$P_y = \text{Selling Price (Rp/kg)}$$

$$TC = \text{Total Cost (Rp)}$$

$$TFC = \text{Total Fixed Cost (Rp)}$$

$$TVC = \text{Total Variable Cost (Rp)}$$

3. Results and Discussion

3.1 Banana Chip Cost Analysis

3.1.1 Cost Analysis

In this study, costs are the total costs incurred in the banana chip business. Total costs include fixed costs and variable costs, both expressed in rupiah.

a. Fixed Costs

Fixed costs in the banana chip business include equipment depreciation and transportation. For more details on fixed costs in the banana chip business in Konawe Regency, see Table 1 below:

Table 1. Fixed Costs of Banana Chips Business in Unaaha City

No.	Name	Fixed Costs (Rp)	Persentase (%)
1.	Pujiati	152.721	75,43
2.	Suyatmiati	49.747	24,57
	Amount	202.468	100,00
	Average	101.234	-

Based on Table 1. Shows that the fixed costs of banana chips business in Unaaha City, Konawe Regency vary from one to another with the highest total fixed costs being Mrs. Pujiati at Rp. 152,721 with a percentage of 75.43%, because the depreciation costs of the equipment used by Pujiati are higher because she uses equipment with a greater final value. While the lowest total fixed costs are in Mrs. Suyatmiati, which is Rp. 49,747 with a percentage of 24.57%, because Mrs. Suyatmiati uses equipment with a lower final value. Therefore, the depreciation costs of the equipment incurred by her are smaller.

b. Variable Costs

Variable costs are costs whose size is influenced by the product produced. Variable costs in the banana chip business include raw material costs, additional ingredients (cooking oil, salt, granulated sugar, food coloring, brown sugar, and chocolate), fuel costs, packaging costs, and labor costs, expressed in rupiah. The amount of variable costs can be seen in Table 2 below:

Table 2. Variable Costs of Banana Chips Business in Unaaha City

No.	Name	Variable Costs (Rp)	Persentase (%)
1.	Pujiati	3.495.000	37,83
2.	Suyatmiati	5.743.000	62,17
	Amount	9.238.000	100,00
	Average	4.619.000	-

Based on Table 2, it explains that the variable costs in the banana chips business in Unaaha City vary from one to another with the highest total variable costs being respondent 1 at Rp 5,743,000 with a percentage of 62.17%, while the lowest total variable costs are in respondent 2 at Rp 3,495,000 with a percentage of 37.83%. The total variable costs are Rp 9,238,000 with an average of Rp 4,619,000. The difference in variable costs from each respondent is due to the amount of costs incurred for raw material costs, additional material costs (cooking oil, salt, granulated sugar, coloring, brown sugar, and chocolate), fuel costs, packaging costs, and different labor costs.

c. Total Cost

Total cost is the sum of total fixed costs (TFC) and total variable costs (TVC). The total costs incurred in the banana chip business can be seen in Table 3.

Table 3. Total Cost of Banana Chips Business in Unaaha City

No.	Name	Total Cost (Rp)	Persentase (%)
1.	Pujiati	3.647.721	38,64
2.	Suyatmiati	5.792.747	61,36
	Amount	9.440.468	100,00
	Average	4.720.234	-

Based on Table 3, the total cost of the banana chip business in Unaaha City, which includes fixed and variable costs for the production process, is Rp 9,440,468, with an average of Rp 4,720,234. This cost includes all expenses incurred in each production process.

3.2 Revenue Analysis

Revenue is the product of the production obtained by the selling price mutually agreed upon between the seller and buyer. The total revenue from the banana chip business can be seen in Table 4 below:

Table 4. Total Revenue from Banana Chips Business in Unaaha City

No.	Name	Total Revenue (Rp)	Persentase (%)
1.	Pujiati	7.625.000	37,15
2.	Suyatmiati	12.900.000	62,85
	Amount	20.525.000	100,00
	Average	10.262.500	-

Based on Table 4, it shows that the production generated by banana chip entrepreneurs carried out by female entrepreneurs in Unaaha City varies from one to another with the highest total income being respondent 2 at Rp 12,900,000 with a percentage of 62.85%, while the lowest total income was in respondent 1 at Rp 7,625,000 with a percentage of 37.15%. The difference in total income from each respondent depends on the amount of production and initial capital used by each banana chip entrepreneur and the income is the amount obtained from sales. The total income can be obtained by multiplying the number of units of goods sold by the price of the goods in question.

3.3 Income Analysis of Female Banana Chip Entrepreneurs

The monthly income earned by female banana chip entrepreneurs in Unaaha City can be seen in Table 5 below:

Table 5. Total Income of Female Entrepreneurs

No.	Name	Total Income (Rp)	Persentase (%)
1.	Pujiati	3.977.279	35,88
2.	Suyatmiati	7.107.253	64,12
	Amount	11.084.532	100,00
	Average	5.542.266	-

Based on Table 5, female banana chip entrepreneurs in Unaaha City each generated different incomes, with respondent 2 earning the highest income of Rp 7,107,253 with a percentage of 64.12%. Meanwhile, respondent 1 earned the lowest income of Rp 3,977,279 with a percentage of 35.88%. The difference in total income from each respondent was due to the different total income received and total costs incurred in the banana chip production process, resulting in different profits.

4. Conclusions

Based on the results of the income analysis calculations for the banana chip business run by female entrepreneurs in Unaaha City, they earned Rp 11,084,532/month, with an average income of Rp 5,542,266/month. Meanwhile, the average income was Rp 10,262,500/month, and the average total costs were Rp 4,720,234/month.

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