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The Effect of Business Capital, Length of Business and Entrepreneurship Attitude to The Income and Welfare of The Family Women of Batik Craftsmen in Danau Teluk Jambi City

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#### ABSTRACT

This study aims to determine: (1) the effect of venture capital, length of business, and entrepreneurial attitudes on the income of batik craftsmen partially (2) the effect of venture capital, length of business, and entrepreneurial attitudes on the income of batik craftsmen simultaneously, (3) the effect of income on the welfare of batik craftsmen, and (4) the influence of venture capital, business duration, and entrepreneurial attitude towards the income of batik craftsmen through income variables. This type of research is quantitative descriptive research. The population is batik artisans in Danau Teluk Jambi city with 74 batik craftsmen. Data were collected with a questionnaire that was tested for validity and reliability. Data analysis techniques used are multiple regression analysis and path analysis. The results showed that: (1) there was a positive and significant influence of venture capital on the income of batik craftsmen, with a significance of 0.0 00 < 0.05; and regression coefficients of 0, 905; there is a positive and significant influence of business duration on the income of batik craftsmen, with a significance value of 0,000 <0.05; and a regression coefficient of 0.990; there is a positive and significant effect of entrepreneurial attitudes on the income of batik craftsmen, with a significance value of 0.0 34 < 0.05;

browded by Institut Agama Islam Negeri (IAIN) Kendan: Open Journal Systems (5) there is a browded by Institut Agama Islam Negeri (IAIN) Kendan: Open Journal Systems (7) there is a

pusiness, and entrepreneurial actitude towards the income of batik craftsmen, with a significance value of 0,000 <0.05; and R <sup>2</sup> amounted to 89.4 %.; (3) The effect of income on family welfare is positive at 0.005 but not significant because the significance value is 0.223 <0.05, this means the income variable is not an intervening variable; (4) The effect of business capital on welfare through income is 0.0045, the effect of business profits on welfare through income is 0.00495, the effect of entrepreneurial attitudes on welfare through income is 0.00143.

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#### 1. Introduction

following shows the level of welfare of the residents of Danau Teluk District.

Danau Teluk District is an administrative area of Jambi City. The

Table 1 Number of Pre-prosperous and Prosperous Families in Danau Teluk District in 2013-2016.

Year	Pre-prospe	Pre-prosperous Family		Prosperous Family	
1001	amount (Family)	%	amount (Family)	%	
2013	9	-	2,517	-	
2014	8	(1,1)	2,482	(1,4)	
2015	25	21.3	3,155	27.1	
2016	2013	795.2	203	(93.6)	
2017	1,641	(18.45)	1997	89.83	

Source: Central Statistics Agency and Jambi City Social Service (2013-2017)

Based on the table above, in 2013 prosperous families numbered 2,517 families and pre-prosperous (very poor) families amounted to 9 families. In 2014 prosperous families numbered 2,482 families, a decrease of 1.4% from the previous year and pre-prosperous (very poor) families experienced a decrease of 1.1%. In 2015 prosperous families amounted to 3,155 families experiencing an increase of poor families (very experienced an increase of 21.3%. In 2016 prosperous families declined by 93.6%, whereas pre-prosperous (very poor) families experienced an increase of 795.2%. In 2017 the number of prosperous families increased by 89.83% while the number of

pre-Sumatra families (very poor) decreased by 18.45%.

Development in the industrial sector is an activity to improve the welfare of life for the more advanced and higher quality. The industry is inseparable from efforts to improve the productivity of human labor for the better. (Todaro, 2013). The handicraft industry which is well known and still has a strong presence in Danau Teluk District is the batik handicraft industry. There are 96 batik handicraft business units scattered in the Jambi region, of which 96.16 business units are in Danau Teluk District. The following data are shown about the number of batik craft industries in Danau Teluk District.

Table 2
Batik Craft Industry in Danau Teluk District in 2016.

No	Kelurahan	Business unit (Unit)	Labor (Person)
1	Ulu Gedong	36	172
2	Olak Kemang	12	84
3	Tanjung Raden	4	25
	Total	52	281

Source: City of Jambi in 2017 Figures

The table above shows there are 52 batik handicraft industries in Danau Teluk District with 281 workers, mostly dominated by housewives, the majority of whom previously did not have a job and had no fixed income, so by working as a batik craftsman, they could have jobs and income better so that it can improve the welfare of his family. The income of housewives after working as batik artisans ranging from IDR 200,000 to IDR 1,800,000. The participation of women in work can create independence for women and increase income and family welfare. The socioeconomic conditions faced in low-income families motivate women to work. The limitations of women in education and age cause women to work in all types of work and generally work in the informal sector (Angin and Sukamto, 2014).

The level of welfare is directly affected by income. Income is used as an important indicator because it is the main source of meeting daily needs (Rosni, 2017). Research conducted by Iskandar et

al., income is an internal factor that affects well-being. This shows that income is an important factor in improving family welfare.

The first factor that can affect UMKM earnings is business capital. Capital is basic in building a business and generally becomes an obstacle. Capital is one of the inputs or factors of production can impact income but not the only factor that can increase revenue (Suparmoko, 1986).

The longer the field of commerce will continue to increase knowledge about tastes or consumer behavior (Wicaksono, 2011). The effect of business experience on the level of merchant income has been proven in the research of Tjiptoroso (1993).

An entrepreneurial attitude is one's readiness to respond is consistent with the characteristic features that are owned by an entrepreneur, are confident, task-oriented and results, risk-taking and love challenges, leadership, originality, and oriented to the future (Yuyus Suryana, 2011). Entrepreneurial attitude gives a

positive and significant influence on a person's ability to manage his/her business (Dewi, Anggita, 2016) and of course further influences the success of his business (Oktavia, 2015).

Based on the background described, the author feels the need to do research to discuss the issue of "The Effect of Business Capital, Length of Business and Entrepreneurship Attitude to the Income and Welafer of the Family Women of Batik Craftsmen in Danau Teluk Jambi City" Formulation Of The Problem

- Do business capital, business duration, and entrepreneurial attitude have a positive and significant effect on partial income for batik artisans in Danau Teluk District?
- 2. Do business capital, business duration, and entrepreneurial attitude have a positive and significant effect on income simultaneously for women batik artisans in Danau Teluk District?
- 3. Does income have a positive and significant effect on family welfare in batik artisans in Danau Teluk District?
- 4. How does the influence of venture capital, business duration and entrepreneurial attitude on welfare through income to batik artisans in Danau Teluk District?

## 2. Literatur Review2.1 Family Welfare

A prosperous condition is a condition that is not permanent and changes both in fast and slow time. To reach the level of prosperity, must strive for a period that cannot be determined, it will continue in accordance with the demands of life's needs. (Kuswardinah, 2007)

Welfare is the goal of Islamic teachings in the economic field. Welfare is part of rahmatan lil alamin taught by Islam. But the well-being meant in the Qur'an is not without conditions to get it. Welfare will be given by Allah SWT if humans carry out what they are told and stay away from what is prohibited.

The indicator of family welfare is the fulfillment of family needs, where the needs are categorized as 1) physical needs, namely the fulfillment of the physical needs of the family and tools, goods and money used to facilitate daily activities, 2) spiritual needs, is the fulfillment of religious needs and education, 3). psychological social needs is the fulfillment of needs as social beings who have feelings such as happiness, and sadness, 4). Health needs are fulfilled physical and spiritual health.

#### 2.2 Income

Income is one indicator to measure the level of prosperity and well-being of a

person and society. Economists generally measure the level of welfare by looking at the economic variable, namely the level of income. Nitisemito (1996) stated that the amount of income received has an influence on the enthusiasm and excitement of work. The greater the income (salary) provided, the more their needs are met. Income is defined as the sum of all money received by a person or household for a certain period of time. As for the actors f factors that affect income, according to Swasta (2008) are as follows:

- a. Available employment opportunities
- b. Skills and expertise
- c. Motivation
- d. Tenacity works
- e. More or less capital is used

#### 2.3 Effect of Income on Wellbeing

An increase in income is an illustration of the increase in welfare that is earned by workers. Income is obtained and used to fulfill daily needs. In accepting a job, income is a factor that is considered by someone when working. This was disclosed by Reksohadiprodjo (2000) about the relationship of income to welfare, where people assess a job that is based on how the amount of the wage or salary received. Many studies have concluded that income has a significant influence on the welfare of the family as study by Hendrik (2011), Elmanora (2015) and Amanaturrohim (2015) is also supported

by the results of research BKKBN which states that the welfare of the family was affected enumerated by revenue, employment, asset ownership, and savings.

#### 2.4 Startup Capital

Capital in this sense can be interpreted as an amount of money used in carrying out business activities. Many people consider that money capital is not everything in a business. The length of business, the length of traders work on the trading business being in life (Asmie, 2008).

#### 2.5 The types of Capital

The classification of capital according to Mardiyatmo (2008) is divided into three (3) ie their own capital, loan capital, venture capital. Own capital is capital obtained from the business owner itself, sourced from savings, donations, grants, from relatives. Loan capital is capital that comes from outside the business unit, it can be from banks or from non-banks.

#### 2.6 Effect of venture capital on income

Capital is the amount of money used to make investments or businesses that provide profit or income. The greater the capital provided, it is expected that the greater income will be received because the more extensive the business is managed so that it will also increase the productivity generated, the higher the level of sales and ultimately increase income (Hidayat,

2010). This is consistent with the results of the research of Setiaji and Fatunia (2018) which concluded that capital has a positive and significant influence on the income of a person or company.

#### 2.7 Duration of Effort

The length of the business is the length of time the trader works in the trading business that is being lived at the moment (Asmie, 2008). The length of a business opening can affect the level of income, the longer the field of commerce will increase knowledge about consumer tastes or behavior (Wicaksono, 2011).

#### 2.8 Effect of Old Business on income

The length of this business will affect the income received because the length of the business undertaken will provide professional expertise in the field of business so as to provide the ability to do business more efficiently and effectively which can ultimately reduce operational costs. The longer the business is occupied, then a business actor will increasingly know the tastes of consumers (Wicaksono, 2011). This is consistent with the results of the research of Setiaji and Fatuniah (2018), Rani (2019) who concluded that the length of a business will affect the income of a person or company.

#### 2.9 Entrepreneurial Attitude

Sirod Hantoro (2005) defined that entrepreneurship is an attitude possessed by entrepreneurs who at least have several criteria, namely strong will, and unyielding, strong belief as personal strength, honest and responsible, having physical and mental endurance, persevering and tenacious work hard, and constructive and creative thinking.

# 2.10 Characteristics and traits of someone who has an entrepreneurial attitude

An entrepreneur must have the ability to predict future opportunities, along with the ability to think intelligently, find solutions to solve problems with various alternatives. Hantoro (2005) entrepreneurs must have strong personalities and have the following characteristics:

#### a. Have high morale

An entrepreneur has faith and devotion to the Creator of God Almighty, affection for others, respecting applicable laws and upholding justice.

#### b. High mental attitude

An entrepreneur has a strong will, physically and mentally strong, never give up, confident of personal ability, persevering and resilient.

#### c. Sensitive to the surrounding life

An entrepreneur has a sensitivity to the situation and conditions around him, to what is happening around him, the response to what is happening around him even has the ability to predict what will happen by looking at the phenomena that occur around him.

d. Adequate skills in entrepreneurship

The ability to think, be able to make decisions, a strong leadership spirit, manage the business well, the ability to socialize well together are some of the skills that must be possessed by an entrepreneur.

### 2.11 Factors that influence entrepreneurial attitudes

To become an entrepreneur who has quality, there are several attitudes and behaviors that affect an entrepreneur (Mardiningsih, 2003), namely:

- a. Willingness, tenacity, and perseverance in carrying out something that is basically this attitude is a long process that must be passed from basic education to the level of higher education. The values that can be obtained during education will be the capital in attitude.
- b. Ability and expertise, obtained through teaching and education, training in honing both formal and informal skills.
- c. Opportunity, by getting the opportunity, then you should immediately come up with ideas, initiatives to do something productive without waiting for the help of others, to believe in your own abilities.
- d. Regularity, speed of work and obedience, make an entrepreneur work more efficiently and productivity can be better with good management.
- e. Courage to face risks and uncertainties, this will provide an interesting experience and

- when getting good results becomes something very meaningful because it is full of risks.
- f. Having a good social sense, friendly to others because they realize that being in a heterogeneous society, pluralism must be able to adjust to the environment.
- g. Adequate funding for running a business and expanding a business.

### 2.12 Effect of entrepreneurial attitude on income

In managing a business, of course, it must be accompanied by the ability to manage the business and have the ability to manage its assets. For this, an entrepreneur is needed is the ability to look for opportunities, with confidence, have a task orientation and get results, dare to take risks, like challenges (Yuyus Suryana, 2011) and Dewi, Anggita (2016) so that this entrepreneurial attitude will give good results to the success of more innovative businesses (Oktavia, 2015). The success of this business will certainly provide even greater income (Sugiarti, 2013) and Danang (2017) so as to provide the ability to meet the needs of life so as to achieve a level of welfare. (Widiatuti, 2018).

#### 3. Research Method

This research was conducted in Danau Teluk district, Jambi City, namely to women craftsmen or batik workers.

#### 3.1 Research Approach

This research approach uses descriptive-quantitative methods. Descriptivequantitative research methods can be interpreted as a research method used to examine a particular population or sample, data collection using instruments, research quantitativestatistical data analysis, with the aim to test the hypothesis that has been set.

#### 3.2 Data Types and Sources

Sources of data obtained from research respondents, in this case, our

batik artisans in Danau Teluk sub-district, where data sources were obtained from 2 (two) sources, namely:

- a. Primer Data used this research is a result of responses to questionnaires from women batik using a scale *Likert* of 1-5
- b. Secondary data obtained from literature, journals, annual reports, magazines, brochures, and other data relating to research.

#### 3.3 Population and Sample

The population in this study amounted to 281 batik artisans in Danau Teluk District. In this study the sample size was 74 respondents.

Table 3
Proportion of Sampling

No.	Sub-district	Labor	Proportion of Sample	Sample	%
1	Ulu Gedong	172	(172/281) x 74	45 Respondents	60.81
2	Olak Kemang	84	(84/281) x 74	22 Respondents	29.73
3	Tanjung Raden	25	(25/281) x 74	7 Respondents	9.46
Tota	1	281		74 Respondents	100

Source: Data in Sport, 2019

#### 3.4 Definition of Research Variables

#### a. Dependent Variable

Family Welfare  $(Y_2)$ , which is the family that can meet the needs of family members of both the needs of clothing, food, housing, social and religious.

#### b. Independent Variable

In this study there are three independent variables, namely:

a. Capital  $(X_{l})$ , namely the amount of money that is used to manage and finance the business.

- b. Length of Business  $(X_2)$ , which is the length of time for someone to work or run a business.
- c. Entrepreneurship Attitude (X<sub>3</sub>), which is a response to the object batik entrepreneurship characterized by the main features entrepreneurship/
- d. Intervening Variable, Income (Y1), i.e. business income in the form of money obtained by the entrepreneur/trader within a day.

### 3.5 Operational Definitions of Research Variables

- a. Family Welfare, namely the fulfillment of the needs of clothing, food, shelter, social and religious in the Jambi batik craftsman family.
- Revenue, business income in the form of money obtained by batik Jambi craftsmen in one working day

- c. Business Capital, which is the amount of money used to manage and finance by batik Jambi craftsmen business.
- d. Long business, which is a long time a batik craftsman in working or running a business batik.
- e. Entrepreneurship Attitude (X<sub>3</sub>), namely the response of batik craftsmen to the entrepreneurial object which is characterized by the main characteristics of entrepreneurship

#### 3.6 Data Collection Instruments

The method used to collect data in this study is a questionnaire or questionnaire data collection technique. The results of the questionnaire answers were measured using a *Likert* scale with a score of 1-5. The grating of this research instrument can be seen in the following table:

Variable	Indicator	Item number
Capital	1. Own Capital 2. Loan Capital	X1 .1, 2 X1. 3
	3. Joint Venture Capital	Xl. 4, 5
The length of	l. The longer the business creates the business experience	X2.2
business	The longer the business of knowing consumer tastes	X2.1
	3. The period of business opening affects revenue	X2.3
	4. The longer the business the more revenue increases (Artaman, 2015)	X2.4
Entrepreneurial	1. Confidence	X3.1
Attitude	2. Task and results-oriented	X3.2
Attitude	3. Dare to take risks	X3 3
	4. Leadership	X3.4
	5. Originality	
	6. Future-oriented	X3.6
Income	1. The results are sufficient to meet household needs	Y1.1

	2. Business can survive	Y1.2
	<ol><li>Guaranteed family welfare</li></ol>	Y1.3
	4. Employee welfare guaranteed	Yl.4
	5. Can develop (Dewi, 2012)	Y1.5
Family Welfare	1. Basic needs, clothing, food,	Y2 1-5
	shelter, health	
	2. Social needs, internal-external	Y2 6-11
	interactions, religion, education, and	
	transportation	
	3. Development needs, savings,	Y2.12-15
	special education, access to	
	information (BKKBN)	

## 3.7 Test Research Instruments3.7.1Validity test

The result of the validity test of the items on each of the questions the study variables visible on each table below:

Table 4 Capital Variable Validity Test Results (X  $_1$ )

Item	Corrected Item-	R table	Information
	Total Correlation		
Q1	0.536	0.1966	Valid
P2	0.649	0.1966	Valid
Q3	0.631	0.1966	Valid
Q4	0.555	0.1966	Valid

Source: Data processed 2019

To test the validity of the variable length of effort  $(X_2)$  can be seen in the table below:

Table 5 Test Results of Variable Validity of Business Length (X  $_2$ )

Item	Corrected Item-	R table	information
	Total Correlation		
Ql	0.467	0.1966	Valid
P2	0.442	0.1966	Valid
Q3	0.776	0.1966	Valid
Q4	0.653	0.1966	Valid
Q5	0.668	0.1966	Valid

Source: Data processed 2019

To test the validity of the entrepreneur attitude (X 3) can be seen in the table below:

Table 6 Result of Validity Test of Entrepreneurship Attitude (X  $_3$ )

Item	Corrected Item-	R table	information
	Total Correlation		
Q1	0.600	0.1966	Valid
P2	0.545	0.1966	Valid
Q3	0.786	0.1966	Valid
Q4	0.714	0.1966	Valid
Q5	0.777	0.1966	Valid
Q6	0.623	0.1966	Valid

Source: Data processed 2019

To test the validity of the variable Revenue (Y  $_{\rm 1}$ ) can be seen in the table below:

Table 7 Revenue Variable Validity Test Results  $(Y_1)$ 

Item	Corrected Item-	R table	information
	Total Correlation		
Q1	0.617	0.1966	Valid
P2	0.692	0.1966	Valid
Q3	0.611	0.1966	Valid
Q4	0.600	0.1966	Valid
Q5	0.633	0.1966	Valid
Q6	0.623	0.1966	Valid

Source: Data processed 2019

To test the validity of the Family Welfare variable (Y  $_{\rm 2}$  ) can be seen in the table below Table 8

Family V	Valfara	Variable.	Validity	Toot D	aculto (	$\mathbf{v}_{a}$
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Item	Corrected Item-	R table	Information
	Total Correlation		
Q1	0.469	0.1966	Valid
P2	0.646	0.1966	Valid
Q3	0.531	0.1966	Valid
Q4	0.431	0.1966	Valid
Q6	0.600	0.1966	Valid
Q7	0.541	0.1966	Valid
Q8	0.441	0.1966	Valid
Q9	0.458	0.1966	Valid
Q10	0.240	0.1966	Valid
Q11	0.198	0.1966	Valid
Q15	0.573	0.1966	Valid

Source: Data processed 2019

#### 3.7.2 Reliability Test

The results of the reliability test of each research variable can be seen in the table below:

Table 9 Research Variable Reliability Test Results

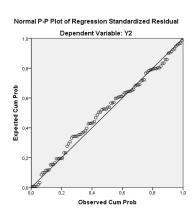
Variable	Cronbach Alpha		
Capital $(X_1)$	0.754		
Length of Business (X 2)	0.809		
Entrepreneurship Attitude (X 3)	0.868		
Revenue (Y <sub>1</sub> )	0.832		
Family Welfare (Y 2)	0.802		

Source: Data processed 2019

#### 3.7.3 Classic Test Results

#### a. Normality test

Picture 1 Testing Normality with Normal PP Plot Charts



Source: Primary data processed, 2019

From the picture above it appears that the data spreads following the direction of the diagonal line, then the regression model meets the normal assumptions.

#### b. Multicollinearity Test

Table 11 Multicollinearity Test Results

		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	X1	, 168	5,957
	X2	, 106	9,444
	X3	, 124	8,060

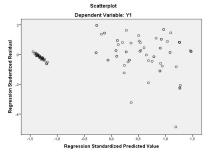
Source: Primary data processed 2019

From the data above, it can be seen that the VIF value is below 10 and the *tolerance* value is above 0.01, so it can be concluded that there is no multicollinearity on the variables used in this study.

#### c. Heteroscedasticity Test

After testing for heteroskedasticity, the *scatterplot* graph that appears looks like the one below. The test results concluded that heteroscedasticity did not occur because the data points spread above and below the number 0 so that this model is feasible to predict income based on the influence of capital, business, entrepreneurial attitudes.

Figure 2. Heteroscedasticity Test Results

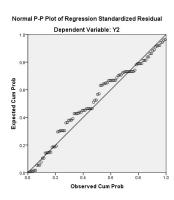


Source: Primary data processed, 2019

This test is carried out to see whether the research model meets the requirements to proceed to the testing process with the *Path Analysis* method. As for the substructure 2 equation model, Y2 =  $\alpha$  + bY1 +  $\epsilon$ , the results of the classic test can be seen as below:

#### 1. Normality test

Figure 3. Testing Normality with Normal PP Plot Charts

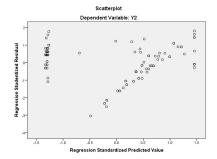


From the picture above it appears that the data spreads following the direction of the diagonal line, then the regression model meets the normal assumptions.

#### 2. Heteroscedasticity Test

The test results concluded that heteroscedasticity did not occur because the data points spread above and below the number 0 so that this model was feasible to predict family welfare based on the influence of capital, business duration, entrepreneurial attitudes, and income.

Figure 4 Heteroscedasticity Test Results



#### 3.8 Hypothesis Test Results

For the first phase, the first regression model will be tested in which the independent variables, in this case, capital, business duration and entrepreneurial attitude towards income, can be described below:

#### 1. Hypothesis testing partially (t-test)

To see the effect of the independent variable, in this case, the capital, business duration and individual entrepreneurship attitude towards income, a t-test was conducted. To determine the effect or can not be seen from the significance probability <0.05 then Ha is accepted, in the sense that there is an influence between the independent variables individually on

the dependent variable. If the significance probability> 0, 05 then H0 is accepted, in the sense that there is no influence between

the independent variables individually on the dependent variable. The results of partial testing are seen in the table below.

Table 12 Partial test results (t test)

Coefficients a

		Unstandardized Coefficients		Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	1,554	2,231		.697	.488
	X1	.905	.160	.441	5,666	.000
	X2	.990	.143	.551	6,917	.000
	X3	286	.133	.077	2,151	.034

Dependent Variable: Y1. Source: Primary data processed, 2019

From the table above, the regression equation is

$$Y = 1,555 + 0,905X_1 + 0,990X_2 + 0,286X_3 + e$$

From the results of testing the data seen in table 4. above, it can be explained:

#### 1. The effect of capital on income

T-test results for the variable capital on income with a significance level of 0,000 which means 0,000 <0.05, there is a significant effect between capital on income with a positive regression coefficient of 0.905, the hypothesis which states that there is a positive and significant effect between capital on proven influence, therefore Ha was accepted.

#### 2. Effect of Long Business on Revenue

T-test results for the variable length of business on income with a significance

level of 0,000, meaning 0,000 < 0.05, there is a significant effect between the length of business on income with a positive regression coefficient of 0.990, the hypothesis which states that there is a positive and significant effect between the lengths of effort on the proven influence, therefore Ha was accepted.

## 3. Effect of Entrepreneurship Attitudes on Income

T-test results for the variable entrepreneurship attitude towards income with a significance level of 0.034 which means 0.034 < 0.05 then there is a significant effect between entrepreneurial attitudes towards income with a positive regression coefficient of 0.286, the hypothesis which states that there is a positive and significant effect between the lengths of effort on the proven influence, therefore Ha was accepted.

## 2. Testing the research hypothesis simultaneously (Test F)

To see the effect of all the independent variables in this case the capital variable, length of effort and entrepreneurial attitude towards the independent variable in this case is the

income variable, then the F distribution test is performed, where if the probability of significance <0.05 then Ha is accepted in the sense that all independent variables affect together towards income. The results of the F distribution test are shown in the table below.

Table 13 Hypothesis Testing Results simultaneously (Test F)

#### ANOVA a

Model		Sum of Squares	df	Mean Square	F	Sig.
	l Regression	13640,305	3	4546,768	269,941	.000 <sup>b</sup>
l	Residual	1616,984	96	16,844		
L	Total	15257,289	99			

a. Dependent Variable: Y1

b. Predictors: (Constant), X3, X1, X2

Source: Primary data processed, 2019

The results shown in the table above prove that together the simultaneous (independent) variables in this case capital, business duration and entrepreneurial attitude together affect income because the significance probability is 0,000 <0.05, so Ha is accepted, in the sense that there is a variable effect capital, length of business

and entrepreneurship attitudes together towards income.

## Testing The coefficient of determination $(R^2)$

The magnitude of the influence of capital variables, business duration, and entrepreneurial attitude together towards income can be seen in the following table.

 $\label{eq:Table 14} Table \, 1\, 4.$  Test The coefficient of determination (R  $^2)$ 

#### Summary Model

				Std. The error	
			Adjusted R	of the	
Model	R	R Square	Square	Estimate	
1	.946 <sup>a</sup>	.894	.891	4.10409	

a. Predictors: (Constant), X3, X1, X2

From the table above it can be seen that the magnitude of the effect of capital, business length and entrepreneurial attitude together towards income is seen in the value of *R square* which is 0.894, so the amount of capital, business duration and entrepreneurial attitude in influencing income is 89.4% while the remaining 10, 6% is influenced by other variables not examined in this study. This means that these three variables strongly affect the dependent variable.

Next will be tested the second regression model  $Y_2 = \alpha + bY_1 + e$  where the independent variable in this case income to welfare, can be described below:

#### 3. Hypothesis testing partially (t-test)

To see the effect of the independent variable in this case income on family welfare, a t-test was conducted. To determine the effect or can not be seen from the significance probability <0.05 then Ha is accepted, in the sense that there is an influence between the independent variables individually on the dependent variable. If the significance probability> 0, 05 then H0 is accepted, in the sense that there is no influence between the independent variables individually on the dependent variables individually on the dependent variables. The results of partial testing are seen in the table below.

Table 15 Partial test results (t test)

#### Coefficients a

_	Coemeiene							
ĺ		Unstandardized Coefficients		Standardized				
				Coefficients				
	Model	В	Std. Error	Beta	t	Sig.		
ĺ	1 (Constant)	3,949	.94		41,928	.000		
Ĭ	Y1	.005	.004	.123	1,225	.223		

a. Dependent Variable: Y2

Source: Primary data processed, 2019

From the results of testing the data shown in table 4. In the above, it can be explained in the form of a regression equation like this:

$$Y_2 = 3,949 + 0,005Y_1 + e$$

The effect of income  $(Y_1)$  on welfare  $(Y_2)$  with the results of the t-test for income variables on welfare with a significance level of 0, 223 which means 0,

223 > 0.05 then there is no significant effect between income on welfare with a regression coefficient a positive value of 0.005, then the hypothesis stating that there is a positive and significant effect between income on welfare is not proven, therefore H0 is accepted. This means that there is no positive and significant effect of income on welfare.

Testing The coefficient of determination  $(R^2)$ 

The magnitude of the effect of income variables on welfare can be seen in the following table.

Table 16 Test The coefficient of determination (R  $^2$ )

Summary Model <sup>b</sup>								
					Std. The e	rror		
			Adjusted	R	of	the		
Model	R	R Square	Square		Estimate			
1	.123 a	.015	.005		.48559			

a. Predictors: (Constant), Y1b. Dependent Variable: Y2

From the table above it can be seen that the amount of income on well-being looks at the value of *R square* is 0.015, the amount of income affects the welfare amounted to 1.15 % while the remaining 98.85 % are influenced by other variables not examined in this study. This means that this variable is relatively weak in

influencing the dependent variable in this study

#### 4. Path Analysis

There are two forms in the analysis of pathways, the first is the analysis of direct effects and the analysis of indirect effects. To simplify path analysis, the first step is to translate the research hypothesis into an image. The pictures are as follows:

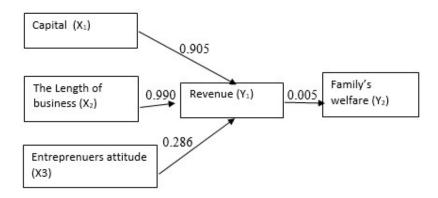


Figure 5

#### 5.1 Direct Influence

The direct effect is the effect of the independent variable on the dependent

variable without the presence of a moderator by other variables. Here is an analysis of direct influence:

a. Effect of Business Capital on Revenue

$$X_1 = 0.905$$

b. Effect of Long Business on Revenue

$$X_2 - Y_1 = 0.990$$

c. Effect of Entrepreneurship Attitudes on Income

$$X_3 = Y_1 = 0.286$$

d. Effect of Income on Family Welfare

$$Y_1 = 0.005$$

#### 5.2 Indirect Effects

a. Effect of Business Capital on Family
 Welfare through Income

$$X1 \longrightarrow Y1 \qquad Y2 = 0.905$$
  
  $\times 0.005 = 0.0045$ 

b. Effect of Length of Business on Family Welfare through Income

$$X2$$
  $Y1$   $Y2 = 0.990$   $X 0.005 = 0.00495$ 

c. Effect of Entrepreneurship Attitudes on Family Welfare through Income

$$X3$$
  $Y1$   $Y2 = 0.286$   $\times 0.005 = 0.00143$ 

From the above calculation, it can be seen that the direct effect of the variable venture capital on income is 0.905 while the indirect effect of the venture capital variable on family welfare through income is 0.0045 less than the direct effect. So the income variable does not have a role to improve the venture capital variable influence on the welfare of the family. It can be concluded that the income variable

cannot be an intervening variable for venture capital on family welfare. The effect of venture capital is even greater if there is an opinion variable as an intervening variable not proven.

A variable old business that has a direct influence amounted to 0,990 against income, and if seen its influence on the welfare of families with incomes into intervening variables the effect of 0.00495. This number is smaller than the direct effect. So it can be concluded that the direct effect is greater when compared with the indirect effect where income is an intervening variable. It can be concluded that the business duration variable does not require income variable to improve family welfare. The role of the income variable as an intervening variable is not proven

For entrepreneurship attitudes, the direct effect on family welfare is 0.286 on income, if the indirect effect of entrepreneurship attitudes on family welfare with income as an intervening variable is the effect of 0.00143. This means that the direct effect is greater than the indirect effect with the income variable as an intervening variable. It can be concluded, the entrepreneurial attitude variable does not require income variables to improve family welfare. So the income variable as an intervening variable is not proven.

#### 4. Analysis of Research Results

## 4.1 Effect of Business Capital (X<sub>1</sub>) on Revenue (Y<sub>1</sub>)

If seen from the effect of venture capital variables on income partially, it is positive and significant because the significance level is 0.000 ≤ 0.05 with a regression coefficient of 0.905. This is in accordance with what was expressed by Tambunan (2002) that capital is one of the factors that are very important for every business, whether small, medium or large scale. Capital is an input (factor of production) that is very important in determining the level of income. Capital is not the only factor that can increase income (Suparmoko, 1986). Capital can be sourced from own capital, loan capital or joint capital, in a broad sense, capital includes both capitals in the form of money and in the form of goods, such as machinery, merchandise and so forth. In business development the need for capital will be very necessary and continuous and used in the production process in obtaining sales results (Ahmad, 2004) Increased sales results will increase revenue (Sukirno, 2009). This is supported o le h study of Adhiatma (2015), Rani (2019).

## 4.2 Effect of Length of Business (X 2) on Revenue (Y 1)

The influence of business duration on income also has a positive and significant effect on income with a regression coefficient of 0.990 and a

significance level of 0.000 ≤ 0.05. This also supports the research of Setiaji and Fatuniah (2018) who examined the effect of capital, length of business and location on income. Where the length of the business gives a positive and significant impact on income. This is in accordance with the theory of Asmie (2008) that the length of time a business person does his field of business will greatly affect his professional abilities. The more a person engages in his business, the more skill and experience and knowledge about his products and the more aware of the tastes of his customers so that more customers come and buy products that affect the amount of income he receives.

This research was supported by Firdausa and Arianti (2013) which examined traders in the city of Demak which concluded that the length of a business that provided professional work experience had a significant and Spotify effect on increasing income.

## 4.3 Effect of Entrepreneurship Attitudes (X<sub>3</sub>) on Income (Y<sub>1</sub>)

The effect of Entrepreneurship Attitudes on Income in this study also provides a positive and significant effect on income. This can be seen from the regression coefficient of 0.286 with a significance level of  $0.034 \le 0.05$ . The results of this study indicate that the entrepreneurial attitude has a coefficient of

0.286 is the lowest coefficient of the two previous variables. This shows that the attitude of entrepreneurship has a small effect compared to venture capital and length of business. This entrepreneurial attitude is characterized by the belief that there is in an employer that they're to trust a self, have orientation on the task and the results, bold in taking risks and like a challenge, have a spirit of leadership, maintaining originality, always oriented forward. This in accordance with the results of Oktavia's research (2015) where entrepreneurial attitudes affect business success which alone will affect the income of business actors. The ability to manage businesses must be owned by an entrepreneur, able to develop new ideas, product innovation, good marketing, the ability to communicate with customers, skills and expertise must be continuously improved so that work is more efficient and effective, professional so as to provide maximum results. (Azmi and Santi, 2018)

#### 4.4 Effect of Business Capital (X<sub>1</sub>), Length of Business (X<sub>2</sub>), Entrepreneurship Attitude (X<sub>3</sub>) on Income (Y<sub>1</sub>) simultaneously.

Based on the results of the study, the effect of venture capital, business duration and entrepreneurial attitude towards income simultaneously gave a significant effect because the probability of significance was  $0,000 \le 0.05$ . This is evident from R <sup>2</sup> of 89.4% in which these

three variables have a very strong influence on incomes, only 10.6% are influenced by other variables not examined in this study .. This study supports the research of Rani (2019), which examines factors venture capital and length of business on traders' income in Pasar Minggu traditional markets, also supports research from Firdausa and Arianti (2013) where the effect of venture capital, business hours and working hours simultaneously has a significant influence on income and even business capital factors are factors the greatest regression coefficient. Also in the study of Utami and Wibowo (2013) where working capital affects income with the length of business as a mediating variable or intermediary.

## 4.5 Effect of Income (Y<sub>1</sub>) on Welfare (Y<sub>2</sub>)

The effect of income (Y 1) on welfare (Y 2) with the results of the t-test for income variables on welfare with a significance level of 0.223, which means 0.223> 0.05, there is no significant effect between income on welfare with a positive regression coefficient of 0.005, then the hypothesis which states that there is a positive and significant effect between income on welfare is not proven, therefore H0 is accepted, meaning that there is no positive and significant effect between income on welfare. This is contrary to the results of research conducted by Herawan

(2014) which says that income has a positive and significant influence on family welfare. This can happen when the income received is very small and not routinely received by batik artisans every day or every month to meet the needs that must be fulfilled properly, so that the Pre-Prosperous family becomes a Prosperous Family 1. This, of course, should be a concern so that the education level of batik artisans must be further enhanced to increase income. An increase in income must certainly increase the products produced. Jambi batik sales must be further enhanced through promotion at various events, product innovations such as making bags, hijab accessories, scarves, innovating Jambi batik motifs for example in terms of coloring which are brighter and more natural.

#### 5. Conclusions and suggestions

#### 5.1 Conclusion

From the research that has been done, it can be concluded that:

1. The effect of venture capital on income is positive and significant on income. This is evident from the significance probability value 0,000 ≤ 0.05 less than 0.05 and has a positive value to earnings with a coefficient of 0.905 where if the capital increase will be followed by an increase in revenue. Business capital also has a significant

effect on income, this can be seen from the significant probability value of 0,000 ≤ 0.05 less than 0.05 and has a positive value of income with a coefficient of 0.990 where if business capital increases, it is followed by an increase in income. Entrepreneurship attitude also has a significant influence on income, this can be seen from the significant probability value of 0.034 ≤ 0.05 less than 0.05 and has a positive value of income with a coefficient of 0.286 where if business capital increases, it is followed by an increase in income. Business Capital, Length of Business and Entrepreneurship Attitudes also have a significant influence on income, this can be seen from the significant probability value of  $0.034 \le 0.05$  less than 0.05 and has a positive value of income with a coefficient of 0.286 where if business capital increases then followed also with increased income.

2. The influence of venture capital, business duration and entrepreneurship attitude together have a significant influence on income, this can be seen from the significant probability value of 0,000 ≤ 0.05 smaller than 0.05 and 89.4% of the contribution of these three variables in influencing the remaining income 11.6% is influenced by other variables.

3. The effect of income on welfare is positive with a coefficient value of 0.005 meaning that when income increases, welfare will also increase but does not significantly affect welfare because the percentage (%) effect on welfare is only 1.5% very low.

#### 5.2 Suggestion

1. Batik craftsmen further enhance their entrepreneurial attitude by always being optimistic and always confident in starting and running a business, dare to take risks and like challenges, able to lead and accept criticism and advice, strive to innovate and be creative in producing batik, make attractive color variations, do more leverage marketing strategies, by making the promotion of de various media and has pandan gan forward to move forward.

Increasing the income of batik craftsmen is very important because they have not been able to make them in a prosperous position III by increasing their abilities and skills in creating, innovating, developing new ideas, adding product distribution networks, improving product quality so that they can compete with other products.

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