FINANCIAL LITERATION AND BUSINESS RESILIENCE OF ALABIO DUCK FARMERS TO SUPPORT THE INDUSTRIAL SUSTAINABLITY ERA

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\section*{ABSTRACT}
\textbf{Purpose:} This study purpose was to analyze the financial planning literacy and business resilience of alabio duck farmers community in North Hulu Sungai District.

\textbf{Design/Methodology/Approach:} The informants are alabio duck farmers community in North Hulu Sungai District. The Schutz phenomenological approach is used to explore and analyze the data.

\textbf{Findings:} The research results showed that motivations to make financial planning are based on desire to plan the business process systematically. The cause motive of alabio duck farmers to become resilient is to get optimum profit and the effect motive is to create sustainable business for their children and grandchildren.

\textbf{Research limitations/Implications:} This research is limited to alabio duck farmers North Hulu Sungai District. Future researcher should expand the location to improve the generalization.

\textbf{Practical implications:} The trainer should make simpler financial reporting to shows details of their financial position.

\textbf{Social implications:} Alabio duck farmer’s community in North Hulu Sungai District do not understand well the financial literacy.

\textbf{Originality/Value:} It is a research to examine the Financial Literation and Business Resilience of Alabio Duck Farmers.

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LITERAÇÃO FINANCEIRA E RESILIÊNCIA EMPRESARIAL DOS AGRICULTORES DE PATOS ALABIO PARA APOIAR A ERA DA SUSTENTABILIDADE INDUSTRIAL

RESUMO
\textbf{Objetivo:} Este objetivo do estudo foi analisar a alfabetização de planejamento financeiro e resiliência empresarial da comunidade de agricultores de pato alabio no distrito de Sungai de Hulu Norte.

\textbf{Design/Metodologia/Abordagem:} Os informantes são a comunidade de agricultores de pato alabio no distrito de Hulu Sungai do Norte. A abordagem fenomenológica de Schutz é usada para explorar e analisar os dados.

\textbf{Resultados:} Os resultados da pesquisa mostraram que as motivações para fazer o planejamento financeiro são baseadas no desejo de planejar o processo de negócios de forma sistemática. O motivo para que os criadores de pato alabio se tornem resilientes é obter um lucro ótimo e o efeito é criar negócios sustentáveis para seus filhos e netos.

\textbf{Limitações/Implicações da investigação:} Esta investigação está limitada aos criadores de pato alabio North Hulu Sungai District. Futuro pesquisador deverá ampliar o local para melhorar a generalização.

\textbf{Implicações práticas:} O formador deve fazer relatórios financeiros mais simples para mostrar detalhes de sua posição financeira.

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LITERACIÓN FINANCIERA Y RESISTENCIA EMPRESARIAL DE LOS AGRICULTORES DE PATO ALABIANOS PARA APOYAR LA ERA DE LA SOSTENIBILIDAD INDUSTRIAL

RESUMEN
Objetivo: Este objetivo del estudio fue analizar la alfabetización de la planificación financiera y la resiliencia empresarial de la comunidad de productores de pato Alabio en el distrito de Sungai de Hulu Norte.

Diseño/Metodología/Enfoque: Los informantes son la comunidad de agricultores de pato Alabio en el distrito de Hulu Sungai del Norte. El enfoque fenomenológico de Schutz se utiliza para explorar y analizar los datos.

Resultados: Los resultados de la investigación mostraron que las motivaciones para realizar la planificación financiera se basan en el deseo de planificar el proceso de negocio de manera sistemática. La razón por la que los criadores de pato alabio se vuelven resistentes es para obtener un beneficio óptimo y el efecto es crear negocios sostenibles para sus hijos y nietos.

Limitaciones/Implicaciones de la investigación: Esta investigación se limita a los agricultores de pato alabio de Hulu Sungai del Norte. El futuro investigador debería ampliar la ubicación para mejorar la generalización.

Consecuencias prácticas: El instructor debe presentar informes financieros más sencillos para mostrar detalles de su situación financiera.

Consecuencias sociales: La comunidad productora de pato de Alabama en el distrito de Hulu Sungai del Norte no entiende bien la alfabetización financiera.

Originalidad/Valor: Es una encuesta para ver la literatura financiera y la resiliencia empresarial de los productores de pato de Alabama.

Palabras clave: Literatura Financiera, Resiliencia, Pato Alabio, Agricultores, Ganadería.

INTRODUCTION
North Hulu Sungai District in South Kalimantan is known as a production center of alabio ducks that successfully supply the duck meat and eggs for community needs in South Kalimantan Province. It become a source area for alabio duck breeds in Indonesia to meet the local duck breeds needs and regulated by Central Government with Law number 18 year 2009 on Animal Husbandry and Animal Health. The ability of North Hulu Sungai District to meet national demand for duck meat and eggs is a large potential to continue to be developed. This condition will affect the income increase for farmers and government (Local Revenue) and will have a positive impact on welfare and prosperity of alabio duck farmer’s community.

One effort to develop the alabio duck farms is to provide more comprehension on how to manage the financial from Alabio duck business. Financial management capability is referred here as financial literacy ability (Bado et al. 2023; Wahab, 2023). Financial literacy can be defined as financial knowledge to achieve the prosperity (Lusardi & Mitchell, 2007). Financial literacy is more important than before, not only for families and professional economic actors, the financial institutions, student loan community, financial experts and
educators and others have identified personal financial management education as a priority (Cude, et al, 2006). Financial literacy improvement is that needs to be done continuously. An understanding of good financial management is a way out of a variety of homework, including poverty reduction. The higher the level of financial literacy will affect on the welfare (OJK Magazine, March 2014).

Orton (2007) stated that financial knowledge was an inseparable part of life. It was a useful tool to make financial decisions. The experiences in various countries show that public financial knowledge is relatively low. The results of a survey conducted by VISA in early 2012 indicated that public comprehension on financial management was still weak.

The personal finance education still rare both in elementary schools to universities in Indonesia (Nababan & Sadalia, 2012). Education plays an important role to create financial literacy, both informal education in family environment and formal education in universities. The level of financial literacy in family environment is determined by the role of parents to support financial education in the family. Family education is a simple way to bring the children into desired value system or life attitude and accompanied by parental examples that indirectly create certain views and habits (Widayanti, 2012).

Saderi et al. (2004) stated that economic function to raise alabio duck is still limited to raise capital and tourism object. This phenomenon can be based on two motivations, namely the cause and effect motivation (Schutz, 1967). Cause motive makes someone to do something, including motivation to use alabio duck as saving and making capital (investment). Effect motive is something to achieve after raising alabio duck farmers to saves and investments.

The development of alabio duck farms in North Hulu Sungai District can also be done by exploring various success factors so that it can be used as an example for prospective alabio duck farmers, especially young people who want to work as duck farmers in order to achieve the food security sustainability in South Kalimantan. The process to extract the success factors of this business is called resilience to grow and continue to develop the business after the business bankruptcy. Resilience for South Kalimantan people is a manifestation of slogan *haram manyarah waja sampai kaputing* (surrender is not allowed in the struggle).

Based on above background, problem formulations of this study are below.

1. What is the motivation of alabio duck farmers community in North Hulu Sungai District to make financial planning?
2. How to motivate the alabio duck farmers community in North Hulu Sungai District to make financial planning?
3. What is the motivation of alabio duck farmers community in North Hulu Sungai District to become resilient in business?
4. How to motivate the alabio duck farmers community in North Hulu Sungai District to become resilient in business?

RESEARCH DESIGN

This research uses qualitative methods that do not rely on evidence based on mathematical logic, principle of numbers, or statistical methods. Qualitative research aims to maintain the form and content of human behavior and analyzing its qualities, rather than transform it into quantitative entities. (Mulyana, 2003: 150).

Qualitative research always presupposes the existence of an activity of inductive thinking processes to understand a reality. The researcher directly involved in situation and background of phenomenon being studied and focuses the attention on a life event in accordance with research context. Thomas Lindlof with his book "Qualitative communication research methods" in Kuswario (2004) stated that "Qualitative methods communicates the research with paradigm of phenomenology, ethno metrics, symbolic interactions, ethnography, and cultural studies, it is often referred to as interpretive paradigms. (Lindlof, 1995: 27-28). "

This qualitative research uses the Schutz phenomenology paradigm. Alfred Schutz (1899-1959), in Phenomenology of Social World (1967: 7) argued that people actively interpret their experiences by giving signs and meanings about what they see. Furthermore, Schutz put humans in a subjective experience to act in everyday life. The world is a practical activity. Humans have the ability to determine what to do with themselves or others. Analysis the elements of consciousness are directed towards a series of goals related to self-projection. The human daily life is a project done by him. Every human has certain desires that they try to pursue in order to achieve the decided goal.

This research collects emic data which appears in humans, perceptions, attitudes and beliefs. The emic data is intended to deepen the process and experience and to understand informant's culture. Data is collected by a flexible design to get desired information. The data collection process uses several methods. First, researcher involve in social activities of alabio duck farmers community to introduce the existence of researchers to the informant. Second, in-depth interviews are done to explore in depth about the cultural values of alabio duck farmers community in their business. Third, field observation is done to collect information in form of
DATA ANALYSIS TECHNIQUES

Data analysis is the process to search and compiling data systematically the data obtained from interviews, field notes and documentation by organizing data into categories, describing them into units, synthesizing studies and making conclusions to facilitate the comprehension for researchers and others. Qualitative data analysis is inductive in nature. The analysis is based on collected data to develop a particular pattern of relationships or causal relationships into propositions. The data is collected repeatedly using triangulation techniques to test the proposition and developing a theory.

Nasution (1988: 173) stated that "Analysis has started since problem formulation and explanation, before going to field and the writing of research results. Data analysis serves as a guide for further research to create a grounded theory. The data analysis in qualitative research is more focused during the field process along with data collection. Data analysis in qualitative research is done during data collection and after completing data collection within a certain period.

Researchers analyze the interviewee's answers in interview process. Unsatisfactory answer will guide researcher to continue to collect a credible data. The collected field data is analyzed based on the stages below.

1. Data reduction: Categorizing and reducing data, namely collecting important information related to research problem, and then the data is grouped according to topic of problem.
2. Data collection: The data is grouped then arranged in form of narratives, so that it takes the form of a series of meaningful information in accordance with research problem.
3. Data Display: Interpreting data from informant regarding the problem under study.
4. Conclusion Drawing / verification: Conclusions are drawn based on narrative structure compilation from third stage to provide answers to research problems.

Above analysis data stages have relations between stage one with other stages. The analysis was done continuously from first to end of study.
DISCUSSION

Market of alabio duck meat and eggs at North Hulu Sungai is alabio duck development centers that implements the slogan of *haram manyarah waja sampai kaputing* (surrender is not allowed in the struggle) and *paddle baimbai* (rowing together). Government established SPAKU (Center for Development of Agribusiness Commodities) for alabio ducks in South Hulu Sungai and North Hulu Sungai District, two areas with great potential in supporting the development of Alabio ducks in South Kalimantan. North Hulu Sungai District produces hatching eggs, consumption eggs and meat ducks. It also produces of duck seed in form of *day old duck* (DOD) produced from egg hatching center in Mamar Village, South Amuntai District. Mamar Village produces around 50000-60000 female DOD a week to be marketed at duck sales center of Alabio Market, Sungai Pandan District, North Hulu Sungai District. This market also sells the feed ingredients needed by local breeders. Feed ingredients, especially for ducks, include bran, sago, swamp snails, salted fish, commercial feed and other means of livestock production.

Alabio ducks farmers community in North Hulu Sungai District has known the financial management. They have a good financial planning. The expenditure sources are determined very effectively from their own capital and never use other of capital sources from Bank which add to capital cost.

Sales revenue is sorted effectively by separating business capital from the profits. The profit is also separated to pay the daily shopping post for households and various business needs as cages cleaning or buying more alabio duck seeds. At the other side, some alabio duck farmers in North Hulu Sungai District did not implement good financial management. This can be seen from their daily life management. The money is only recorded in makeshift book paper. The sales money is still put under the bed, but some of them has deposited in bank. The livestock purchases are taken from sales revenue without recorded. One informant of H. Ahmad explained it below.

“*mun ingat atawa kadada kaparluan di sator ai ke bank, indhanu asa ngalih wan indahanu mamauki batutulis kahuur masuk duit tu, nyaman nang saadanya haja imbah payu simpan duit nya di wadah duit di bawah kaguringan. tabila handak baulanja bibit saparluhnya, mun habis duitnya ya habis ai. ada haja razakinya kaina*. (If remember or when there is no expenditure, the money is deposited into bank. Sometimes it's a bit difficult and a bit troublesome; it can make you dizzy when recording the revenue and expenditure. It's easier to put the revenue in cash box under the bed. If there is a need, it can be taken immediately in according to the need. It is ok if the money run out, there will be more sustenance)
This condition describes the low comprehension of alabio duck farmers community to make bookkeeping for their business activities, especially the ability to understand and managing the finances (financial literacy). On the other hand, it is revealed that many duck farmers at North Hulu Sungai District have been go to Hajj, even some of them go to Hajj twice. They do umrah almost every year. The saving as one form financial literacy is rarely done by duck farmers community in North Hulu Sungai District. The prefer to practicality to take and using the money for business and daily needs. The Alabio duck farmers community realizes a need to save money. They do not save in the bank but kept at home, in a special place provided.

The in-depth interviews results show that motivation to make financial planning is based on desire to do business activities in a planned and systematic manner, especially the problem to get capital and using use profits effectively and efficiently. The capital becomes the main factor of alabio duck farming business in North Hulu Sungai District. They uses internal source without involving third parties as capital providers. The other preferred source of capital from outside party is closest family and managed by profit sharing system. There are no capital costs such as loan interest expenses that which will reduce the profit.

The planning philosophy of alabio duck farmers starts from sorting the duck eggs. The sorting process starts after the duck eggs have collected. Sorting is done by separating the eggs for consumption and seeds. Sorting is done carefully and thoroughly by binoculars for the each egg collected to start the observation planning process. There is a meaning of this process. According to some breeders, looking at duck eggs is the same as exploring the future.

The eggs for consumption are sorted again based on size to decide the selling price and potential buyers from any area. The size of duck eggs for consumption will differ from market segments. The breeding eggs are put into special hatchery shelves which is given a date and time code to enter into hatchery machine to determine the entry and hatching time.

There is a unique habit of alabio duck farmers community. The farmers facilitates the residents or families who want to raise alabio ducks but do not have the capital. All residents who become alabio duck association will work together. The farmers provide loans for ducklings or even duck eggs to manage them into alabio duck breeding business. The loan will be paid after beginner farmer has established the business and able to pay all his debt to alabio duck farmers group.
The cause motive of alabio duck farmers community is to get maximum benefits. The maximum profit will be obtained if the business do not funded from third parties that apply loan interest.

The effect motive is the alabio duck farmers community become resilient is to get optimal benefits. The factor motivates the alabio duck farmers community to become resilient is the alabio duck breeding business can take place in a sustainable manner so that it can be inherited to their children and grandchildren.

CONCLUSIONS AND SUGGESTIONS

Most of alabio duck farmers community in North Hulu Sungai District does not make the proper bookkeeping for financial statements. It can be said that alabio duck farmer’s community in North Hulu Sungai District do not understand well the financial literacy. However, they have a fairly good awareness in financial planning, especially in capital source planning.

The research results show no counseling or training activities for simpler financial reporting simpler. Therefore, trainer should make simpler financial reporting to shows details of their financial position.

This research is limited to alabio duck farmers North Hulu Sungai District. Future researcher should expand the location to improve the generalization.

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