

Received : November 29, 2021
Accepted : December 10, 2021
Published : February 08, 2022

Conference on Community Engagement Project
<https://journal.uib.ac.id/index.php/concept>

IT SUPPORTS TO IMPROVE THE FINANCIAL LITERACY OF THE MUSHROOM FARMERS COMMUNITY IN CENTRAL JAVA, INDONESIA

Agustina Fitrianingrum¹, Yuli Indah Sari², Hanif Ahmadi³

Universitas Islam Sultan Agung

Email of correspondence: agustinafitrianingrum@unissula.ac.id

Abstract

There are numerous researches explained that the number of entrepreneurs in a country is frequently used as an indicator of national economic growth. Instead of the number, the size of business is also important as the driver of economic growth. In Indonesia, the number of Micro Small, and Medium Enterprises (MSME) in 2019 is nearly 120 million. Unfortunately, the size is dominantly by the micro and small business which is around 98% of the total MSME. Responding to the phenomena, the academicians put some efforts to empower MSME entrepreneurs, especially to manage the financial report. The ability to manage the financial aspect is the very basic requirement for a business can grow in healthy conditions. In the broader area, this project is aimed to support the UN Sustainable Development Goal number 8, Decent Work and Economic Growth. The project to improve the financial literacy of MSME is conducted in Jepara, Central Java which is focused on the Mushroom Farmers Community. The purpose of the project is to improve the quality of financial reports to help them be able to get financial support from the bank. The application used is built by one of the Indonesian National Bank, which is focused to deliver their services for farmers. Hence, the group of mushroom farmers and community trained to use the application, namely Stroberi. The project has been starting in the last quarter of this year. Thus, it is expected that when the farmers have a full annual financial report, they will be able to have a financial report which follows the standard.

Keywords: *Financial Literacy, The Mushroom Farmers Community, Central Java, Indonesia, SDG number 8.*

Introduction

Oyster Mushroom is an alternative source of food containing high vegetable protein. White oyster mushroom contains protein, fat, phosphorus, iron, thiamin and riboflavin which is higher than other types of mushrooms (Nasution, 2016). Every 100 grams of mushrooms it contains of 5.95% protein, 50.59% carbohydrates and 0.13% fat. Jepara is a district in Central Java with an altitude of 0 – 1003 meters above sea level. The altitude of this area is very suitable for optimal growth of oyster mushrooms which require an altitude of 400-800 meters above sea level, with an average temperature between 20-28°C for optimal growth (Budi, 2021).

Furthermore, Jepara is very famous as the wood furniture industry. The main waste of the wood furniture industry is the sawdust. The sawdust is the main material of planting medium for mushroom. Hence, the option to develop the White Oyster Mushroom Cultivation as a potential business is good alternative. Based on the productivity, the amount of mushroom harvested in Jepara from 2015-2018, shows a significant increasing from 21,689 – 36,305 quintal (Sagaf and Setiyowati, 2021). Hence, it also has a potential to be developed as one of the regional superior product.

UKM AJJ Mushroom Jepara is a group of community who cultivate the white oyster mushroom which is led by Mr. Ahmad Jamal since 2014. However, the business is not really growing up after the six years he runs that business. He has a limitation to get funding from bank or external parties because as the business owner, he only make a very traditional financial record. That activity is not sufficient to be use as the financial report. It is difficult to know the real condition of the business, whether it is profitable or not. In this condition, it is difficult to design for the business planning.

There are numerous researches explained that the number of entrepreneurs in a country is frequently used as an indicator of national economic growth. Instead of the number, the size of business is also important as the driver of economic growth. In Indonesia, the number of Micro Small, and Medium Enterprises (MSME) in 2019 is nearly 120 million. Unfortunately, the size is dominantly by the micro and small business which is around 98% of the total MSME. Many micro and small business can't escape from the trap of business comfort zone. Many business owners do not have sufficient education in business or management, they do just start the business by trial. Responding to the phenomena, the academician put some efforts to empower especially those who are belongs to micro and small entrepreneurs. In the scope of the project, the team focus on helping the micro and small entrepreneur to manage their financial report. The ability to manage the financial aspect is the very basic requirement for a business can grow in healthy conditions.

Nowadays, technology is using in all life's aspects, not only from the big manufactures but also touching the smaller business scale. The development of internet in the business sector is very powerful to change the lifestyle. This project is designed to solve the problem how the technology can be implemented to improve the financial literacy of micro and small entrepreneurs especially those who are in the UKM AJJ member community. The technology application is also expected to help the business owner cope with some difficulties doing the business

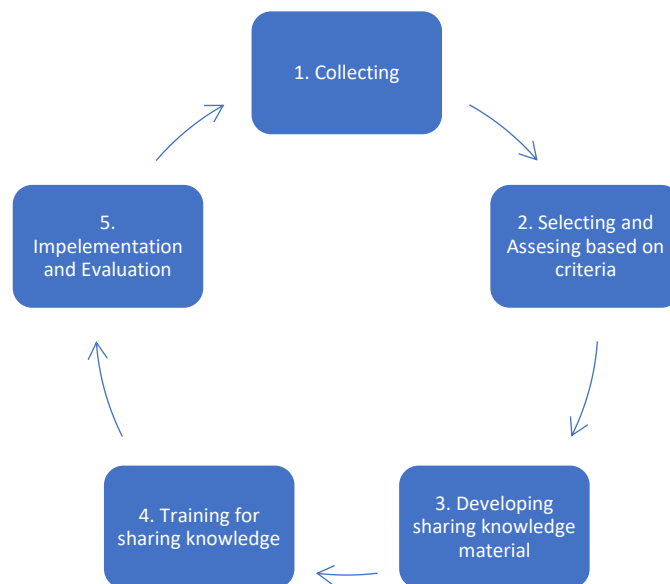
during pandemic Covid-19. Furthermore, in the longer term, it is expected that the implementation of internet-based technology will help them to record the financial transaction and help them to produce a valid financial report that meet with the requirement to have the financial support.

Methods

The following section is presenting about the project methods, including: a) the procedures, b) strategies, c) project location, d) schedule and plan of implementation, e) budgeting.

a) Procedures

The procedure of the project is consisting of five phase as described in the following picture



The project is dealing with the internet-based technology to support the micro and small entrepreneurs to improve their financial literacy. The initial process of the project had been started by collecting financial application available to use. Some criteria are applied, such its level of security, the affordability, the accountability of the developer, the perceived of ease to use, the standardization of reporting.

The second phase is selecting and assessing some internet-based technology based on the criteria. There are some applications that available to use. Based on the criteria applied to select, the application suitable which is chosen as Strobri from Bank Rakyat Indonesia (BRI). BRI is one of Indonesian National Bank which is focused to support the farmers, micro and small businesses.

The third is developing the material as the learning tools. Two materials are developed for the training about the financial literacy and video how to use the

application. The video is easy to be accessed anytime as the learning process for the business owner as the user.

The fourth phase is delivering the training material for sharing knowledge with the community. This forum is developed to give the opportunity for each member to learn and upgrade themselves according to the managing their financial business condition.

The fifth is implementation and evaluation. This the last phase where the member of community is trying to use the application to support their business. In this phase the project team member is assessing the problem may occur and try to find alternative solution.

b) Strategies

There are three steps can be used as the strategy to succeed the project as following:

- **Initiation:** The strategy to implement the project is contacting the leader of the community. The meeting was held to assess the need of the community related to the competency to manage the financial aspect. In this session the member of community cooperatively provide data related to the problems encountered. The result is the finalizing the problem should be solved.
- **Proposing alternative:** After the problem statement is concluded, the alternative solution is presented to get the commitment
- **Executing alternative:** the training is delivered and the member of community is participating actively and be disciplined in implementing financial transaction.

c) Project location

The location of the AJJ Oyster Mushroom community is quite strategic which can be tracked via Google map in the following image:

Figure 1. Map of the location of the AJJ Oyster Mushroom Community Jepara
Distance from UNISSULA Campus to AJJ Mushroom Jepara

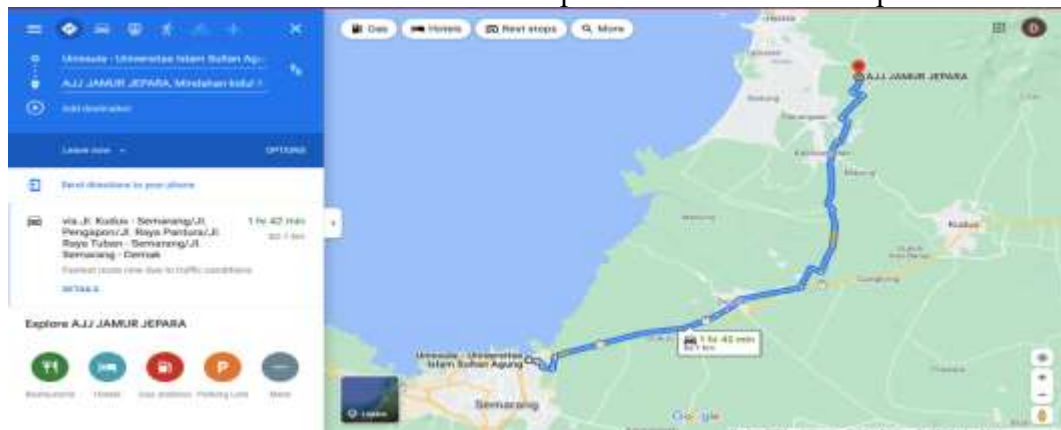
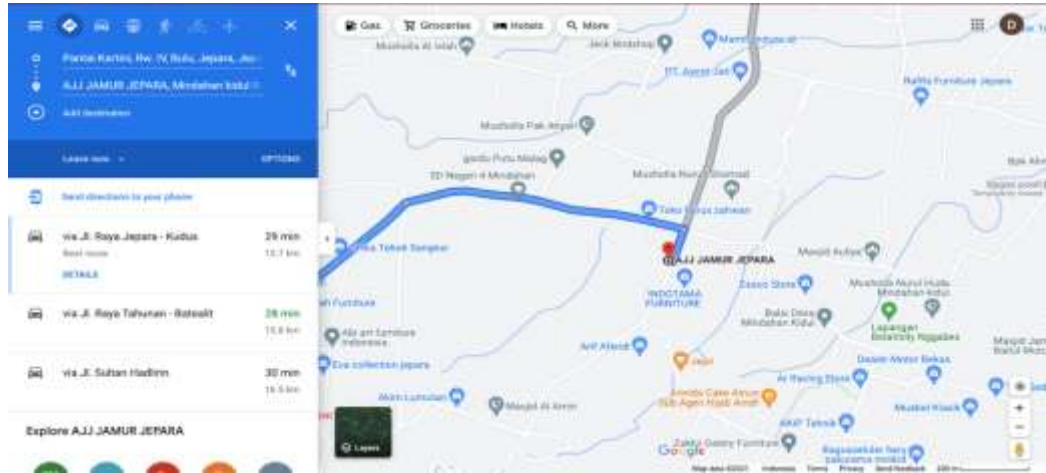


Figure 2. Location of the AJJ Oyster Mushroom Community in Mindahan Village



d) Schedule and Plan of Implementation

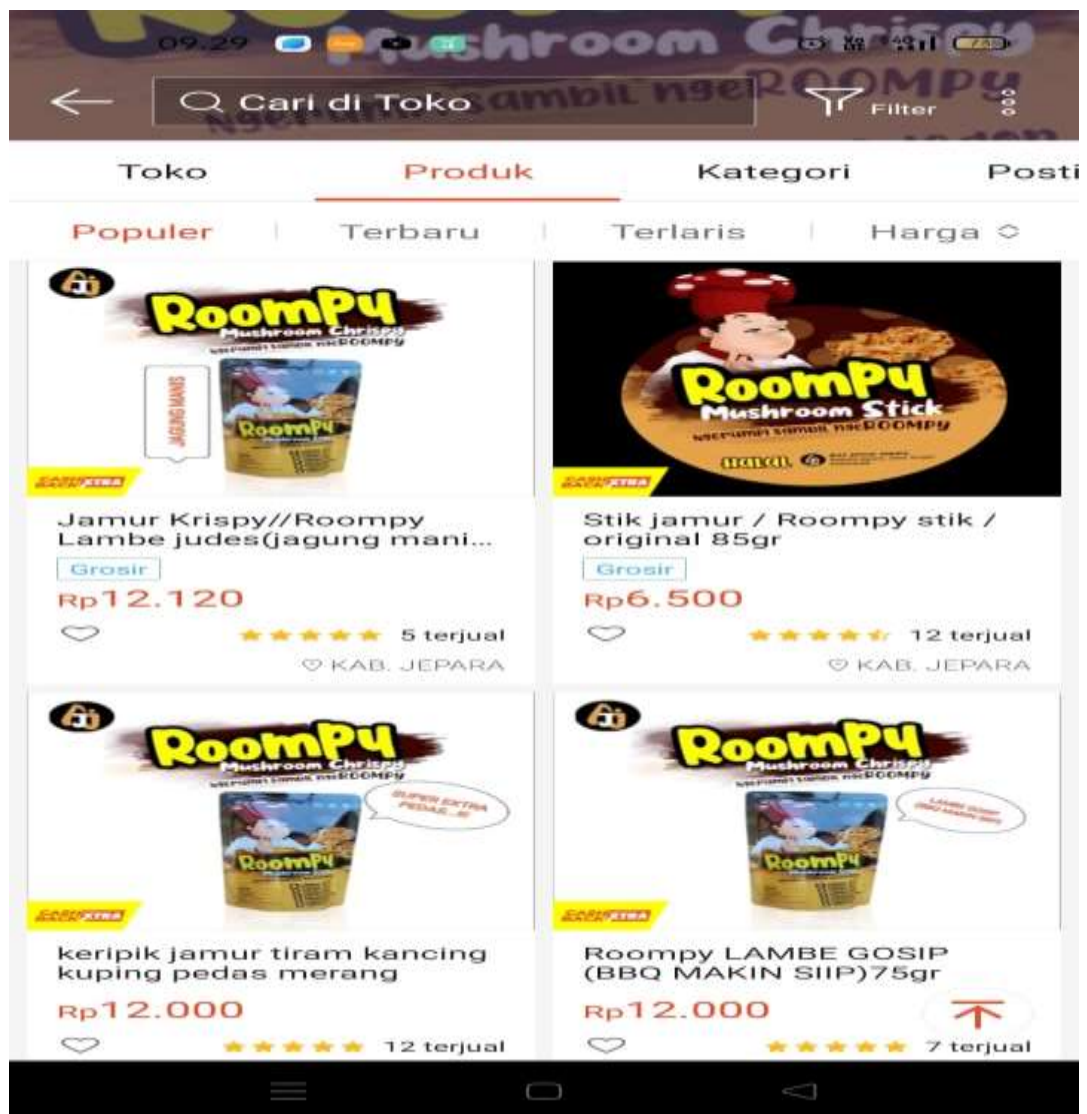
The project is scheduled to be implemented in three months which is distributed as following :

No	Activity	Week												
		1	2	3	4	5	6	7	8	9	10	11	12	
1	The initial meeting to assess the problem	x												
2	Preparation for alternative solution	x	x											
3	Selecting and Assessing based on criteria			x	x	x	x							
4	Developing sharing knowledge material							x	x					
5	Training for sharing knowledge									x				
6	Implementation and Evaluation										x	x	x	

Result and Discussion

The product of the AJJ Oyster Mushroom Community

The figure is the sample of product sales by the AJJ Oyster Mushroom Community. The product is branded as Roompy which is shorten word or Mushroom Crispy. It is started to sell in the online platform Shopee with the ID It has five varieties of taste: Lambe Jedor, Lambe Judes, Lambe Lamis, Lambe Memble, Lambe Gosip. The price for each pack (75 grams) is



During the pandemic COVIS-19, the target of monthly selling of the Roompy is reduced to 900 packs. Or about i/3 from the normal production capacity. This is due to the lower demand of market because of many people are jobless. The

selling price is Rp. 12.000 with the profit margin is 30%. The expected income is Rp.10.800.000. with the net profit is Rp. 3.600.000.-. This condition is expected to be better when the pandemic is manageable and the condition is back to normal.

Financial Literacy Training

Financial literacy is an individual capacity to manage financial management both in obtaining and evaluating information which influence the decision making. It is fundamental to build a financial stability. Otoritas Jasa Keuangan (2017) categorised a financial literacy into four types :

- a) Well Literate: a person has knowledge and beliefs about financial service institutions and financial products and services, including features, benefits and risks, rights, and obligations related to financial products and services, and has skills in using financial products and services.
- b) Sufficient Literate: a person has knowledge and beliefs about financial service institutions and financial products and services, including features, benefits and risks, rights, and obligations related to financial products and services.
- c) Less Literate: a person only knows financial service institutions, financial products, and services.
- d) Illiterate: a person does not have knowledge and beliefs about financial service institutions and financial products and services, and does not have skills in using financial products and services.

The training is delivered to improve the level of the community financial literacy from illiterate to less literate. This is the basic level of understanding that they have to invest some of the net income to product development. They learn to save 20% of their income for investment. This is important when the new normal is started.



Internet-Based Technology for Financial Management Training

	Stroberi Kasir 3.1 APK Version: 3.1 File size: 13.05MB Requires: Android 5.0+ Package Name: id.co.bri.stroberikasir Developer: PT Bank Rakyat Indonesia (Persero) Tbk. Updated: November 18, 2021 Price: Free Rate 4.00 stars – based on 1237 reviews
-------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

The BRI Electronic Transaction Solutions namely Strobri is chosen as the application can be used by the micro and small entrepreneurs. This application is an integrated electronic transaction service that is devoted to improving the welfare of MSME actors on an ongoing basis through digital transactions.

Strobri Kasir is a Point Of Sales (POS) application or a cashier management application that is useful for growing the business. This application functions as transaction recording, inventory management and supports business governance and administration. It is really help to record transaction reports, expenses, income, etc., automatically. Thus it becomes more practical and efficient without the need for paper or stationery. Recorded report results can also be downloaded according to the specified time period.

Strobri Kasir has very simple and easy to use features, registration for an account It needs a cellphone number and full name. This application is free. The Main features are:

- a. Cashier: manage and process product transactions
- b. Manage Products: Manage finished products more easily, it can add, delete, edit products and define the category of the product.
- c. Reports: Daily and periodic reports are available for monitoring the business. Contains daily transaction reports, income and expenses, Stock Reports, Profit / Loss reports and cash in and out reports. Reports can be viewed according to the unit of time, namely daily, weekly and monthly.
- d. Costs/revenues: record and calculate the costs/revenues so that they are better monitored.

Conclusions

The purpose of the project is to improve the quality of financial reports to help them be able to get financial support from the bank. The application used is built by one of the Indonesian National Bank, which is focused to deliver their services for farmers. Hence, the group of mushroom farmers and community trained to use the application, namely Strobri. The project success indicator is increasing the level of financial literacy from illiterate to less literate due to the period of project.

However, their ability to use the Strobri application will help them to have a financial report which follows the standard to get the external funding form other parties. In the future, this community can join the Training: Joining Brilliant Entrepreneurs, Brilliant Entrepreneurs is an integrated and sustainable Micro, Small and Medium Enterprises (MSME) as the empowerment program from BRI. They will have information about business, the MSME community and training, consult and get assistance in developing the business.

Acknowledgement: This project is Funded by The Research Center and Society Service Department of UNISSULA based on the contract number: 247/C.1/SA-LPPM/VII/2021.

References

- Budi (2021) 'Cara Budidaya Jamur Tiram', *Budidaya.Id*, pp. 7–10. Available at: <https://budidaya.id/jamur-tiram/>.
- Nasution, J. (2016) 'Kandungan karbohidrat dan protein jamur tiram putih (', *Jurnal Eksakta*, Vol.1(No.1), pp. 38–41. Available at: <http://jurnal.um-tapsel.ac.id/index.php/eksakta/article/viewFile/48/48>.
- Sagaf, M. and Setiyowati, D. (2021) 'Program Pengembangan Produk Unggulan Daerah Jamur Tiram Di Desa Mindahan Kidul Kabupaten Jepara', 6(1), pp. 37–45.