

DEVELOPMENT OF THE PRODUCTIVITY MODEL OF PEOPLE'S SALT FARMERS THROUGH FINANCIAL LITERACY FOR CAPITAL ACCESS AND MARKET

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DEVELOPMENT OF THE PRODUCTIVITY MODEL OF PEOPLE'S SALT FARMERS THROUGH FINANCIAL LITERACY FOR CAPITAL ACCESS AND MARKET

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Abstract

Salt demand exceeds salt production capacity. More than 90 percent of people's salt contributes to national salt. Although still need imports. The productivity of people's salt is interesting to study. This study wants to try to find a format to develop the productivity model of people's salt farmers through financial literacy for access to capital and market information. The case of Batangan location, Juwana, Wedarijaksa, Trangkil in Pati Regency of Jateng Province with a sample of 27-30 respondents. Using purposive sampling, a quantitative descriptive method. The results showed that the potential undeveloped salt land is still 549.47 hectares. Newly used 2,837.60 hectares. People's salt productivity increased by 350,761.10 tons in 2017-2019, after that year decreased in 2020 to 193,543.12 tons, due to the *Prokes* of the Covid-19 pandemic. Harvest 20-50 tons of salt during the harvest season. Harvest period between 6-10 days. Cost per week Rp400,000 to Rp1,000,000. Freight costs using motorcycles from ponds to warehouses between Rp2000-Rp5000. Limited capital accesses. The source of farmers' capital is half borrowed from collectors (individuals), some of the farmers' own capital. Interpersonal relationships. Do not borrow from financial institutions. Revenue sharing schemes 1:3, 1:1, 2:3 between labor farmers and financiers. Farmers share smaller yields. Farmers' market information is also limited. The price of farmers is Rp300-Rp400/kg. Price from steamer to factory Rp500-Rp100/kg. The price from the factory to the final consumer is Rp2,000-Rp5,000/kg. The profession of salt farmers is derived from the previous parents. Education is generally only elementary school graduates. Farmers expect cheap technology to increase production volumes, stabilize prices, expand subsidized land and limit imports. Financial literacy is still low, cannot allocate income and plan family finances.

Keywords: Productivity, Salt farmers, financial literacy, capital, markets.

INTRODUCTION

There's a populist joke among salt farmers. Salt has three flavors, if the amount of salt production is associated with price changes. Salt when a little ordinary, tastes 'salty'. If the salt is large and the price increases, the salt tastes of the fox to be 'sweet'. Although salt is a lot but the price is down, salt tastes 'bitter' (Kugar, 2021). Of course it's not in the real sense. It shows that when salt production in large quantities has economic value. Many people are interested in this business.

The industry's need for salt continues to increase. While production is limited, and that's what's leading to increased salt imports. Indonesia's salt needs are 3.7 million tons per year. It can only be fulfilled by PT.BUMN salt is 300 tons and from the production of people's salt 1 million tons. The shortage of 2.4 million tons must be imported (AIPGI, 2017). Kab.Pati is the largest salt producing area in Central Java. Based on data from 2015-2020, the highest volume of Kab.Pati salt production amounted to 1,365,515.33 tons. When compared to Kab.Cirebon-West Java only 689,487.57 tons and Kab.Sampang in Madura-Jatim 1,403,134 tons (Fatihudin, 2021). Nationally, Kab.Pati salt production capacity is third after Madura and Indramayu (DKP, 2018).

There are several factors that affect people's salt productivity ;(a) the vastness of farmland, (b) the presence of sea water raw materials, (c) technological-means of production, (d) skilled labor, and (e) adequacy of capital. Even potential land that has not been worked 549.47 Ha (DKP, 2021). Sea water raw materials there are no obstacles except distribution through *Paralon* pipes. The new production technology used is two types; Traditional and geomembrane (geoisolator). The new production technology used is two types; Traditional and *Geomembrane* (geoisolator). Prisms, tunnels and bistek have not been used because they cost a lot of money. The skill of farmers to process salt is not in doubt. It has been 10-20 years of experience processing salt. It seems like the adequacy of capital and access to salt farmers markets that still need assistance. Sources of capital can come from individuals, cooperatives, banks or others.

In terms of financial literacy of people's salt farmers, understanding of financial products is still low. It is certain that salt farmers have not entered respondents who are the target of a survey from the Financial Services Authority (OJK). The third survey in 2019 index of financial literacy of Indonesian people is still 38.03 percent and financial inclusion index 76.19 percent (OJK, 2020). This salt farmer is interesting to be studied more deeply, especially with regard to productivity, access to capital and information on the people's salt market in Kab.Pati, Central Java. The data revealed in this study; (1) the number of people/*Petambak*, groups (Kugar), land area and salt production sites of the people. (2) people's salt production capacity; (3) capital needs for people's salt production; (4) people's salt production technology; (5) scheme of cooperation in production costs and profits; (6) land ownership, capital sources and market access to salt farmers; (7) financial literacy, financial inclusion and financial products.

2 THEORETICAL STUDIES

Development model; design or pattern to develop production capacity, production volume, skills, finance and prosperity of salt farmers. This model is in the form of an academic concept that can give direction to all stake holders and governments. In developing the capacity and volume of salt production of the people in Indonesia, especially salt farmers in Pati Central Java regency. Productivity; measured by increasing the number of outputs/units of products or services from production process activities.

Able to combine factors of production such as raw materials, labor, capital, technology and managerial skills. The value of the salt business sustainability index in Kab. Pati falls into the category of sustainability in the five dimensions of ecology, economic, socio-cultural, technological, and institutional. The value of the salt business sustainability index in Kab.Pati falls into the category of sustainability in the five dimensions of ecology, economic, socio-cultural, technological, and institutional.

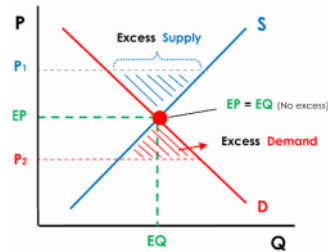


Fig. 1 The Law of Demand-Supply (2021)

The law of demand and supply is stated; price and quantity affect each other. If the price goes up, the demand goes down. The opposite if the price goes down, the demand goes up. But other factors are constant *ceteris paribus* if other variables change. The law of request does not apply. Other factors affect supply; land area, efficient technology, increased capital, etc. Other factors influence demand; income, taste, competitor price, references, loyalty, etc. So price is one of the factors, not the only one that affects demand.

Financial literacy. Age, level of education, income, and financial literacy jointly determine financial behavior (Amaiyah, 2020). Financial literacy has an impact on investment decisions (Humairo, 2021). Demographic variables associated with the use of financial technology suggest that age and gender influence financial literacy (Damayanti, 2020). That income, education is related to the ownership of financial products (Soejono, 2019). Financial literacy has an impact on the ownership of financial products/services (Fatihudin, 2017, 2018). Family financial planner experts recommend that income allocation should be regulated as figure 1; 40 percent consumption, Maximum Debt 30 percent, Savings-Investment 15-20 percent, education fund 5 percent, health fund 5 percent, social-worship 5 percent. Spending can be more than 40 percent if purchased for capital expenditures. Similarly, debt can be more than 30 percent of long-term debt, additional investment capital; installments and interest rates must be smaller than the future profit.

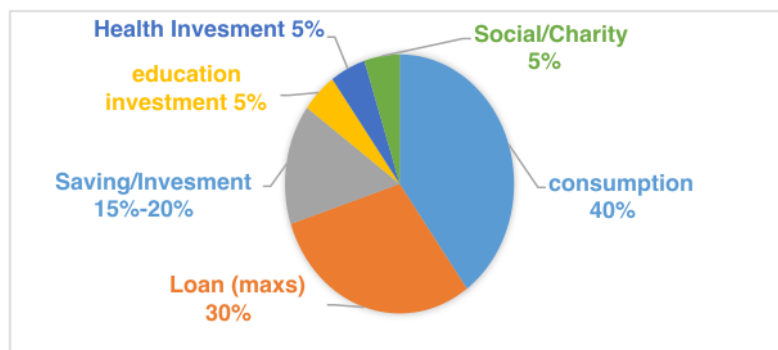


Fig. 2 Income Allocation (2021)

Age is getting older, the cost of living is getting higher, so should income should also increase. So between ages, living expenses, income runs simultaneously. But in reality the three variables moved not as expected. In the revenue function stated: $Y=f(C+S+I+G+X-M)$ Changes in income will affect the level of consumption, savings, investment, net exports (Samuelson, 1995). The relationship is unidirectional. If income increases, it has an impact on the increase in consumption, increase in savings, increase in investment as well as increase in net exports. But this also applies the opposite if a person's income decreases, then all of these variables will also decrease.

There is a financial cycle throughout human life. That income will always be followed by expenditures throughout one's life including salt farmers in Kab Pati. In Indonesia in general the cycle is divided into three phase; (a) period of education, (b) working period, career and family, (c) retirement. A person's productivity in Indonesia starts from the age of 15 years to 55-65 years, after which retirement. In fact, until the age of 7-22 years just graduated from university. I don't have a job that makes money. The retirement age of 65 years minus 22 years of education, the rest for working life and a productive career is only 38 years. Whereas the cost of living in the current middle class (2021) is equal to Rp5-7 million per month. At retirement age the greater cost of living can be 10-15 million per month. If you do not have passive income and other income must take from savings. Even if you have. In a long time his savings can run out.

Access to capital; Salt farmers independently have complete information to obtain capital loans from financial institutions such as banks. It's not limited to individuals. Market information; Salt farmers have a lot of information about the segmentation of the salt market that has been buying people's salt. Such as retailers, collectors, middlemen, industry and salt processing plants to the end consumer.

3 METHODOLOGY

This study uses purposive sampling, a quantitative descriptive method (Fatihudin, 2020). Primary data direct interview with the people's salt farmer, chairman kugar. Secondary data from the Marine and Fisheries Service (DKP) of Pati Regency of Central Java Province. Use structured interview guidelines. Observation plunges. Farmer locations are in Batangan, Juwana, Wedarijaksa, Trangkil in 4 sub-districts, 23 villages, 976 people's salt business groups (Kugar), 6753 *Petambak* people, Pati regency of Central Java province with a sample of 27-30 respondents representing farmers and people's salt business groups (Kugar) respectively.

4 RESULT ANALYSIS

The results showed the potential undeveloped salt land is still 549.47 hectares. Newly used 2,837.60 hectares. People's salt productivity increased by 350,761.10 tons in 2017-2019, after that year decreased in 2020 to 193,543.12 tons, due to the 'Prokes' of the covid19 pandemic. Production month June-November. Salt production depends on the weather. Evaporation in the dry season. Harvest 20-50 tons of salt during the harvest season the harvest period is between 6-10 days. Cost per week Rp400,000 to Rp1,000,000. The cost of transport using a motorcycle from the pond to the warehouse between Rp2,000-Rp5,000. Limited capital access. The source of farmers' capital is half borrowed from collectors (individuals), some of the farmers' own capital interpersonal relationships. Do not borrow to financial institutions such as banks. There's also a steamer. This is specifically a salt processing farmer. Salt crops use revenue sharing scheme. Revenue sharing schemes 1:3,1:1,2:3 between labor farmers and financiers/investors. Information on the price of salt in the market, farmers are also limited. The price of farmers is Rp300-Rp400/kg. The price from steamer to factory is Rp500-Rp100/kg. The price from the factory to the final consumer is Rp2,000-Rp5,000/kg. Worked as a hereditary salt farmer from his previous parents. Education is generally only elementary school graduates. Farmers expect cheap technology to increase production volumes, stabilize prices, expand subsidized land and limit imports. Financial literacy is still low, cannot allocate income and plan family finances.

1) Number of People, Group (Kugar), Land Area and Production Site.

People's salt farmers in Kab.Pati numbered 6,753 people. The number of people's salt business groups (Kugar) there are 976 groups in Batangan, Juwana, Wedarijaksa and Trangkil. The highest land of people's salt production(existing) in Kab.Pati is Batangan reaching an area of 1,320.89 Ha. Second place Juwana area of 627.60 Ha. Next Trangkil area of 383.60 Ha. While the empty land (potential) that has not been utilized by salt farmers in Kab.Pati-jateng is in Juwana covering an area of 187.05 ha. Trangkil covers an area of 175.77 Ha, and Batangan 143.79 Ha.

2) The salt production capacity of the people.

The increase in people's salt production in Kab.Pati Central Java which stood out between 2017 and 2019 amounted to 115,638.86 tons, 306,999.25 tons, 350,761.10 tons. The price of 50 kg reaches Rp150,000. Before that year and after 2020 decreased to 193,543.12. The increase was caused by long dry weather accompanied by restrictions on salt imports from the government which was then marine minister Susi Pujiastuti. If in 2020 the decline is caused by the Covid19 pandemic restriction of community activities (PPKM) level 1. Including the activities of salt farmers also stopped partly. Overall people's salt production in Kab.Pati reached 1,365,515.33 tons. When compared to the salt production of the people of Kab.Cirebon and Kab.Sampang observation period 2015 to 2020, Kab.Pati people's salt production is ranked number one (Fatihudin, 2021).

3) Capital requirements for the production of people's salt

The need for the amount of capital money to produce people's salt requires a cost of approximately between Rp20 million to Rp50 million, without mentioning for farmland the size of how many hectares. If you look at the data above, the price per unit; Ferris wheel Rp500,000, pump machine Rp2,500,000. Support equipment Rp250,000. Compaction of the soil, and repair of the aqueducts there are no units of the unit. Scales Rp500,000. Blue (white) sacks the unit price is Rp8,333. Interviews with farmers say the average salt harvest is between 6-10 days. Production a month if the weather is normal can be 3 to 4 times the harvest. Once harvested a week costs Rp400,000-Rp50,000 to Rp1 million. The result can be 20 to 50 tons even more.

4) People's salt production technology

In Kab.Pati there are 3 (three) types; (1) Traditional; salt water directly ground base; (2) Geomembrane (geoisalator); Salt water coated under it with black plastic that is more than ordinary plastic, can be used many times. (3) Tunnel and Prisma; salt water is covered with plastic, so that old water does not rain and does not turn into young water again (avoid chimneys); actually there is another Bestekin but in Pati there is no cause it requires a large investment.

5) Scheme of cooperation of production costs and profits.

There are four schemes (patterns) of cooperation in production costs (cost production) and profits (profits) between non-banking financiers (individuals) with people's salt farmers, which includes land ownership, capital origin and profit proceeds which includes land ownership, capital origin and profit proceeds; The first pattern; The land of salt production belongs to itself, its own capital, it is self-processed and sold by itself. The second pattern; Rental land, tenant capital, processing of others (workers), sold together profit sharing system; 1:3, 2:3, 1:1. Example 1:3, if there are 4 sacks then farmer 3 sacks, financier 1 sack. Example 2:3, if the number of sacks (blue) of the crop there are 5 sacks; 3 sacks of farmers, 2 sacks of financiers. Example 1:1, if there are 6 sacks then 3 financiers, 3 farmers. The third pattern; Self-owned land, landowner capital, labor processors, are sold along

with revenue sharing such as scheme number 2 above. The fourth pattern; Self-owned land, tenant capital, labor processors, sold by tenants and landowners, workers can only pay.

6) Land Ownership, Capital Sources and Salt Farmers Market Access

Kab.Pati Central Java (Q-3/salt farmer:1-8). The status of land ownership processed by salt farmers to make crystalline salt most declares its own, some rent, the rest steamers and as laborers. To find out how long farmers live the profession as people's salt farmers in Pati most mention 6 years to 10 years. Some say it has been 11 years to 20 years, few say it has worked 21-30 years. The production technology used by salt farmers in Kab.Pati is mostly using *Geomembrane* (geoisalator), Traditional, prism-tunnel, no one uses Bestekin. Prism/tunel is more suitable for the south coast (DKP,2021). Traditional salt is better according to farmers.

The source of capital for the manufacture of people's salt in Pati is mostly derived from its own capital and the Bank. Nothing comes from the collector. The productivity of people's salt farmers is measured by the development of the amount of salt production in units of tons in one harvest. Salt farmers in Pati mostly produce 0-1 ton of salt. There are also those who produce salt from 2 tons to 10 tons, only one person mentions above 20 tons. After harvesting, before selling it, salt will be stored first in a temporary warehouse or on the edge of the pond. Most farmers (85%) say it is always kept in a warehouse. Production capabilities must be balanced with knowledge of market information. Who really buys that salt? Most farmers mention djual only to the collector (70%). The rest is sold to cooperatives, retailers.

The most important thing is the hope, the desire of salt farmers in Kab.Pati what it is like to achieve prosperity. It turns out that the data results are on the ground. Most farmers (70%) say the most important thing is that stable salt prices do not go up and down, let alone fall steadily. Others limit imports and facilitate permits. Others are needed such as the assistance of production technology and financial literacy for family financial planning.

7) Financial Literacy, Financial Inclusion and Financial Products

Understanding of the financial industry, financial products, income allocation, financial planning of the Kab.Pati-Jateng Salt Mapmbak family (Q-3/salt farmer:9-17). Financial literacy, income allocation, family financial planning. Knowledge and understanding of people's salt farmers and the People's Salt Business Group (Kugar) to the financial industry-financial products in Kab.Pati is important to be analyzed, studied empirically. The money from the salt business is used for anything and stored in what form.

To find out the average income per harvest (6-10 months) of people's salt farmers in Kab.Pati showed; Most say between Rp11 million to Rp20 million per harvest (80%). Others mentioned uncertainty sometimes above that number. How is the level of adequacy of income for daily life for one month; All farmers (100percent) say enough for daily needs. If it has the advantage of selling salt, the money is used for anything, almost all farmers mention for daily needs (96percent).

In addition to owning property assets, you should also have financial assets, such as savings, deposits, mutual funds, stocks, bonds and others. All farmers mention having financial products (100%). In fact, farmers only have ordinary savings. Deposits alone do not have, let alone current accounts, mutual funds etc. About the understanding of the financial industry and financial products, all farmers say they already understand everything (100%). Not quite understanding, but more important is the implementation. Especially about pension contributions from pension fund institutions such as DPLK, DPPK, all salt farmers in Kab.Pati mentioned never participate (100%) and do not know how to follow it and where. Implementation of how to allocate income for daily spending, savings, loans, investments it turns out that most salt farmers who mention know/understand (63%) others say they do not know/do not understand it (37%). About the need for assistance approval on financial literacy/financial inclusion and income allocation for salt farmers in Kab.Pati, all salt farmers (100%) agreed to provide assistance in allocating income, choosing investment-savings, planning finances for families.

5 DISCUSSION

The production of folk salt is highly dependent on the weather, effective only 5-6 months. When production is abundant there is no guarantee the market is able to absorb. Market information is controlled by traders so that the price of people's salt is variable and relatively low. The price of salt at the farmer level remains low. Even so, no one said loss. Only when compared to the time of salt production work is relatively long.

On the demand side, in theory the price of salt is largely determined by the level of demand. But many factors that affect the demand for salt include; availability of salt, quality of salt itself, distribution channels. Similarly, on the supply side is heavily influenced; innovation, technology, weather, capital, and managing capabilities. So the price factor is not the only one that affects the demand for salt. But one factor only. No one wants to lose money. All want to benefit including salt farmers. Profit if the cost of production is more efficient than the profits obtained. Profit earned after deducting operating expenses; raw materials, labor wages, technology costs, manager salaries, transportation. Farmers never calculate the cost of production. Simple as farmers do; got a capital of Rp400-Rp1 million a week ago harvest. Repeated continuous production for 6 months June-November with the same tool. So it can be more efficient. If a week gets 50 karung@50-60kg once harvested. In total, people's salt production in Kab.Pati can be counted 50 sacks times 4 weeks times 6 months producing 1,200 sacks of 60,000 tons.

The origin of capital from individuals or from banking, for farmers does not question. So does access to salt sales. Anyway, the completion of the harvest of 6 months gets a net

income brought to the house reaching Rp8-Rp10 million. If the rainy season comes, the salt pond turns into fish cultivation. Working a long 10-30 years should be able to allocate his income to prepare in times when there is no salt production. Have no savings let alone investment, only have one house, motorcycle, stall, and able to pay for his children's school to high school. According to financial planners should farmers be able to allocate from their income; 40 percent maximum for consumption spending, maximum 30 percent to pay debt obligations, 15-20 percent saved for savings and investments, 5 percent of health contribution funds such as BPJS, 5 percent for social- alms donations to religious institutions. At least able to allocate his income for consumption, savings, health and pension contributions. It is necessary to find a format for the development of people's salt farmers for production capacity, capital access, market information through financial literacy. The need for the development of efficient production technology, financial literacy assistance, income allocation and family financial planning can in turn increase the prosperity of farmers. Researchers tried to propose a model to help the development of people's salt farmers in Kab.Pati who need support from various parties.

Many other factors besides core production factors; (a) raw materials, (b) labor, (c) capital, (d) technology and (e) the ability to manage to increase the productivity of salt farmers. Another factor is also a big role in increasing the productivity of salt farmers. for example, the limit of salt import quota is government policy, regulation of expansion of farmland to land ownership status. Changing self-concepts has the desire to be more advanced, bolder through the community (Kugar) into a place to exchange information. Also financial literacy to understand the type of financial industry, financial products and the need to allocate farmers' income to prepare for better old age. The University is able to assist farmers by helping to utilize laboratories for salt quality trials according to consumer-industry needs. New ideas and appropriate technologies that can increase salt production volumes. Have many references about other capital institutions, not dependent on the collector only. It also expands the market information network and has its own sales channels in addition to steamers, investors.

2

CONCLUSION

Based on the results of research and discussion, it can be concluded:

1. On the demand side, salt is affected; salt quantity, salt quality, taste, preferences, consumer behavior and distribution channels. On the supply side, affected; innovation, technology, weather, capital, logistics and managing capabilities. So price is not the only factor that affects the demand for salt, but one factor only.
2. Type of salt production technology used Traditionally, geomembran / insulator. There is no prism or tunnel. Farmer-financier-share business cooperation scheme. Land ownership of the majority of leases. Salt farmers have an income of Rp8-10 Million. When the rainy season switches from salt to fish farming.

3. Most capital sources themselves. Borrow to the collector not the bank. Market access is limited to collectors/financiers.
4. Understanding of financial literacy is limited, has never been able to allocate income regularly such as for spending, debt, investment, pension funds, health, education.
5. Wealth from new income has a house, motorcycle. Enough to finance school and daily needs, but do not have savings let alone investments. There is no income allocation for education, health and retirement.
6. The model of salt farmers productivity development can be done by implementation through government policies, land regulation, empowerment of farmers/ farmers' communities, facilitated access to capital, expansion of market information, improved financial literacy, innovations in production technology, university assistance, and changes in farmers' self-concept to be more advanced.
7. Hope of the people's salt farmers; stabilize prices, limit imports, production technology training, financial literacy assistance, income allocation and family financial planning

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