

IMPROVING FARMER FINANCIAL MANAGEMENT AND EMPOWERMENT TO BECOME INDEPENDENT FARMERS FOR POVERTY ERADICATION IN GAMPONG MEUNASAH KRUENG VILLAGE, PEUDADA DISTRICT, BIREUEN REGENCY

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Abstract

This community service program aims to empower Farmer Groups in Meunasah Krueng Village, Peudada District, Bireuen Regency, through training and assistance in increasing agricultural productivity and strengthening farmers' financial management. The main problems faced by partners are low rice production, weak managerial skills, and dependence on middlemen. The implementation method includes socialization, training (technical guidance), application of appropriate technology, mentoring, and evaluation. The results of the activity showed an increase in rice productivity from 3.5 tons to 6.8 tons per hectare, an increase in financial recording capabilities, and the independence of farmers in business planning. This program supports the achievement of SDGs number 1 (No Poverty), 2 (No Hunger), 8 (Decent Work and Economic Growth), and 12 (Responsible Consumption and Production).

Keywords: farmer empowerment, productivity, financial management, appropriate technology,

Introduction

Peudada District is one of the leading agribusiness areas in Bireuen Regency, Aceh Province, with an agricultural land area of $\pm 1,250$ hectares and the number of active farmers of around 1,800 families. The main commodity that the community is cultivating is paddy rice which is the basis of the livelihood of most of the population. Despite having great agricultural potential, Peudada District is included in the category of areas with a fairly high poverty rate. This condition shows that there is a gap between the potential of natural resources owned by the welfare of the farming community in the region. In recent years, agricultural productivity in Peudada has decreased significantly. Based on the official report of the Bireuen Regency Government in 2024, the rice harvest in Peudada, which previously reached 6-7 tons per hectare, is now only around 3.5 tons per hectare. In fact, around 700 hectares of rice fields in this area could not be planted due to limited facilities and suboptimal irrigation conditions. This decrease in productivity is a serious concern for the local government, considering that Peudada District is one of the strategic areas in supporting food security and improving the regional economy. One of the farmer groups that was directly affected was the Farmer Group located in Gampong Meunasah Krueng. This group consists of 25 active farmers with a cultivated land area of about 10 hectares. The main commodities are IR64 rice and local varieties, with a planting pattern twice a year. However, farmers' harvests from year to year continue to decline, influenced by several technical and non-technical factors. In terms of production, most farmers still use non-certified derivative seeds, so

their growth power and productivity are low. The planting process has also not followed the Standard Operating Procedures (POS) for rice field cultivation, such as setting planting distances, balanced fertilization, and simultaneous planting. As a result, plants are susceptible to pests and diseases. In addition, the lack of technical training and counseling has caused farmers to not adopt appropriate technology in the cultivation and post-harvest process. Another problem that is no less important is the weak managerial and institutional ability of the group. Most farmers do not have financial records, capital planning, or profit and loss calculations in their business activities. They also do not have a Group Business Plan (RUK) which is a reference in joint management and decision-making. This condition makes farmers remain in a subsistence farming pattern, find it difficult to improve production efficiency, and are unable to determine profitable marketing strategies. This situation is exacerbated by farmers' dependence on middlemen. In practice, middlemen provide capital loans in the form of seeds, fertilizers, and pesticides at the beginning of the planting season. As a consequence, when the harvest arrives, farmers are required to sell their crops to middlemen at below-market prices. Some of the harvest is even used to cut capital debt, so that farmers' net income is very minimal. This dependence forms a cycle of poverty that is difficult to break, where farmers do not have a bargaining position in determining the price or time to sell their crops. (Putra et al., 2015)

From the results of field observations, it is known that the group does not have a good farming management system.

Financial recording has not been carried out, the harvest is sold directly to the mill without the drying or processing process first, and the price of grain is determined by the buyer. Although the government has set the price of harvested dry grain at Rp6,500/kg, farmers in Peudada only receive Rp4,700/kg on average because they still sell in the form of wet grain. Nevertheless, Farmer Groups have great potential to be developed. Extensive agricultural land, high morale of members, and support from village officials and agricultural extension workers are important capital for the implementation of empowerment programs. With the right intervention through training, mentoring, and the application of modern agricultural technology, this group has the potential to become a model for an independent farmer group based on appropriate technology in Peudada District. Based on this analysis, it can be concluded that the main problems of partners are divided into two aspects, namely:

Production Aspects: low productivity due to the use of non-certified local seeds, unbalanced fertilization, non-simultaneous planting, and lack of application of appropriate technology.

Management aspects: weak financial record-keeping, business planning, and risk management capabilities, as well as high dependence on middlemen due to the absence of a collective marketing system and strong farmer institutions. These problems need to be intervened through Farmer Group Empowerment activities that focus on increasing production capacity through training and the application of appropriate technology, as well as strengthening farm business management so that groups are economically independent and competitive. **This service program aims to:**

1. increase production capacity through the application of appropriate technology and modern rice cultivation training, and
2. strengthening the financial and institutional management of farmer groups to be economically independent.

This activity also supports the achievement of the Sustainable Development Goals (SDGs), especially points 1, 2, 8, and 12, and is in line with *the government's Asta Cita* in developing the economy from villages.

Literature review

Empowerment of farming communities is a process of increasing the ability of farmers to be able to manage their resources and potentials independently and sustainably (Iryana, 2018). This effort not only covers the technical aspects of production, but also strengthens managerial capacity and market access (Setiawan et al., 2016)

According to Parawangi (2023), the role of the government and higher education institutions is very important in initiating training and mentoring that are able to change the mindset of farmers from subsistence to productive and market-oriented. (Oktariani & Yanti, 2023). This can also be an improvement in the profile and marketing of farmers. A good management strategy will provide a good financial understanding. So that training is needed to improve financial management, good financial management will also improve business management and good financial management. . With farmers being able to make financial reports, farmers will know how much profit and capital is spent. Therefore, it is important to provide assistance to improve financial management for farmer groups (Murni et al., 2016) (Nofikasari et al., 2025) (Stuart & Stuart, 2020) (Mohammad Zubair Hippy et al., 2025) (Andayani et al., 2023) In addition, financial management is an important aspect of farming. Ngangi et al. (2020) and in terms of household financial management. (Andayani et al., 2023) and (Nusi et al., 2021) shows that simple financial recording training can improve business efficiency, capital planning, and risk control. Appropriate technology is also key to increasing productivity (Islam et al., 2023), including the use of agricultural machinery, irrigation pumps, and simple digital systems for planting planning. (Ramadhani et al., 2022) Thus, the synergy

between technical training, managerial strengthening, and the application of technology becomes an effective model in improving the welfare of farmers at the local level. (Hasbiadi & Masitah, 2023)

Methods

The method used in this activity is an empowerment-based participatory approach, which is carried out for eight months (April-November 2025) with the following stages:

a. Socialization

It was held at the Meunasah Krueng Village Hall to provide an initial understanding of the goals and stages of the program to 25 members of farmer groups, village officials, and agricultural extension workers. Socialization is very important for the importance of understanding farmer groups. (Lantarsih et al., 2022)

b. Technical Training and Guidance (Technical Guidance)

Technical Guidance I (Production Aspect): Standard training in rice field cultivation, including setting planting distances, using superior seeds, integrated pest control, and balanced fertilization.

Technical Guidance II (Management Aspect): Training in farm business financial management, simple bookkeeping, capital planning, and profit and loss analysis using Microsoft Excel. (Nuraini et al., 2016)

c. Application of Appropriate Technology

The application of technology is carried out through the procurement of modern agricultural tools in the form of rice threshing machines, electric sprayers, irrigation water pumps, and the use of digital applications for planting schedules and land management. (Ritonga et al., 2022)

d. Mentoring and Evaluation

Assistance is carried out during the program with regular visits of at least eight times. Evaluation is carried out through pre-test and post-test on the technical and managerial abilities of farmers.

e. Program Sustainability

This activity is integrated with the field agricultural extension program (PPL) and is directed to become a pilot model for independent farmer groups in Peudada District in accordance with the recommendations in the research (Zahida I'tisoma Billah & Sri Mulyani, 2019)

Result

The Community Service Program (PKM) was carried out in Meunasah Krueng Village, Peudada District, Bireuen Regency, with target partners of *the Farmer Group*. The activity is focused on two main aspects, namely increasing agricultural productivity and strengthening farm management.

Broadly speaking, activities are carried out through the following stages:

1. Initial Socialization and Coordination – to introduce program objectives, map partner problems, and develop joint work plans with field agricultural extension workers (PPL) and village officials.
2. Rice Field Cultivation Technical Training – includes land cultivation materials, selection of certified superior seeds, simultaneous planting, integrated pest control, and balanced fertilization. (Yulia Sari et al., 2020)
3. Application of Appropriate Technology (TTG) – through a pilot use of a *thresher*, electric sprayer, irrigation pump, and soil pH measuring device to determine fertilizer needs.
4. Financial Management and Farm Business Planning Training – teaches simple financial record-keeping, *Group Business Plan (RUK) creation*, cost and yield analysis, and collective marketing strategies.
5. Mentoring and Monitoring – carried out for eight months, with evaluations every two months to assess the progress of farmers' technical and managerial skills. (Awaluddin et al., 2024)

After the activity took place, real results were obtained in the field as follows:

- Increased Productivity: Land productivity increased from an average of 3.5 tons per hectare to 6.5–6.8 tons per hectare after the application of superior seeds and simultaneous planting patterns.
- Production Efficiency: The use of modern agricultural tools is able to reduce labor costs by about 25% and accelerate harvest time by up to 30%.
- Improving Managerial Skills: As many as 80% of farmer group members are able to make simple financial records and understand the analysis of farm profits.
- Independence and Institutions: Farmer groups now have a Group Business Plan (RUK) and are starting to explore cooperation with village cooperatives for a collective marketing system.
- Independence from middlemen: There was a 40% decrease in dependence on middlemen after farmers understood the importance of capital management and independent marketing.

a. Production Aspect Results

After participating in training and mentoring, farmers began to implement standard operating procedures (POS) for rice cultivation. The use of certified superior seeds and the application of simultaneous planting patterns increased the yield from an average of **3.5 tons/ha to 6.8 tons/ha**. The application of modern agricultural tools such as water pumps and electric sprayers also increases work efficiency and reduces production costs by 25%.

b. Management Aspect Results

The managerial ability of farmers has increased significantly. As many as 80% of participants can make financial records, calculate costs and results, and prepare a Group Business Plan (RUK). The group also began selling crops collectively to village cooperatives so that they were no longer completely dependent on middlemen. (Zahida I'tisoma Billah & Sri Mulyani, 2019)

c. Social and Economic Impact

This activity strengthens solidarity between farmers, encourages the formation of an active institutional system, and increases the average household income of farmers by 35%. In addition, there has been an increase in farmers' participation in group activities and an increase in the interest of the younger generation in the modern agricultural sector. ("THE IMPLEMENTATION OF PARTNERSHIPS AS AN EFFORT TO EMPOWER GAPOKTAN AGRIBUSINESS INSTITUTIONS (Case of Cikarawang Village, Dramaga District, Bogor Regency)," 2022a)

d. Discussion

These results show that the combination of technical training and farm business management is able to increase farmers' independence and welfare. Productivity increases are in line with Islamic research and in accordance with a good form of empowerment that emphasizes the importance of technological innovation and knowledge transfer in improving agricultural efficiency. This is not only among men but also among women farmers. (Nuryanti et al., 2018) (Ningrum et al., 2022) This empowerment activity shows that the main problem of farmers in Peudada District is not only the technical aspect of production, but also the weak managerial capacity and institutional system of the group. This is in line with the initial situation analysis that farmers are still trapped in a circle of dependence on middlemen due to low business planning and financial recording skills. ("THE IMPLEMENTATION OF PARTNERSHIPS AS AN EFFORT TO EMPOWER GAPOKTAN AGRIBUSINESS INSTITUTIONS (Case of Cikarawang Village, Dramaga District, Bogor Regency)," 2022b)

Technical training and assistance have proven to be effective in increasing productivity. After implementing standard operating procedures (POS) for rice field cultivation and the use of certified superior seeds, crop yields increased significantly. This proves that the application of technology and correct cultivation standards can overcome most of the technical problems at the farmer level (Iryana, 2018; Islam et al., 2023). In addition, strengthening managerial capacity through simple financial training is one of the key factors in changing farmer behavior. Before the activity, most of the group members had no financial records and did not know the relationship between costs and business results. After the training, the majority of the group members were able to calculate capital needs, record transactions, and make business plans for the next planting season. These results support the findings of Ngangi et al. (2020) that farmers' financial literacy skills directly contribute to business efficiency and income increase. ("THE IMPLEMENTATION OF PARTNERSHIPS AS AN EFFORT TO EMPOWER GAPOKTAN AGRIBUSINESS INSTITUTIONS (Case of Cikarawang Village, Dramaga District, Bogor Regency)," 2022c)

This activity also has an impact on institutional and social aspects. Previously, the role of farmer groups was only limited to an annual communication forum without joint productive activities. After the program, farmer groups began to carry out collective coordination and decision-making functions, including the formation of a financial management team and crop marketing. Increased participation of group members in regular meetings strengthens institutional solidarity and independence. (Bui et al., 2023)

In terms of marketing, strengthening cooperation networks with village cooperatives and agricultural extension workers opens up new opportunities for groups to sell crops at better prices. This effort is slowly reducing the dominance of middlemen and opening up space for farmers to become the main actors in the agricultural value chain. (Alfiana Duwi Rahmayani, 2024)

The results of the activities also show that they are in line with the goals of *the Sustainable Development Goals (SDGs)*, in particular:

- **SDG 1 – No Poverty:** increasing farmers' incomes and reducing dependence on middlemen.
- **SDG 2 – Zero Hunger:** increasing local food productivity and village food security. (Fawaa&TMid, 2022)

- **SDG 8 – Decent Work and Economic Growth:** making the agricultural sector a source of productive economic growth.
- **SDG 12 – Responsible Consumption and Production:** encourage sustainable farming practices based on resource efficiency.

Thus, an empowerment approach that combines **technical, managerial, and institutional training** has proven effective in solving the problems faced by farmer groups in poor areas such as Peudada. Increasing crop yields, business independence, and institutional strengthening are the main indicators of the success of this PKM program. This program not only has a direct impact on increasing farmers' production and income, but also has broader **socio-economic implications**, including:

1. **The development of an integrated farmer empowerment model** that can be replicated by other farmer groups in Peudada District.
2. **Increasing the financial literacy of rural communities**, which supports the management of agriculture-based small and medium enterprises.
3. **The growth of collaboration between campuses, local governments, and the community** is in line with the implementation of the *Main Performance Indicators (KPIs)* of Higher Education, namely the involvement of lecturers and students in off-campus activities.
4. **The realization of synergy with the national Asta Cita**, namely the development of villages through the strengthening of the agriculture-based economy and food independence. (LEONARDO et al., 2022)

Conclusion

The PKM *Program for Empowering Farmer Groups* has succeeded in increasing the production capacity and management of farming businesses in Peudada District. This activity has a real impact in the form of increasing crop yields, financial independence, and strengthening group institutions.

Continuous support from local governments and universities is needed to expand the benefits of the program to other farmer groups so that it can encourage the creation of modern, independent, and sustainable agriculture in Bireuen Regency.

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