

# The Knowledge Potency Of Female Farmers As A Start-Up Capital Of Agribusiness Incubator: A Perspective Of Banyubiru Village Semarang Regency Jawa Tengah Indonesian

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**THE KNOWLEDGE POTENCY OF FEMALE FARMERS AS A  
START-UP CAPITAL OF AGRIBUSINESS INCUBATOR: A  
PERSPECTIVE OF BANYUBIRU VILLAGE, SEMARANG  
REGENCY, JAWA TENGAH, INDONESIAN**

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## 2 ABSTRACT

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The study aims to describe the percentage score of the knowledge potency of female farmers to support entrepreneurial ventures. This research is a quasi-experiment. The counseling intervention was carried out three times. This research using knowledge measurement tools and two Focus Group Discussion (FGD) activities for collecting data. The research sample is 198 female farmers, determined by purposive sampling from 440 members of 31 active Female Farmers Organization (FFO), located in Banyubiru, Banyubiru Sub-district Semarang Regency, Indonesia. The findings of this research are potential capital of knowledge is very worthy of being a solid academic argument to empower female farmers to do business generating financial value-added. Based on the results of a SWOT analysis, agribusiness incubator in Banyubiru Village becomes feasible and urgent. The knowledge potency of the female farmer to be food entrepreneurs can be positioned as the principal capital to start agribusiness incubators that are expected to be able to hone skills and increase entrepreneurial awareness. The knowledge potency of female farmers can support entrepreneurial activities, as well as being able to become the capital for establishing a business incubator in Banyubiru Village. This potential capital of knowledge is very worthy of being a solid academic argument to empower female farmers to do business generating financial value-added. Based on the results of a SWOT analysis, the presence of an agribusiness incubator in Banyubiru Village becomes feasible and urgent.

*Keywords:* Knowledge potency; women's empowerment; entrepreneur; family welfare.

## INTRODUCTION

Female farmers have not yet produced value-added. Their role is still at the margins, even from a cultural perspective, putting them behind, and limited knowledge capital is a significant factor ([Kuswardinah, 2009](#)). The kitchen owns women; they must serve the needs of a family, having other things such as pregnancy and childbirth ([Amu, 2005: 8](#)).

[Kuswardinah's research \(2006a\)](#) found that leadership education interventions positively affected the performance of administrators and members of FFO. The knowledge escalation of FFO members on maternal and child health (MCH) and food knowledge has been proven to significantly affect preventive measures against calorie and protein deficiency in children ([Kuswardinah, 2006b, 2007](#)). The management of FFO in the Semarang Regency has proactively mobilized its members to manage local natural resources. Facts on the ground show that 50 percent of FFO in the Semarang Regency are non-active ([Kuswardinah, 2006b](#)), 70 percent of the members have an elementary school education, and 42.5 percent of them have a socio-economic level in the low category ([Kuswardinah, 2007](#)). Only 20 percent of FFO actively manage agro-processed food entrepreneurs ([Departemen Pertanian, 2009](#)).

Female farmers in Kenya also experience low participation in economic activities; they receive entrepreneurial assistance and minimal information ([Lelo et al., 2005](#)).

There are four aspects of entrepreneurial knowledge: entrepreneurial methods, food processing from agricultural products, human resources management, and value-added income to improve family welfare ([Kuswardinah, 2014](#)). However, the research of [Adekanye et al., \(2009\)](#) found that socializing agricultural food is often ineffective. Facts on the ground reveal that there has been no incubator of agribusiness in the village of Banyubiru. At the same time, the potential for agricultural products, both fisheries, and food crops, are abundant. Business incubation is a demand of the new global economy, which occurs due to rapid and significant changes in technology, telecommunications, digitalization, regulation, and globalization. Hence, measuring the knowledge potency of female farmers in entrepreneurship as start-up capital for agribusiness incubators is urgent.

## METHOD

### Research Subjects and Locations

The study is a quasi-experimental study, with 198 subjects assigned by purposive sampling of 440 female farmers from 31 active FFO. The research took location in Banyubiru Village, Banyubiru Sub-district, Semarang Regency, Central Java, Indonesia. This area is very potential to support the economic growth of the rural regions in Central Java. The scope of agricultural land occupies 73.88 percent of its territory, while 26.22 percent is used as yard/buildings and Rawa Pening. Map of the Banyubiru Sub-district location of Semarang Regency.

Measuring instruments for achieving knowledge: entrepreneurship; processed food entrepreneurs, HR management, agricultural food processing and family welfare improvement reveals 5 questions, with the choice of answers 1 to 5, the score of each respondent is  $x = (5 \leq x \leq 25)$ ; food processing, reveals 6 questions, with answer options 1 to 5, the score of each respondent  $x = (6 \leq x \leq 30)$ . The descriptions of each option's answer choice of processed food entrepreneurs, HR management, agricultural food processing and family welfare improvement are: 1 = incorrect; 2 = not quite correct; 3 = quite correct; 4 = correct; 5 = very correct. Cronbach's Alpha test instrument score: food processing = 0.838; entrepreneurship = 0.853; HR management = 0.82; family welfare = 0.850. All instruments are valid, p value > 0.5. Furthermore, the respondent's scores are grouped into 5 categories. Score categorization is done with the following criteria: very high, ( $x > M + 1.5 SD$ ); high, ( $M + 0.5 SD < x \leq M + 1.5 SD$ ); medium, ( $M - 0.5 SD < x \leq M + 0.5 SD$ ); low, ( $M - 1.5 SD \leq x \leq M - 0.5 SD$ ); very low, ( $x < M - 1.5 SD$ ) (Azwar, 2012). The percentage of achievement in each category is compared with the formula:  $NP = (R \times 100\%) \times (SR)^{-1}$ ; NP = percent value sought or expected R = number of respondents in the category, SR = Total number of respondents, 100 = fixed number.

**Gradual FGD:** before counseling, the FGD, together with *Penyuluh Pertanian Lapangan* (Agricultural Extension Workers) and Female Farmers Organization (FFO) management focused on revealing the implementation of the ongoing FFO activities, compiling modules, and establishing female farmers as counseling/socialization participants; after data collection, FGD together with Agricultural Extension Workers (AEW), FFO management and representatives of female farmers, the focus lies on identifying the feasibility of establishing an agribusiness incubator and identifying points of pre-incubation, incubation and post-incubation activities.

## RESULTS

On the first FGD of FFO management, AEW, and other participants, the results are as follows:

The priority of FFO activities is still oriented towards meeting the material needs of members, ranging from savings and loans. A counseling program on entrepreneurship, human resource management, and family economic welfare/management has not been conducted. In contrast, counseling on food management was carried out by FAE from the Ministry of Agriculture ([Departemen Pertanian, 2009](#)).

Classical constraints, in general, are related to the limited knowledge that supports entrepreneurship, limited capital, and business discourse to market the products.

KWT routine activities are carried out every month with *Pemberdayaan Kesejahteraan Keluarga* (Family Welfare Movement or FWM) activities so that the FFO programs overlap with the FWM programs.

The entrepreneurship program has not been included in the FFO programs because there is no official guidance from the relevant department, namely the Agriculture Department.

An agreement is decided on the syllabus extension module containing some materials, namely: how to do food processing entrepreneurship; how to manage HR; processing agricultural products; knowledge escalation for family welfare. The application of the syllabus in the form of modules was prepared professionally by the research team. Then The application determined that counseling would be held three times, which would be agreed upon together.

Determining female farmers who participated in counseling, and female farmers selected 198 people.

### **Results of Counseling Program**

**Table 1.** Entrepreneurial knowledge

Category	Frequency	Percentage (%)	Limit	Explanation
Very high	81	40.9	25	Mean =19.7
High	85	42.9	21	Category = high
Medium	31	15.7	17	(>17)
Low	1	0.5	13	
Very low	0	-	9	
Total	198	100%		

The average score of entrepreneurial knowledge is high (Mean > medium).

**Table 2.** HR management knowledge

Category	Frequency	Percentage (%)	Limit	Explanation
Very high	110	55.6	25	Mean =20.8
High	68	34.3	21	Category = high
Medium	20	10.1	17	(>17)
Low	0	-	13	
Very low	0	-	9	
Total	198	100%		

The average score of HR management knowledge is in the high category (Mean > medium).

**Table 3.** Knowledge of family welfare

Category	Frequency	Percentage (%)	Limit	Explanation
Very high	12	6.1	25	Mean = 15.9
High	67	33.8	21	Category = medium
Medium	100	50.5	17	(> 13)
Low	19	9.6	13	
Very low	0	-	9	
Total	198	100%		

The average score of family welfare knowledge is in the medium category (Mean > low).

**Table 4.** Knowledge of processing agricultural food products

Category	Frequency	Percentage (%)	Limit	Explanation
Very high	55	27.8	30	Mean = 23.8
High	122	61.6	25.2	Category = high
Medium	20	10.1	20.4	(> 20.4)
Low	1	0.5	15.6	
Very low	0	-	10.8	
Total	198	100%		

The average score of knowledge on processing agricultural food products is high (Mean > medium limit).

**Results of FGD II**

The second FGD produced incubator business steps as a process system, from the pre-incubation, incubation, and post-incubation stages. The elements involved in Phase II of FGD are all FFO management, Agricultural Extension Workers, and selected FFO members. The planned stages of the agribusiness incubation process.

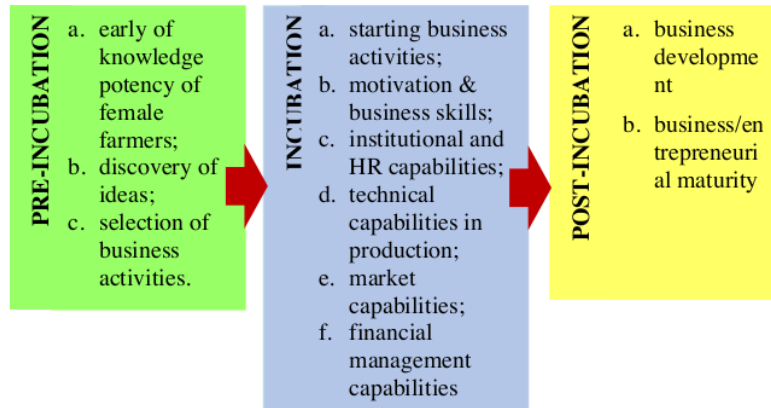


Figure 1. Activities of Incubation Stage



## DISCUSSION

The results significantly proved the results of counseling female farmers to upgrade their knowledge. The increase has a positive impact; it changes views and perceptions and is expected to improve behavioral actions gradually. Entrepreneurial knowledge delivered through counseling turned out to also help strengthen self-confidence, which implies building confidence and positive attitudes that in turn produce proactive actions for entrepreneurship, in line with government efforts that actively stimulate them through various efforts to improve the welfare of rural families, which are popularly called poverty alleviation programs ([Kuswardinah, 2014](#)). In Kenya, gender inequality in the agricultural sector has limited women's access to the labor and agriculture market. Women are less in control of income from agricultural production than men ([Aguilar et al., 2015](#); [Fischer & Qaim, 2012](#); [Heyer, 2006](#); [Zereyesus, 2017](#)). Only 0.5 percent of Kenyan women have access to financial services ([Hunger, 2016](#)). The success of counseling in this study proves an increase in entrepreneurial knowledge among female farmers. Entrepreneurial knowledge can be an opportunity and an essential capital for the Female Farmers Organization to intensify the subsequent training, which accumulation can reach a golden chance for the achievement of "entrepreneurial awareness" of the members of female farmers in the future. Other findings explain that the understanding of female farmers about family welfare is in the medium category. These findings can awaken this fact from the point that the condition of the socio-economic level of most of them is relatively low. Most of the female farmers are portraits of mental profiles that are always poor or feel poor about the preferences of economic abundance. There is a mental position that tells of the coming of welfare for themselves and their families, as well as an abundant mental predisposition to longing for the opportunity to come to touch them. That condition is a sufficient and even frenzied condition to start planning strategies to design a particular spectrum to improve the welfare of their families ([Kuswardinah, 2019](#)). This condition is diametric with the fact that most of them only have low education. As has been known, education contributes very significantly to the low participation of female farmers in group activities ([FAO, 2011](#); [Idrisa et al., 2007](#)). Any interpretation of efforts that lead to improving family welfare would be the correct address to go in such a situation. Some of the energy of thinking of female farmers boils down to the quest for benefits to meet the needs of life today or on routine days. The primary substance starts and focuses on activities that lead to worshipping Allah The Almighty because the largest number of them are devout Muslim women. After that, they try to meet the needs of food and drink perfunctory. Perhaps, desires are crossing their minds always to provide nutritious food for their families, manifested from counseling that they receive every month from Family Welfare Movement

activities. In addition to financial factors, many factors can explain why they have not yet done it. One of the biggest resistance factors is that there are weaknesses in complex mental structures that dictate the expression of their actions. For example, one small aspect of resistance is having a modest diet, both menu choices and nutritional value calculations. All of them are based on the low economic carrying capacity of the family, so that even on the other hand, sending their children to tertiary education is still perceived by them as a luxury investment. Female farmers, as women Muslims, assume that having money is one of the priority matters besides worshipping God, and that is still preserved in a mental map. Facts on the ground eventually support that getting formal employment has now become very difficult. Therefore, it is natural that there is not yet a decent enough appreciation for higher education for their sons and daughters, especially understanding its multi-dimensional benefits.

From the psychological perspective, female farmers have self-defense mechanisms that are strong enough to flexibly appreciate the positive changes that occur in themselves and their families. For example, the increase of economic quality of the family has not been able to amputate the poverty stigma, which is nested in its mental map. They feel okay with it, although the opposite phenomenon is also found in some cases. The strengthening of the family economy is accompanied by changes in life patterns that are counterproductive. In essence, rural female farmers are the backbone born of the communities they serve as mothers, wives, leaders, and willing to be forced to actively participate in activities of economic value, even though they are minus in calculations. That is, rural women have a high commitment to the family, which directly impacts their capacity to interact with entrepreneurial opportunities.

SWOT analysis results for the feasibility of forming the Banyubiru Village agribusiness incubator are as follows.

Table 5. SWOT analysis

External Factors	Internal Factors	
	<i>Strengths (S)</i>	<i>Weaknesses (W)</i>
	the agricultural, natural resources (fish and plants) are abundant; human resources are in the large numbers, with the active Female Farmers Organizations; knowledge and willingness of FFO members to enter into entrepreneurship is high; there are available lands for offices and activities.	Lack of financial capital; lack of conceptual money about incubators; low-level education of human resources; no product marketing knowledge; weaknesses in the IT field; household activity taking time and attention; weaknesses in managing finances.
<b>Opportunities (O)</b>	<i>Strategy S-O</i>	<i>Strategy W-O</i>
<b>A variety of rare processed products that are not yet on the market; very wide-open market; effortless transportation; the presence of encouragement from the village officials</b>	Using strengths to take advantage of opportunities (identified in detail during operational preparation)	Taking advantage of opportunities by overcoming weaknesses (identified in fact during operational preparation)
<b>Threats (T)</b>	<i>Strategy S-T</i>	<i>Strategy W-T</i>
<b>the use of ICT is becoming a trend in buying and selling; the product competition is qualitatively very high; the public still put a low trust in traditional products; there are difficulties and rigor in business partnership establishment.</b>	Using strengths to deal with threats (identified in detail during operational preparation)	Minimizing weaknesses to face threats (identified in fact during operational preparation)

From the SWOT results, the village of Banyubiru has great potency and opportunities for agribusiness incubators. Hence, what is needed now is the intervention of investors and, at the same time, the supervisor for operational activities.

## CONCLUSION

The urgency of the FFO management role must be present to maintain the capacity achievements within a safe space. The board can start by seeking venture capital for members with repayments in installments or building a scheme for establishing an agribusiness incubator; FFO can fulfill all business capital needs. There, agribusiness incubators can also obtain the efforts to develop and market merchandise products from the kitchen of female farmers. The SWOT analysis results show the readiness of Banyubiru Village to welcome the presence of an agribusiness incubator. Furthermore, the most urgent additional role of FFO is together with the research team and the Agriculture Department to acquire partners who will form and develop an agribusiness incubator.

The FFO members in Banyubiru Village, Banyubiru Sub-district, Semarang Regency, Central Java have the potency to initiate the agribusiness incubator establishment. FFO members can develop the initial capital in their entrepreneurial knowledge calculative as an HR capital that can change as an incubator "tenant," and agribusiness incubator can further develop its potential. The most important recommendation of this research is to follow up on the idea, which is to recommend it to third parties who may be the initial financiers of an agribusiness incubator founding.

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