

**EMPOWERMENT OF FARMER GROUPS THROUGH AGRICULTURAL FINANCIAL
MANAGEMENT TRAINING: OPTIMIZING FARMER EXPENDITURES AND INCOME
IN THE AMONG TANI FARMER GROUP**

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Abstract

Effective financial management is essential to the sustainability of farming businesses, especially amid economic changes and challenges faced by farmer groups such as Among Tani in Bumiaji, Batu City. Despite the growing awareness of the importance of financial management, many farmers still have difficulty applying the correct financial principles, especially in separating personal finance and farming. This creates a significant knowledge gap in applying practical and efficient financial management among farmers. Financial management training is carried out using a practical approach to answer this need, where the material is delivered through a combination of theory and practical sessions directly in the field. The main results of this training show that there is an increase in farmers' knowledge and skills in recording financial transactions, budgeting, and financial risk management. The participant's response was also very positive, with high enthusiasm for applying the techniques learned, and planned to form a small group focusing on joint financial management. Some participants even expressed their intention to immediately implement more transparent and efficient recording techniques in their farming businesses.

Keywords : Farmer Group, Training, Financial Management, Agriculture

Abstrak

Pengelolaan keuangan yang efektif sangat penting bagi keberlanjutan usaha tani, terutama di tengah perubahan ekonomi dan tantangan yang dihadapi oleh kelompok tani seperti Among Tani di Bumiaji, Kota Batu. Meskipun kesadaran akan pentingnya pengelolaan keuangan semakin meningkat, masih banyak petani yang kesulitan menerapkan prinsip keuangan yang benar, terutama dalam memisahkan keuangan pribadi dan usaha tani. Hal ini menimbulkan kesenjangan pengetahuan yang signifikan dalam penerapan pengelolaan keuangan yang praktis dan efisien di kalangan petani. Pelatihan pengelolaan keuangan dilaksanakan dengan menggunakan pendekatan praktis untuk menjawab kebutuhan tersebut, di mana materi disampaikan melalui kombinasi sesi teori dan praktik langsung di lapangan. Hasil utama dari pelatihan ini menunjukkan adanya peningkatan pengetahuan dan keterampilan petani dalam pencatatan transaksi keuangan, penganggaran, dan pengelolaan risiko keuangan. Respon peserta juga sangat positif, dengan antusiasme yang tinggi untuk menerapkan teknik yang dipelajari, dan berencana untuk membentuk kelompok kecil yang berfokus pada pengelolaan keuangan bersama. Beberapa peserta bahkan menyampaikan niatnya untuk segera menerapkan teknik pencatatan yang lebih transparan dan efisien dalam usaha tani mereka.

Kata Kunci : Kelompok Tani, Pelatihan, Pengelolaan Keuangan, Pertanian

Introduction

Empowering farmer groups through agricultural financial management training is very important to improve the livelihood and sustainability of agricultural communities. The proposed community service project aims to address the challenges faced by farmer groups in optimizing their expenditure and income management (Djibran et al., 2023). The current situation among Tani Farmer Group in Bumiaji, Batu City, presents several urgent problems related to agricultural financial management. First, many farmers struggle with limited financial resources, thus hindering their ability to invest in essential materials such as seeds, fertilizers, and equipment (Roz et al., 2020). These limitations often result in reduced agricultural productivity and income levels, perpetuating the cycle of poverty in society (Yuriansyah et al., 2020). In addition, farmers' lack of financial knowledge and management expertise leads to inefficient use of resources and lost opportunities to generate income. Many farmers lack basic knowledge of budgeting, record-keeping, and financial planning, making it difficult to optimize their expenses and identify profitable ventures (Rachma & Umam, 2021).

In addition, external factors such as market volatility, fluctuations in raw material prices, and unpredictable weather patterns add to farmers' financial challenges (Wattie & Sukendah, 2023). This uncertainty makes it difficult for farmers to plan and manage their finances effectively, leaving them vulnerable to economic shocks and setbacks (Fadhli et al., 2021). Based on the analysis of the current situation, it can be identified several priority problems faced by the partners of the Among Tani Farmers Group in Bumiaji, Batu City namely the aspect of limited financial resources is one of the main challenges faced by the farmer group is the scarcity of financial resources (Khoirudda'I Hermawan et al., 2022). Many farmers struggle to find adequate funding to purchase essential agricultural materials such as seeds, fertilizers, and machinery. Farmers cannot invest in technologies or techniques that can improve efficiency and yields without adequate financial resources, perpetuating society's poverty cycle (Supratini et al., 2020).

Another aspect of the lack of financial literacy and management skills is farmers' lack of financial literacy and management skills. Many members of farmer groups have limited knowledge of basic financial concepts such as budgeting, record-keeping, and financial planning (Bingawati, 2023). This financial skills deficit makes it difficult for farmers to manage their finances effectively, optimize spending, and identify opportunities to generate income. As a result, they may have difficulty making informed decisions regarding resource allocation, leading to inefficiencies and lost opportunities for financial growth (Anwar et al., 2020).

To overcome the challenges faced by the Among Tani Farmer Group in Bumiaji, Batu City, a systematic solution tailored to their priority problems is needed. The proposed solutions include a range of strategies to improve financial management, increase income-generating opportunities, and increase agricultural productivity (Radix AP Jati et al., 2022). Each solution offers different outputs that can be measured and measured, thus contributing to the overall goal of empowering farmer groups. Financial management training is a series of training sessions for farmer group members (Muslim, 2022).

Agricultural best practice workshop is an agricultural best practice focusing on techniques to increase productivity, reduce input costs, and improve crop quality (Primasatya et al., 2020). Farmers will learn about sustainable farming methods, soil management, crop rotation, pest control, and water conservation. Modern agricultural practices will increase agricultural yields and income levels. Farmers will be exposed to various topics throughout the workshop, including sustainable farming methods, soil management, crop rotation, pest control, and water conservation (Basri et al., 2022).

Method

The implementation of the proposed solution to overcome the challenges faced by partners, namely the Among Tani Farmers Group in Bumiaji, Batu City, will follow a systematic approach consisting of the following steps:

1. Needs Assessment and Planning: The first step involves conducting a comprehensive needs assessment to identify farmer groups' specific financial management challenges.
2. Resource Mobilization: The next step is to mobilize the resources needed to support the implementation of the solution. This can include the funding, materials, and expertise needed to

host training sessions, workshops, and market access facilitation activities (A. Pontoan et al., 2021).

3. **Stakeholder Engagement:** Involving stakeholders, including members of farmer groups, local governments, agricultural extension workers, and community leaders, will be crucial in the implementation process.
4. **Training and Capacity Building:** The core component of the implementation methodology is the delivery of training activities and capacity building to farmer group members. Training sessions on financial management, agricultural best practices, and value-added product development will be held regularly. These interactive and participatory sessions will allow participants to learn practical skills and techniques through hands-on activities, demonstrations, and case studies (Riyadi, 2019).
5. **Market Access Facility:** At the same time, efforts will be made to facilitate market access for members of farmer groups. This includes identifying potential buyers, building market relationships, and supporting product marketing and promotion. Members of the farmer group will receive training on product diversification and value-added processing to capitalize on market opportunities and increase their income potential (Wuli, 2023).
6. **Monitoring and Evaluation:** Throughout the implementation process, monitoring and evaluation mechanisms will be in place to track progress, measure outcomes, and assess the effectiveness of the intervention. Key performance indicators (KPIs) will be identified to evaluate the impact of solutions on farmers' livelihoods, financial management practices, agricultural productivity, and market access. Regular monitoring visits, surveys, and feedback sessions will be conducted to gather stakeholder data and insights.

Documentation and Knowledge Sharing: Finally, efforts will be made to document project activities, successes, challenges, and learnings. Case studies, reports, and knowledge products will be developed to capture insights and experiences from the implementation process (Ningtyas et al., 2022).

Result And Discussion

Preliminary Study

Analyzing farmers' needs for the empowerment of farmer groups through agricultural financial management training in Batu City, especially in farmer groups such as Among Tani and Bumiaji, is crucial in improving farmers' welfare and the agricultural sector's productivity. In this context, understanding the needs of farmers is the main foundation for designing practical and relevant training programs. The needs analysis will consider the economic and social situation of the farmers in the area. This includes understanding their income and expenditure levels and the critical challenges in managing agricultural finances. For example, awareness of the importance of sound financial management in optimizing revenue and reducing losses is a priority.

Not only that, social and psychological aspects also need to be considered. The training must motivate farmers to apply the learned financial management practices daily. This can be through a real-life case-oriented approach, communication skills training, and building confidence in managing finances. Finally, needs analysis should consider environmental factors that affect agricultural practices. For example, climate change and market fluctuations can affect the successful implementation of agricultural financial management. Therefore, training should provide insights and skills that allow farmers to adapt to changing conditions.

Table 1. Preliminary Analysis Before the Implementation of Community Service

No	Question	Answer Options (Points)	Percentage
1	Do you have internet access?	1. Yes	80%
		2. No	20%

2	How often do you use your smartphone?	1. Infrequently	10%
		2. Sometimes	30%
		3. Often	60%
3	Do you prefer to learn through the following channels?	1. Video	50%
		2. Readings	20%
		3. Both are the same	30%
4	How important is it for you to have access to information about agricultural financial management?	1. Very Important	70%
		2. Important	20%
		3. Less Important	7%
		4. Not Important	3%
5	Have you taken any financial management training before?	1. Yes	60%
		2. No	40%
6	Do you prefer training	1. Online	75%
		2. Offline	25%
7	How familiar are you with the concept of agricultural financial management?	1. Very Familiar	30%
		2. Familiar	50%
		3. Less Familiar	15%
		4. Not Familiar	5%
8	How much interest do you have in studying agricultural financial management?	1. Very Large	40%
		2. Large	30%
		3. Less Large	20%
		4. No Interest	10%
9	How easy is it for you to access agriculture-related learning resources online?	1. It is elementary	45%
		2. Easy	35%
		3. difficult	15%
		4. Very Difficult	5%
10	Do you have any previous experience with online learning platforms?	1. Yes	60%
		2. No	40%
11	How often do you use online learning apps?	1. Infrequently	20%
		2. Sometimes	50%
		3. Often	30%
12		1. Face-to-face	55%

	Do you prefer training with an in-person or self-paced instructor?	2. Self-sufficient	45%
13	How important is it for you to have direct interaction with the instructor?	1. Very Important	70%
		2. Important	20%
		3. Less Important	7%
		4. Not Important	3%
14	Do you have a preference for a particular format of learning content?	1. Video	40%
		2. Teks	25%
		3. Picture	15%
		4. Interactive	20%
15	How often do you participate in online discussions related to agriculture?	1. Infrequently	30%
		2. Sometimes	50%
		3. Often	20%
16	How easily can you understand the learning materials delivered in a written format?	1. It is elementary	25%
		2. Easy	40%
		3. difficult	25%
		4. Very Difficult	10%
17	Do you have a preference for shorter or longer learning durations?	1. Shorter	35%
		2. Longer	65%
18	How often do you attend webinars or online seminars related to agriculture?	1. Infrequently	45%
		2. Sometimes	30%
		3. Often	25%
19	How effective do you think the use of multimedia in learning is?	1. Highly Effective	60%
		2. Effective	30%
		3. Less Effective	7%
		4. NotEffective	3%
20	Do you prefer training with active or passive learning methods?	1. Active	70%
		2. Passive	30%

Previous literature studies have highlighted the importance of internet access and the use of smartphones in the context of agricultural learning. One of the previous literature studies conducted by (Effendy et al., 2020) revealed that most rural farmers have adequate internet access, primarily through smartphones. This literature study shows.

In addition, other literature studies conducted by (Mukti et al., 2021) explore farmers' learning preferences in the context of agriculture. The literature study results show that most farmers prefer learning through video to reading or other methods. These findings indicate that multimedia content, especially video, can increase farmers' interest and understanding of learning materials.

Subagyo, Dwi Wulandari, Afwan Hariri Agus Prohimi, Buyung Adi Dharma, Ari Gunawan, Afis Baghiz Syafruddin | Empowerment Of Farmer Groups Through Agricultural Financial Management Training: Optimizing Farmer Expenditures And Income In The Among Tani Farmer Group

The survey results show that most farmers have internet access (80%) and use smartphones regularly (60%). These findings indicate that online learning media, such as videos and applications, can be effective because most farmers have adequate access. In addition, farmers' preference for learning through video (50%) highlights the importance of multimedia content, especially video, in increasing learning effectiveness. Furthermore, most farmers (70%) consider it essential to have access to information on agricultural financial management, indicating that the availability of easily accessible learning resources on this topic is highly desirable.

In addition, most farmers (60%) have experience with online learning platforms and prefer online training (75%). However, some farmers still choose offline training (25%), while most (70%) emphasize the importance of direct interaction with instructors. The last thing to note is that most farmers (60%) consider multimedia in learning very effective and prefer active learning methods (70%).

The Concept of Empowering Farmer Groups Through Agricultural Financial Management Training

Learning related to the empowerment of farmer groups through agricultural financial management training is a concept that aims to improve the welfare and economic sustainability of farmers in rural areas. The main focus is to optimize farmers' expenditure and income in farmer groups, as happened in the Among Tani Farmers Group, Bumiaji, Batu City. Agricultural financial management training allows farmers to understand how to manage their finances effectively, including expenses and income, and make intelligent decisions in managing limited financial resources. Through this training, farmers will be equipped with the knowledge and skills to develop appropriate financial plans, manage risks, and use innovative and sustainable financial management techniques.

This learning concept also encourages collaboration and knowledge exchange between farmers in farmer groups. By sharing experiences and best practices, farmers can learn from each other and support each other in improving their financial management skills. In addition, this collaborative learning also allows for the creation of strong social networks among members of farmer groups, which can support the exchange of information and assistance in the future. The training also covers practical aspects such as using information and communication technology (ICT) in agricultural financial management. By leveraging specialized apps and software, farmers can monitor and manage their finances more efficiently and gain access to market information essential for strategic decision-making. In addition to providing direct benefits for farmers in improving their skills and knowledge, agricultural financial management training also has a broader positive impact on the development of local agriculture and the rural economy. By strengthening the financial capacity of farmers, this learning concept has the potential to encourage sustainable economic growth, increase food security, and reduce poverty in rural areas.

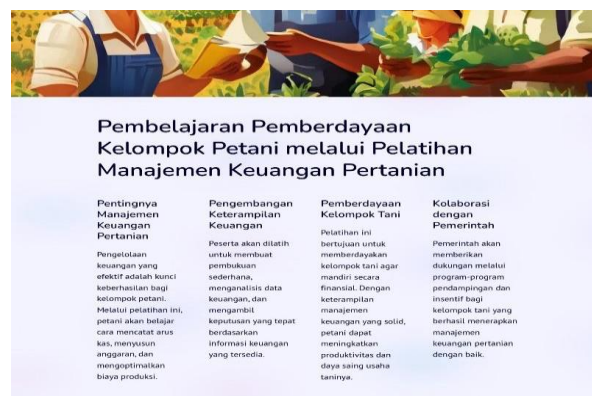


Figure 1. The Concept of Empowering Farmer Groups Through Agricultural Financial Management Training

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Design of Training Materials and Media Related to Farmer Empowerment as an Effort to Increase the Independence and Capacity of Farmer Groups in Managing Economic Resources

The development of materials and videos related to empowering farmer groups through agricultural financial management training aims to increase farmers' independence and capacity to manage their economic resources. This is important because of farmers' vital role in achieving food security and economic development in rural areas. Farmer empowerment includes providing the knowledge, skills, and access necessary to manage their finances. These materials and videos clarify the concept of farmer empowerment, which is not only about financial assistance but also about empowering farmers with agricultural financial management knowledge and skills. Empowerment also refers to farmers' independence in making financial decisions without relying on external assistance. In the context of the Among Tani Farmers Group in Bumiaji, Batu City, the materials and videos must consider local challenges, such as soil and weather conditions, as well as the specific needs of the farmer group. By providing appropriate knowledge and skills, it is hoped that farmers can manage their finances more efficiently, increase income, and strengthen the economic resilience of agricultural communities.



Figure 2. Design of Learning Materials and Media Related to Farmer Empowerment as an Effort to Increase the Independence and Capacity of Farmer Groups in Managing Economic Resources.

Design of Training Materials and Media Related to the Role of Farmer Groups in Local Economic Development and Sustainable Agricultural Development

The role of farmer groups is very relevant in local economic development and sustainable agriculture. They are significant agricultural actors in improving people's welfare and protecting the environment. Local economic development farmer groups create jobs and increase local income. Financial management training allows them to manage financial resources efficiently, increase purchasing power, and support local economic growth. Increasing farmers' incomes also supports the development of infrastructure and public services. For sustainable agricultural development, farmer groups are responsible for preserving the environment. Financial management training prepares them to implement green agricultural practices, choose sustainable technologies, and safeguard biodiversity. This not only supports the environment but also improves the productivity and quality of agricultural products.

The development of these training materials and videos not only provides direct economic benefits but also supports sustainable agricultural development and environmental conservation. With a better understanding of financial management and sustainable agricultural practices, farmer groups can become agents of positive change in sustainable economic development and agriculture.

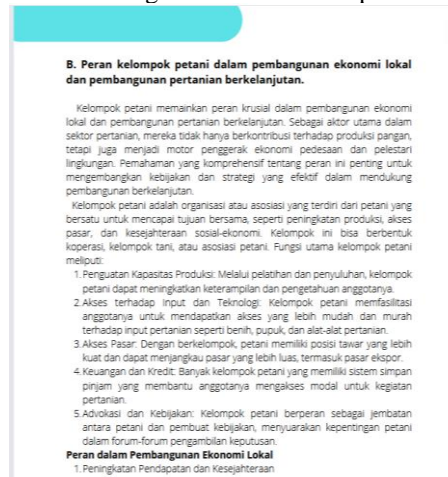


Figure 3. Design of Training Materials and Media Related to the Role of Farmer Groups in Local Economic Development and Sustainable Agricultural Development.

Material Validation Questionnaire

This material expert test was carried out by validators who are experts in their fields to provide suggestions and assessments on the development of learning materials for Farmer Group Empowerment Through Agricultural Financial Management Training: Optimizing Farmers' Expenditure and Income in Farmer Groups Among Tani, Bumiaji, Batu City so that it can be known that the learning materials developed have met the valid or bloom category. The assessment data of the training material test can be seen in Table 1.

Table 2. Data on the evaluation of training materials

Criteria Assessed	Validator Value 1	Validator Value 2	Validator Value 3	Total Score	Percentage	Criterion
Materials Relevant to the needs of farmers	4	5	4	13	65%	Good
The Relationship of Materials with the Location Conditions of Among Tani, Bumiaji, Batu City	3	4	3	10	50%	Moderate
Ease of Understanding of the Material	5	4	5	14	70%	Good

Suitability of Materials to Training Objectives	4	3	4	11	55%	Moderate
Integration of Materials with Other Materials	3	5	4	12	60%	Moderate
Availability of Supporting Materials (case examples, images, etc.)	4	4	3	11	55%	Moderate
Completeness of Materials (not too much or too little)	4	3	4	11	55%	Moderate
Matching of Materials with training duration	5	4	5	14	70%	Good
Ease of Application of Materials in Practice	4	5	4	13	65%	Good
Material Relevance to the financial condition of farmers	3	4	3	10	50%	Moderate
Material Suitability with government policies related to agriculture	4	3	4	11	55%	Moderate

Completeness of Materials with Aspects of Agricultural Financial Management	5	4	5	14	70%	Good
Creativity in the delivery of material	4	5	4	13	65%	Good
Readability of the material (easy-to-read writing)	4	4	3	11	55%	Moderate
Adequacy of Materials to achieve training objectives	5	4	5	14	70%	Good
Material Updates (latest data and information)	4	3	4	11	55%	Moderate
Material Relationship with Types of Agricultural Businesses Among Tani	3	4	3	10	50%	Moderate
Regularity of Material Presentation	4	5	4	13	65%	Good
Availability of Alternative Materials for Farmers with Different Conditions	4	3	4	11	55%	Moderate

Ease of access and download of Materials	5	4	5	14	70%	Good
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The results of the material validation test showed a varied evaluation of various aspects of the training material, and the material was considered quite relevant to the needs of farmers, with an average score of 4.33 and an overall percentage of 65%. Although it is considered positive, there is still room for improvement so that the material can be more in line with the more specific needs of farmers. The literature study shows a gap between the training material and local conditions in Tani, Bumiaji, and Batu City (Ningsih & Nugroho, 2020). While the material is generally relevant, there is a need to tailor the material to the specific context at the training site to make it more effective and relevant to local farmers. The evaluation of the relationship between the material and the location conditions showed an average value of 3.33 with a percentage of 50%. This shows that despite the connection, further adjustments are still needed so that the material can be more suitable for the specific context in Among Tani, Bumiaji Kota Batu (Djibran et al., 2023).

The material was considered very easy to understand, with an average score of 4.67 and a percentage of 70%. This evaluation indicates that the presentation of the material is done well and effectively in facilitating the trainees' understanding of the material (Addin Albariki & Shofwan, 2021). The evaluation showed an average score of 3.67 with a percentage of 55%, indicating that further adjustments are still needed so that the material can be more consistent with the training objectives that have been set. Although it is considered entirely integrated with other materials, the evaluation shows that there is still room for improvement, with an average score of 4.00 and a percentage of 60%. Further attention is needed to ensure consistency and coherence between the material presented (Setiawan & Poerwanti Hadi Pratiwi, S.Pd., 2021).

Media Validation Questionnaire

This media expert test is carried out by validators who are experts in their fields to provide advice and assessment on developing training materials so that it can be known that the learning materials developed have met the valid or blank category. The data of the training media test assessment can be seen in Table 2.

Table 3. Data On The Evaluation Of Training Media Tests

Criteria Assessed	Validator Value 1	Validator Value 2	Validator Value 3	Total Score	Percentage	Criterion
Clarity of training objectives	5	4	5	14	93.33	Excellent
Suitability of materials to the needs of farmer groups	4	4	4	12	80.00	Good
Completeness of the material presented	5	5	5	15	100.00	Excellent

Relevance of material to agricultural financial management	5	4	5	14	93.33	Excellent
Method of delivering material	4	3	4	11	73.33	Pretty Good
Use of easy-to-understand language	5	5	4	14	93.33	Excellent
Participant involvement in training	4	4	4	12	80.00	Good
Provision of real-life case examples	4	5	5	14	93.33	Excellent
Providing solutions to problems faced by farmers	5	5	4	14	93.33	Excellent
Completeness of teaching materials (modules, presentations, etc.)	5	4	5	14	93.33	Excellent
The speaker's ability to explain the material	5	5	5	15	100.00	Excellent
Response to participant questions	4	4	4	12	80.00	Good
Timeliness of training	5	5	5	15	100.00	Excellent

Availability of training support facilities and infrastructure	4	4	3	11	73.33	Pretty Good
Suitability of the training duration with the material delivered	5	4	4	13	86.67	Excellent
Program sustainability after training is completed	4	3	4	11	73.33	Pretty Good
The effectiveness of training in improving financial management knowledge	5	5	4	14	93.33	Excellent
The effectiveness of training in improving financial management skills	4	4	4	12	80.00	Good
The Effect of training on optimizing farmers' expenditure	5	5	5	15	100.00	Excellent
The Effect of training on increasing farmers' income	5	5	5	15	100.00	Excellent

The results of the validation test of the agricultural financial management training media at the Among Tani Farmers Group, Bumiaji, Batu City, showed that three validators considered this training very good. A previous literature study examining the effectiveness of financial management training

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and the relevance of the material provided to farmer groups showed a significant improvement in farmers' financial knowledge and skills (Sari & Pebriani, 2023). The clarity of the training objectives received an average score of 4.67 (93.33%), the suitability of the material with the needs of farmer group 4 (80%), and the completeness of the material 5 (100%). The relevance of the material to agricultural financial management received a score of 4.67 (93.33%). The material delivery method was considered quite good, with a score of 3.67 (73.33%), while easy-to-understand language received a score of 4.67 (93.33%). The involvement of participants was rated 4 (80%), and the provision of real case examples and solutions received a score of 4.67 (93.33%). The completeness of the teaching materials also received a score of 4.67 (93.33%), the ability of the presenter to explain the material 5 (100%), and the response to the participant's question 4 (80%). The timeliness of the training was scored 5

The availability of supporting facilities and infrastructure scored 3.67 (73.33%), the suitability of the training duration with the material 4.33 (86.67%), and the sustainability of the program after the training was completed 3.67 (73.33%). The effectiveness of the training in improving financial management knowledge and skills received scores of 4.67 (93.33%) and 4 (80%), respectively. The Effect of training on optimizing expenditure and increasing farmers' income received a score of 5 (100%). Overall, this training is excellent and effective in meeting the needs and increasing the financial management capacity of farmer groups (Mattiro et al., 2020).

Implementation of Financial Management Training

The financial management training for the Among Tani group in Bumiaji, Batu City, was carried out to improve group members' ability to manage finances effectively and efficiently. This activity began with an opening by the head of the group, who emphasized the importance of financial management in agriculture, especially in maintaining the sustainability of farming. The training was divided into several sessions, including introductory material on financial principles, such as transaction recording, budgeting, and the importance of savings. The presenter, who is an expert in agricultural finance, gave real examples that are relevant to the daily activities of farmers. They also introduced the concept of financial risk management that aims to anticipate uncertainties in commodity prices and weather conditions.



Figure 3. Provision of Practical Financial Management Materials for Farmers

In addition, the speaker also conveyed simple techniques to separate personal finance and farming, which is often a challenge for farmers. In the question and answer session, many participants enthusiastically asked about managing business debt and small investment strategies that suit their financial capabilities. The participants' response was very positive, as seen from the high participation and enthusiasm in the discussion. The participants felt that this training provided new insights relevant to their condition. Some even stated they would immediately apply the financial recording techniques learned to increase transparency and efficiency in their farming business.



Figure 4. Direct Practice of Financial Management for Farmers

The output obtained from this training is not only in the form of new knowledge but also a change in mindset among farmers regarding the importance of financial management. Some participants have even planned to form a small group in Among Tani that focuses on joint financial management, hoping to increase the financial independence of the farmer group as a whole. This training will be the first step towards better and sustainable financial management.

Implementation of Agricultural Best Practices Workshop

The Agricultural Best Practices Workshop for the Among Tani group in Bumiaji, Batu City, was designed to introduce and strengthen more efficient and sustainable agricultural practices. This activity began with remarks from the local village head, who emphasized the importance of innovation and the application of technology in farming to improve production and farmers' quality of life. The implementation of this workshop is divided into two main sessions: theory and practice. In the theory session, the speaker, an agricultural expert from a well-known university in East Java, gave an in-depth presentation on modern agricultural practices per local conditions. The material presented included environmentally friendly land cultivation techniques, organic fertilizers, and pest control strategies without harmful chemicals. In addition, the speaker also emphasized the importance of crop rotation and diversification to maintain soil fertility and reduce the risk of crop failure.



Figure 5. Use of IoT Technology in Partner Agriculture

The practice session was conducted on agricultural land owned by one of the Among Tani Farmers group members. In this session, the participants were invited to directly apply the techniques learned, such as making compost from agricultural waste and installing natural traps for pests. The participants had the opportunity to ask the presenters directly about their challenges in the field and get practical solutions. The participants' response was very positive, as seen from their enthusiasm for participating in the entire series of activities. They stated that the material presented was very relevant to their needs, especially when facing the challenges of climate change and commodity price fluctuations. Some participants also shared their own experiences, creating productive discussions and enriching the insights of the whole group.



Figure 6. Modern Nursery and Planting Practices

The output obtained from this workshop is quite significant. The participants gained new knowledge and practical skills that can be directly applied in the field. They went home with plans to apply the techniques they had learned, and some participants even took the initiative to hold regular meetings to share their progress and experiences in implementing best agricultural practices. This workshop created a new spirit among farmers to continue learning and innovating for their farming business's sustainability.

Conclusion

The main problem faced by the Tani Among Tani group in Bumiaji, Batu City, is the lack of understanding of effective financial management, which can hinder the sustainability of their farming business. The training focused on improving farmers' ability to manage finances through transaction recording, budgeting, and risk management. From this training, it was found that participants were able to improve their skills in separating personal finance and farming, as well as understand the importance of more transparent record-keeping. In addition, participants also showed a high interest in applying newly learned financial management techniques and a desire to form small groups that focused on joint financial management. The main findings of this community service affirm that practice-based financial management training significantly improves farmers' knowledge and skills. This training provides new insights and encourages a change in mindset among farmers, who may have previously been less aware of the importance of efficient financial management. Thus, this training has succeeded in providing real solutions to the need to increase farmers' capacity for financial management, which is one of the essential factors in supporting the sustainability of farming during various existing challenges. The implications of these findings for the field of agricultural management suggest that training focused on fundamental practices can be an effective model in improving farmers' abilities in essential aspects such as financial management. These findings also significantly contribute to developing theories in agricultural financial management, emphasizing the importance of a practical approach tailored to farmers' local needs and conditions. In addition, these findings advance the understanding that farmer empowerment through practice-based training can be an effective strategy to improve the financial independence and sustainability of farming.

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