

## Optimizing The Utilization Of The Potential Of Local Natural Resources Through The Empowerment Of Coconut Farmers To Increase The Income Of The People Of Selayar Regency

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### ABSTRACT

Coconuts in the Selayar Islands Regency have an important role as a source of community income and also as a source of regional foreign exchange, in fact coconut farmers are still not prosperous from a long-running business. This study aims (1) to find out what empowerment efforts are given to coconut farmers in Tambolongan Village, Bontomatene District, Selayar Islands Regency. (2) To find out the obstacles faced by coconut farmers in increasing income in Tambolongan Village, Bontomatene District, Selayar Islands Regency. This research was conducted on coconut farmers in Tambolongan Village, Bontomatene District, Selayar Islands Regency. Sampling was carried out randomly on coconut farmers who were then interviewed directly using a list of questions. The data obtained were then analyzed using qualitative descriptive analysis. The results of the researcher's analysis show that efforts to empower coconut farmers by the local government are almost non-existent. Coconut farmers' income from production is still low. Coconut farmers' income from production is still low. The obstacles faced by coconut farmers include low education, not being able to see existing business opportunities, and limited capital being one of the obstacles to the slow development of coconut farming business.

Keywords: Coconut Farmer Empowerment, Coconut Farmer Income

### Introduction

Coconut is the livelihood of millions of farmers who are able to provide livelihoods for tens of millions of families. Coconut has many benefits because almost all parts of the coconut can be processed or utilized by humans starting from the fruit, stems, and even the leaves. Therefore coconut is often considered as a versatile plant. Selayar Islands Regency itself is one of the regencies located in South Sulawesi Province with an area of 10,503.69 km<sup>2</sup> (land and sea area) and a population of ±134,000 people. Selayar Regency has 11 sub-districts and 88 villages. Selayar Islands Regency is one of the areas that is overgrown with coconut trees so that most of the people depend on it as coconut farmers, the data records that people who work as farmers in 2016 reached 27,566.00 people, the data on the number of farmers continued to decline until 2017 19,566, 00 farmers, and in 2018 it also decreased until 2018 there were 4 21,916.00 farmers, this shows the public's

disinterest in the profession they are living because they are considered unable to improve their lives (BPS, 2018).

Based on data from 22 districts in South Sulawesi (Plantation Office, 2017) the Selayar Islands Regency is the district with the largest plantation area, reaching 19,491 ha, and is a commodity that provides the largest contribution to the Selayar Islands Regency area. However, the magnitude of the potential of coconut commodities is inversely proportional to the level of welfare of coconut farmers in the Selayar Islands Regency, this can be seen from the observations of researchers where the economic condition of the people in Tambolongan Village still needs to be improved. People live mediocre or are only able to meet the needs of daily life, this is due to the limitations of coconut farmers, where most of the people are less able to see the opportunities that exist, coconut farmers are not competent in

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producing products that have high economic value so that the selling price is unstable or cheap, of course this has a bad impact on the income of coconut farmers.

Coconut production still uses manual tools so they require a lot of labor in production, coconut farmers in Selayar district have not utilized coconut commodities optimally where on average farmers only produce three main products, namely copra, coconut oil and briquettes or charcoal. The level of education is low so that the resulting product is not innovative and does not have high economic value so that it has an impact on the income of the coconut farming community in the village of Tambolongan, the district of the Selayar Islands.

Community empowerment is an effort to make people empowered through learning efforts so that they are able to manage and be responsible for development programs in their communities. The learning is implemented in a series of community capacity building, where the implementation must be adjusted to the characteristics and abilities of the local community. Based on the research of M. Zaelani Tanjung (2016), entitled "The Role of the Social Service in Improving the Economic Welfare of the Community Viewed from the Perspective of Islamic Economics". From the results of this study, the implementation of the UEP-KM program empowerment carried out by the Bandar Lampung City Social Service was seen from the UEP-KM development cycle, starting from the program implementation stage to the monitoring and evaluation stage. The forms of activities also vary, there are savings and loans, regular monthly meetings and skills training. In addition, the impact of the UEP-KM group in Way Halim District is very good for the development of life for the welfare of the community in Way Halim District in general and members of the UEP-KM group assisted by the social service in Way Halim District.

Binti Khotimah, (2014), in her research entitled "Analysis of Combined Empowerment of Farmer Groups to Increase Community Income in the Islamic Economic Perspective (a case study on the Farmers Group in Mekar Jaya Village, East Lampung)". This research is in line with previous research that the importance of empowerment for farming groups, Gapoktan empowerment is in the context of institutional strengthening to be able to develop systems and agribusiness businesses require institutional strengthening both farmer institutions and business institutions with the government functioning according to their respective roles.

Farmer institutions are fostered and developed based on the interests of the community and must grow and develop from the community itself. Gapoktan functioned as a central institution in the system that was developed, for example, it was involved in distributing subsidized seeds, namely recapping the list of requests for seeds and names of members, as well as in disbursing the

subsidized seed budget by receiving vouchers from the local agriculture office.

Gapoktan is a strategic institution that summarizes all farmer institutional activities in the region. Gapoktan is a combination of several farmer groups that carry out agribusiness based on the principles of togetherness and partnership so as to achieve increased production and farm income for its members and other farmers. Gapoktan empowerment is a unit tasked with formulating technical policies in the agricultural sector and carrying out operational tasks in the agricultural sector. The indicators in empowering Gapoktan are: Inclusion and Participation, access to information, capacity of local organizations, a professionalism of empowering actors. The findings of the field research show that based on the results of joint or simultaneous analysis that the combined empowerment of farmer groups has a very significant influence on people's income. This is evidenced by the value of  $t$  arithmetic  $> t$  table of  $11,146 > 2,012$  the dependent variable is 73%, while the remaining 27% is explained or influenced by other variables not included in this study.

From the series of descriptions above, it is hoped that through the empowerment of coconut farmers it can increase the income of coconut farmers, can optimize existing resources to make competent human resources in their fields, thus it is very necessary to support direction for the welfare of the community, especially coconut farmers. For this reason, it is necessary to conduct a study with the title "Optimizing the Utilization of Local Coconut Resources through Empowering Coconut Farmers to Increase Income" as for the formulation of the problem in the research. How are the efforts made in terms of empowering farmers in overcoming problems in Tambolongan Village, Selayar Islands Regency so as to increase farmers' income. And the purpose of the study (1) is to find out what empowerment efforts are given to coconut farmers in Tambolongan Village, Bontomatene District, Selayar Islands Regency. (2) To find out the obstacles faced by coconut farmers in increasing income in Tambolongan Village, Bontomatene District, Selayar Islands Regency.

## 1. RESEARCH METHODS

### Type of Research

Judging from the type of data, the research approach used in this study is a qualitative approach. What is meant by qualitative research is research that uses a natural setting with the intention of interpreting the phenomena that occur and is carried out by involving various existing methods. (Denzin and Lincoln: 1994)

### Data Collection Techniques

#### 1. Observation Observation

Method is the process of gathering information by observing people or places at the research location. Observations are carried out by collecting data directly from the object of

research, not only limited to observations but also recording in order to obtain concrete and clear data (Sugiyono 2001: 309)

## 2. Interview

Interview is a question and answer process orally between two or more people physically face to face, with one another and each of them can listen to the conversation directly by using tools such as recorders or writing instruments. Interviews are intended to collect data by means of questions and answers between researchers and resource persons or respondents who can provide information about the object under study. The interview aims to obtain primary data. (Koentjoro Ningrat 1993:29).

This interview method is used as the main method in this research, because it is deemed necessary and plays an important role in obtaining the information needed so that accurate data can be obtained, then the data obtained can be carefully explored.

## 3. Literature

Study The literature study was carried out by collecting secondary data, namely primary and secondary legal materials by searching, recording, and studying data in the form of library materials related to the empowerment of coconut farmers in increasing people's income.

### Data Source

#### 1) Primary Data Primary

Data is data in the form of a number of information or facts directly from the research location, namely facts that directly exist in Tambolongan Village, Bontomatene District, Selayar Islands Regency through direct interviews or verbally by preparing interview guidelines in advance, taking notes and recording voices.

#### 2) Secondary Data Secondary

Data is data in the form of books, literature, laws and regulations and other data or documents related to the problem being studied. Secondary data was obtained through literature study by taking the basic theory from various books, laws and regulations and other literature.

### Data Analysis Techniques Data

Processing in this study was carried out in 4 stages, namely data collection, data reduction, data presentation, and drawing conclusions or verification (Mathew B. Miles, 2001).

a) Data Collection Researchers recorded all data objectively and as it was in accordance with the results of observations and interviews in the field.

b) Data reduction Data reduction is an analytical process to select, focus, simplify, and transform data that emerges from field notes (Patilima, 2005). Reducing data means making summaries, choosing the main things, focusing on the important things, looking for themes and patterns, and discarding what is deemed unnecessary. Thus, the reduced data provides a more specific picture and makes it easier for researchers to collect further data and look for additional data if needed.

c) Presentation of Data Presentation of data is a set of structured information that gives the

possibility of drawing conclusions and taking action. The presentation of the data is carried out so that the reduced data can be well organized and arranged in a relationship pattern making it easier for readers to understand the research data. At the data presentation stage, the researcher tries to compile relevant data to produce information that can be concluded and has a certain meaning. Good presentation of data is an important step towards achieving valid and reliable qualitative analysis.

d) Conclusion Drawing and Verification The next step in the qualitative data analysis process is to draw conclusions based on the findings and verify the data. The initial conclusions put forward are still tentative and will change if strong evidence is found to support the next stage of data collection. Conclusions in qualitative research are expected to be new findings that have never existed. These findings can be in the form of a description or description of an object that becomes clear after research.

### Measurement of Variables

Triangulation a method of testing credibility by checking data from various sources related to the method and time. Based on this understanding, triangulation can be divided into three, namely:

#### a. Triangulation of sources

Triangulation of sources is done by checking various sources related to the research problem. In this case, researchers have several sources, both from financial institutions and from small-scale fishermen. The data obtained from various sources were then analyzed and concluded by the researcher who was then asked for a mutual agreement (*member check*) about the results of the triangulation of these sources.

#### b. Technical triangulation Technical

Triangulation is a method of testing credibility by checking the same sources in the study but with different techniques. For example, if the data was originally obtained by observation technique, then checking can be done by interview or documentation technique.

#### c. Time triangulation Time

Triangulation is a method of testing credibility by checking various sources with the same interview technique but at a different time from the initial interview. For example, if the initial data collection is carried out in the morning, then the check is carried out in the afternoon or evening. If the data obtained are the same, then the data can be said to be credible.

## 2. RESULTS and DISCUSSION

### Interpretation Analysis

#### 1. Characteristics of Coconut Processing Coconut

Farmers in Tambolongan Village process coconut every four months and within one year the coconut is processed into copra three times, all of which is produced in their own garden. Coconut farmers processing heads are still limited such as copra, coconut oil, briquettes or

charcoal and most coconut farmers processing coconut into copra only, while the two derivative products of coconut oil are now starting to decrease, this is because people are not interested in it because there are a lot of processed oil from factories, people prefer processed oil from factories for daily use because it has no aroma, people use coconut oil only in certain dishes, besides that coconut oil processed by coconut farmers is quickly damaged, so coconut farmers process coconut into coconut oil only for personal consumption. Meanwhile, coconut derivative products, namely briquettes or charcoal, are also poorly managed because coconut farmers do not know correctly how to process coconut shells into briquettes or charcoal.

Processing of coconut into copra is the most sought after by the community in Tambolongan Village, this is because the processing of copra has been passed down from generation to generation by previous parents, where coconut processing is processed into copra, and the process or method of processing is still traditional.

Copra processed by coconut farmers is dried copra and then sold. There are 3 ways to dry copra, namely by roasting with coals (smoked copra), drying in the sun (ordinary copra) and drying in the sun with sulfur so that the copra does not get moldy (white copra). The popular form of drying carried out by farmers in Tambolongan Village is by roasting over coals (smoked copra), and sun drying (white copra) only 1 coconut farmer runs it. illustration of the processing of smoked copra and white copra can be seen in appendix:

Drying by roasting on coals is a popular drying method among coconut farmers in Tambolongan Village because it dries faster than sun drying (ordinary copra). The method of drying in the sun is very rarely done, sometimes it is done if there is a small amount of processed coconut. After the coconut is finished climbing, the coconut is separated from the husk and then split into two, then dried on a roasting stove made of wood, bamboo or cement made by the community with sizes ranging from 2x2 meters and even larger. After the dried coconut is gouged for separation from the coconut shell, the last step is cutting the dried copra into small pieces to make it easier to put it in sacks, after which the copra is ready to be sold. The method of processing copra carried out by coconut farmers has been carried out from the past until now. Until now, a method has been found to process coconut into white copra, but most coconut farmers continue to process copra into smoked copra.

The processing of white copra with smoked copra has a slight difference, namely white copra is processed from fresh old coconut by drying in the sun and before drying it is first smoked overnight using sulfur or special drugs for processing white copra so that the copra produced is not moldy, the size of the white copra drying furnace larger than the smoked

copra drying furnace and also less space underneath for sulfur fumigation. White copra is dried for 5 days to get a good dry quality, while smoked copra only needs 1 day to dry.

White copra is not popular for its processing among coconut farmers, although in terms of price it is much higher than smoked copra and the quality of white copra is better than smoked copra, processing white copra is very concerned about cleanliness and through strict procedures so that it becomes pure white copra and pays attention to the dry level. Copra produced. It is different from smoked copra because the drying using coals is sometimes dry, the copra produced is not evenly distributed, some is good dry, not good and the pulp is too dry to scorch, this is one of the reasons why the price of smoked copra is low and unstable.

## 2. Copra Processing Constraints

Coconut farmers have difficulty finding coconut climbers, the lack of climbing manpower causes coconuts when it is time for harvest, which is once every four months, can only be harvested in the next harvest season, this of course has an impact on the results that will be obtained by farmers because the quality of the coconut is certainly reduced if it's been a long time. In addition to the problem of climbing workers, other constraints are the location of coconut plantations from community settlements, this has an impact on the length of the transportation process and there are costs that must be incurred by coconut farmers to transport coconuts and increase the operational costs of processing the smoked copra. Another obstacle when marketing smoked copra is the market monopoly practice of copra traders who determine prices unilaterally, this of course makes farmers disappointed and less enthusiastic in caring for coconut plantations and also the process of making copra. This causes the productivity of coconut farmers to drop drastically.

## 3. Coconut Farmer Business Income

Soekartiwi: 1995, the formula for analyzing copra business income is to calculate the total revenue or gross income minus the costs incurred in the production process, with the form of the formula being  $Pd = Tr - Tc$ .

Where:

$Pd$  = Income (Rp)

$Tr$  = Total Revenue (Rp)

$Tc$  = Total Expenditure (Rp)

Table: Average Smoked Copra Processing Income for 3000 Coconut Seeds in 1 Production

No	Description	Cost	Amount
1	Total receipts	7,5 ton x Rp 800.000	Rp. 6.000.000
2	Total Expenditure	Coconut Purchase Price: 3000 x 850 = Rp 2.550.000 Labor Cost: 3000 x 150 =Rp 450.000	Rp. 3.000.000
3	Total income		Rp. 3.000.000

Source : Processed Data 2022

The average income of smoked copra farmers for 3000 coconuts is Rp.2,625,000, meaning that the average monthly sales of smoked copra is around Rp.650,000. This income is once produced every 4 months and coconuts are produced by their own garden. The income has not been deducted if there are several people who help in the production process, the income is still divided by the profits. Farmers' incomes will be different again if coconuts are processed by someone else or coconuts purchased per seed the income yield will be much lower.

In the processing of white copra as many as 3,000 coconuts are produced, the average income obtained is as follows: based on the results of interviews with white copra processors, it is stated that coconut which is processed into white copra is obtained from residents at a price of Rp. 850 per seed. Thus the price for 3,000 coconuts is Rp. 2,550,000.

Meanwhile, workers are paid based on the number of coconuts processed at a wage of 150 Sumber: hasil olah peneliti per seed. Then the cost of expenses for workers is Rp. 450,000, and the selling price of white copra is Rp. 8000/kg. So the gross revenue from selling 3,000 white copra seeds or equivalent to 7.5 tons is Rp. 6,000,000. The following table shows the income for processing white copra as many as 3000 coconuts.

No	Description	Cost	Amount
1	Total revenue (Tr)	7, 5 ton x Rp. 450.000	Rp 3.375.000
2	Total expenditure (Tc)	- Climbing rental: 150 4000 = 600.000 - Freight : Rp. 150.000	Rp 750.000
3	Total Income (Pd)		Rp 2.625.000

Source : Processed Data 2022

Thus, the income obtained from processing 3000 coconut kernels of white copra is Rp. 3,000,000. But the income is only for 3,000 coconuts. In contrast to ordinary copra, the processing of white copra is carried out continuously and in one month the coconuts can be processed from 8 thousand to 9 thousand coconuts.

#### 4. Empowerment Efforts

Farmer empowerment is an effort to raise the potential and ability of farmers in increasing productivity and sustainable efficiency, by providing motivation and training to raise public confidence in their own abilities. Processing coconut into white is an opportunity for coconut farmers to develop their business, of course it can also increase their family income, because the selling price of white copra is much higher than smoked copra and ordinary copra. However, the community, especially coconut farmers, do not realize the potential of processing coconut into white copra, there are

some coconut farmers who want to run a business to process white copra but they are constrained by capital, large land, special stoves, coconut stocks because they only rely on the coconut harvest and for processing copra. White rice should be done continuously to reduce costs so that they discourage the intention, so that until now the community or coconut farmers, especially coconut processing, are still carried out in the traditional way of making smoked copra.

Processing of coconut in the village of Tambolongan is relatively slow when compared to other areas that have made various kinds of innovative products from coconut raw materials, especially copra. The absence of special government efforts and a focus on empowerment that benefits coconut farmers, generally only provides assistance in the form of garden protective fences, fertilizers, and plant seeds. The government should focus more on efforts to increase the productivity of coconut farmers considering the high potential of coconut but not being utilized optimally. Giving motivation, socialization, training and raise people's confidence in their own abilities. The role of the government is also needed in determining the price of copra so that no one can take advantage of this situation which results in lower copra farmers' income.

#### 5. Empowerment Step

##### 1) Enabling (Possible)

Possibility or *enabling* is part of the empowerment stage, namely to create an atmosphere or climate that allows the potential of the community to develop optimally. The extent of coconut plantations in Tambolongan Village is one of the places for the government to create an atmosphere that can empower the community in increasing their income.

Based on the results of interviews with coconut farmers, one of the obstacles for coconut farmers is the difficulty in transporting copra products to the village due to the remote location of the plantations coupled with road conditions that do not allow motorbikes to access them, so they use carts for transportation. Therefore, the government should pay more attention and try to improve roads to make it easier for farmers in the coconut transportation process, so that a more exciting agricultural atmosphere can be created and farmers can be more productive and mobilize community potential so that they can develop their coconut business.

##### 2) Empowering (Confirmation)

*Empowering* which reinforce the potential of the community. This strengthening includes concrete steps in the form of providing various inputs and opening access to various opportunities that make the community more empowered starting from increasing community knowledge and abilities.

Based on the results of the study, the government of Tambolongan Village had presented the Department of Agriculture who came to socialize with the community about agriculture, as well as providing fertilizer

assistance. But from the village government until now there has been no provision of socialization, training on how to process coconut so that it has a high selling value. To strengthen their potential, there needs to be a special program for underprivileged coconut farming communities, such as financial assistance programs, in addition, coaching and training on the use of technology in coconut processing and product diversification to produce products needed by the market, facilitating with the private sector for marketing, facilitating business capital loans, so that coconut farmers experience expansion of production and can increase their business.

### 3) *Protecting* (Protection)

Empower communities meant to protect the public, community empowerment process must be prevented so that the weak become weaker because they are less helpless in the face of strength, then there is need for support and guidance so that the public is able to perform its role in carrying out the duties of life. In this case, it is intended that empowerment must be directed and right on target to people in need.

Based on the results of the interview, it is known that there has been some government assistance, namely the provision of assistance for garden protection or fences, fertilizer assistance and plant seeds. However, there has been no focus of attention from the government regarding socialization, training, assistance on how to process coconut which has a high selling value so that the income of coconut farmers increases.

Another form of protection that can be done by the government is to establish infrastructure that can encourage entrepreneurship of coconut farming communities such as copra industrial houses, equipment technology, copra processing machines to facilitate processing. Thus, the ultimate goal is to make the community independent, enable and build the ability to advance themselves towards a better life on an ongoing basis.

## 6. Coconut Farmer Empowerment Management

### a. Planning

Planning is the process of determining the goals or objectives to be achieved by determining the paths and resources needed to achieve the goals. The goal to be achieved is the empowerment of coconut farming communities so that people become independent in managing and developing businesses so that people's incomes are increasing and all life needs are fulfilled. Based on the above theory with the results of the research, this researcher shows that until now there has been no special effort made by the government regarding the empowerment of coconut farmers. Therefore, initial planning is needed to be more focused and the results obtained will be maximal.

The government must start from a financial assistance program so that farmers have access

to business capital loans to carry out or develop their businesses, as well as production expansion, increase economic value added, and can make people independent in managing and developing businesses so that people's incomes will increase.

### b. Organizing

Organizing is the process of structuring, grouping, dividing the tasks of responsibility and authority to all devices owned as a unit in achieving the goals that have been determined effectively and efficiently. Organizing is an important step so that someone who has been authorized for a responsibility such as providing assistance to farmers can be carried out properly and in a directed manner.

### c. Actuating (implementation)

The actuating process or implementation is the process of moving or stimulating group members to carry out tasks with good will and high enthusiasm to achieve goals. Implementation can be done through the provision of motivation, enthusiasm from providing business capital assistance, then there needs to be monitoring by providing understanding and socialization related to coconut processing which is newer, creative so that the capital that has been given can be utilized as well as possible. In addition, it is necessary to provide guidance and training to coconut farmers using technology and product diversification in order to produce products that sell well in the market, facilitate with the private sector for the marketing of copra, thereby making it easier for farmers.

### d. Controlling

Control or supervision is a process carried out to ensure that the entire series of activities that have been planned, organized, and implemented can run according to the expected target, in this case the progress of the coconut business run by the coconut farming community in Tambolongan Village.

## 7. Constraints to Empowerment

Based on the results of the study, it shows that there are several obstacles to empowering coconut farmers so that it is still very difficult to increase the income of coconut farmers so that it has an impact on the welfare of coconut farmers themselves, including the following:

- a. The lack of awareness of the farmers themselves to innovate on coconut processed products, this is also due to the limited competence of the farmers ranging from education, skills, and insight. In fact, to build an advanced coconut agribusiness, skilled personnel are needed to manage the business in a professional manner.
- b. Limited funds are one of the factors that slow the progress of coconut farmers' businesses. The farmers admit that they do not have the capital to process white copra, so the processing is still on smoked copra even though the price is low.
- c. Coconut farmers are lacking in maintaining coconut plantations, do not provide fertilizer,

and no special care is taken for the coconuts they plant. This can be seen from the effort to clean coconut plantations only at harvest time, tillage, fertilizing and eradicating pests.

### 3. CONCLUSION

The role of the government in efforts to empower coconut farmers is almost non-existent, this can be seen by the absence of programs from the local government such as training in processing coconut into good copra so that the selling value is high, there is no provision of capital to support the improvement of coconut farmers' businesses, and also no assistance in the form of facilities for burning equipment, etc. so that coconut processing carried out by coconut farmers is still traditional, resulting in poor copra quality, of course resulting in low selling prices. With the limitations of coconut farmers so that components of coconut such as coconut fiber, coconut oil, coconut water, coconut leaves, coconut shells are not used as products that have a high selling value so that they become waste that is wasted. Coconut farmers only focus on processing coconut into copra in a traditional way, which is processed into smoked or black copra with a low selling value, even though processing coconut into white copra is an opportunity for farmers because it has a high selling value, in such conditions many coconut farmers forced to choose not to process coconut into products and prefer to sell it directly at a low price, this further worsens the position of coconut farmers. The role of the government is very much needed in making efforts to empower coconut farmers, such as capital assistance, socialization as well as training and understanding of coconut processed products which are expected to make coconut farmers independent in managing and developing their business so that people's incomes are increasing and all necessities of life are fulfilled.

The lack of awareness of coconut farmers in developing themselves to innovate coconut processed products is caused by low education, not being able to see existing business opportunities, and limited funds are one of the obstacles to the slow development of coconut farming business, in addition to the low knowledge of the community regarding various people. Processed coconut products into finished goods so that the processing of coconut is still traditional and the products produced are still limited.

Based on the findings in this study, the researchers suggest the following: 1) The government must provide maximum empowerment to coconut farmers by providing support and in the form of sustainable counseling and training that can make coconut farmers more motivated and enthusiastic in increasing the productivity of their business. 2)

The need for institutions that can direct coconut farmers so that they can find out the steps that can be taken in processing coconuts into products that have high economic value so they don't feel that work as coconut farmers is not promising but work as a farmer is a promising job with benefits. The big one. 3) There needs to be a coconut farmer capital program or business cooperation from both the government and the private sector that can make the coconut farmer's business run without any constraints on business capital.

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Appendix

