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The potential of processed beans in Sembalun District, East Lombok, Indonesia

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Abstract. This research was to determine the income, added value, and feasibility of the processed bean business in Sembalun District, East Lombok Regency, Indonesia. This research used a descriptive method. Data collection techniques were questionnaires and interviews to 30 respondents of bean processors in Sembalun District, East Lombok Regency. The samples were quoted proportionally for each selected village. The data analysis methods used in this study are production costs, income, revenue, added value, and R/C Ratio. The results showed that the average production per month was 142.17 Kg. The monthly revenue received by the processed bean home industry is IDR 7,819,167, with a total income of IDR 2,744,677. The added value generated by the processed beans was IDR 5,390,350 per month (69%). The R/C ratio reached 1.54, and therefore the bean processing home industry business in Sembalun District, East Lombok Regency, is feasible. This implies that running this business is profitable and can improve the income of the bean processors, all of which can improve the food security status of their households.

1. Introduction

The agricultural sector in national economic development is a very important sector. Its strategic role is in a real contribution as a source of foreign exchange earners, absorbing labor, the main source of income for rural households, a contributor to Gross Domestic Product, a provider of food sources and industrial raw materials, a provider of bioenergy and feed ingredients, as well as being able to reduce greenhouse gas emissions [1]. The home industry was developed in an effort to increase the added value of agricultural products. Vegetables, fruits, and rice are agricultural products developed in Indonesia. Vegetables one of the most widely developed horticultural commodities, including green beans. It is known that horticultural commodities are able to contribute the second largest percentage of Gross Domestic Product after fruit commodities [1].

West Nusa Tenggara (NTB) is a national food buffer zone. In the future, it is planned to move towards world tourism areas and industrial areas while still considering the agricultural sector as the leading sector. Beans were developed in four districts, but only two districts were able to continue producing, namely East Lombok Regency and West Sumbawa Regency. The highest production occurred in East Lombok Regency, and in 2015 it reached 5,574 kW [2]. East Lombok Regency



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became the distributor the biggest bean in NTB. This shows that East Lombok Regency has potential and prospects in developing commodity beans. Abundant production allows for processing results. To use got mark more economy tall. Geographically, beans can produce well in medium and highlands [3].

Semalun sub-district has very suitable geography for producing beans [4]. For that, it can be said that East Lombok Regency is the distributor of the biggest bean in NTB. This shows that East Lombok Regency has the potential and prospects for the development of bean commodities. Abundant production allows for processing products to be more economic value than unprocessed. Semalun District is one of 21 sub-districts in East Lombok Regency. It consists of six villages with an area of 217.08 km². Semalun District is located at an altitude of 390-1180 meters above sea level. Semalun District is the largest supplier of beans every year. More details on the production of beans in East Lombok Regency in 2015-2020 by subdistrict can be seen in Table 1 [5].

Table 1. Bean Production in East Lombok Regency, 2015-2020.

Subdistrict	Production (Kw)					
	2015	2016	2017	2018	2019	2020
Keruak	-	-	-	-	-	-
Jerowaru	-	-	-	-	-	-
Sakra	-	-	-	-	-	-
Sakra Barat	-	-	-	-	-	-
Sakra Timur	-	-	-	-	-	-
Terara	-	-	-	-	-	-
Montong Gading	182	58	70	13	45	55
Sikur	248	117	259	-	260	275
Masbagik	-	-	-	-	-	-
Pringgasela	618	143	702	405	522	535
Sukamulia	-	-	-	127	130	150
Suralaga	1,092	244	1,074	1,143	1,100	1,200
Selong	-	-	-	-	-	-
Labuhan haji	-	-	-	-	-	-
Pringgabaya	-	-	-	-	-	-
Suela	-	-	-	-	-	-
Aikmel	-	-	-	-	-	-
Wanasaba	950	306	902	950	945	970
Semalun	2,465	416	1,164	1,352	1,240	1,295
Sambelia	-	-	-	-	-	-
Lenek	-	-	-	-	-	-
Amount	5,555	1,284	4,171	3,990	4,242	4,480

Source: BPS NTB (2021); Dinas Pertanian dan Perkebunan NTB (2021) [2,6].

Data in Table 1 shows that, based on the distribution of the data, the production of beans in East Lombok Regency in the five-year period (2015-2020) fluctuated. Semalun District has the highest production every year. The highest production occurred in 2015, reaching 2,465 quintals per year. The high production provides opportunities for the home industry to develop processed bean products. Processed bean products can be used as an additional source of income for the family if they are able to create added value for the product. In addition, it can also absorb labor. However, the public has not yet fully realized it, so that promising market opportunities cannot be utilized optimally. The aims of this research are to: (1) analyze the income of the home industry of processed beans; (2) analyzed

the added value of the home industry of processed beans; and (3) analyze the feasibility of the home industry of processed beans in Sembalun District, East Lombok Regency.

2. Research methods

The method used in this research is the descriptive method. Descriptive research method is a method to examine a set of conditions, a system of thought, a class of events, or the status of a human group at the present time. With the intention of making a factual, accurate and systematic description, picturing various facts and interrelated traits among the observed phenomena. Collecting data was using interview techniques [7].

Sembalun sub-district is one of twenty-one sub-districts in Lombok East and is the highest distribution of beans. Sembalun District consists of six villages. Four villages were selected as research locations, i.e. Sembalun Bumbung Village, Sembalun Lawang Village, Sembalun Timba Gading Village, and Sembalun Village. Determination of four villages uses the technique of Purposive Sample with the consideration that the four villages in question are centers of home industry processed beans in Sembalun District.

Respondents in this study were the owners of the business home industry of processed beans. Determination of the sample is done by Quota Sampling, based on the consideration of time, cost, manpower, capability, and weather conditions at the research site are still in the rainy season. Of the total population (73 units) of the home industry, 41% was taken so the number of samples was 30 respondents, assuming the distribution of the samples formed tended to be close to normal. The larger the number of samples used, the more normal the distribution [8]. Determination of the respondents was carried out by "Accidental Sampling" with the criteria that the respondent had a home industry business of processed beans and was found by chance during the research. The number of respondents in each village was carried out using a proportional random sampling technique, i.e. Sembalun Bumbung Village 9 people, Sembalun Lawang Village 11 people, Sembalun Timba Gading Village 7 people, and Sembalun Village 3 people.

The data used in this study are quantitative and qualitative data. According to Sugiyono (2019), the form of qualitative data is in the form of words, sentences, charts, photos, facial expressions and gestures that show differences and cannot be measured by numbers [9]. These include: identity, age, education, occupation, number of dependents, and length of business experience. While the data is in the form of numbers or quantitative data that are scored, including the amount of production, fixed costs, variable costs (non-fixed costs), income and revenues.

The variables in this study are as follows: 1) Number of raw materials in kg; 2) Amount of auxiliary materials in kg; 3) The number of workers in HKO units; 4) Production costs in units of Rp; 5) Total production in kg; 6) Production price in Rp/kg; 7) Labor wages in units of Rp/HKO; and 8) Prices of raw materials in units of Rp.

2.1. Data analysis

The stages of data analysis in this research are income analysis, 2) Value added analysis; and 3) Business feasibility analysis. Income analysis is the difference between total revenue and total production costs (Setio, 2018), calculated by the formula $\pi = TR - TC$ where π : is Income; TR : Total Revenue; and TC is Total Cost. Total Production Cost, according to Suratiah (2015) [10], is the total cost that can be calculated using the formula: $TC = FC + TVC$, where TC is Total Cost; FC is Total Fixed Cost, and TVC is Total Variable Cost. Total Revenue is the result of multiplying the Price by the Quantity of output [11] calculated by the formula $TR = P \times Q$ where TR is Total Revenue; P is Price; Q is Quantity.

The value-added analysis is calculated using the Hayami method [12], namely the value-added method to determine the version factor, labor coefficient, product value, added value, value-added ratio, employee benefits, the contribution of other inputs, as well as the level of profit and margin. In the first part, data on output products, inputs and prices are collected and calculated. In the second part, the level of revenue and profit is calculated, as well as added value based on the input in the first stage.

Then the value-added ratios are calculated. In the third part, the remuneration for the owners of the factors of production is calculated, which is a portion of the profit in % for third parties, namely company owners (investors) and workers. The procedure of analysis to calculate the added value with the system on the Hayami method [12,13], can be seen in Table 2.

Table 2. Analysis of the added value of the home industry of processed beans using the Hayami method.

Description (Output, Input, and Price)	Mark
Fried beans (kg)	1 =
Raw beans (kg)	2 =
Manpower (HOK)	3 =
Conversion factor	4 = 1/2
Labor coefficient	5 = 3 / 2
Average product price (Rp/kg)	6 =
Average wage (Rp/HOK)	7 =
Revenue and Profit	
Price of raw beans (Rp/kg)	8 =
Contribution of other inputs (Rp/kg)	9 =
Price of fried beans (Rp/kg)	10 = 4 x 6
Value added (Rp/kg)	11a = 10 - 9 - 8
Value added ratio (%)	11b = (11a/10) x 100%
Labor benefits (Rp/kg)	12a = 5 x 7
Labor share (%)	12b = (12a/11a) x 100%
Profit (Rp/kg)	13a = 11a - 12a
Profit rate (%)	13b = (13a/11a) x 100%
Margin (Rp)	14 = 10 - 8
a. Labor income (%)	14a = (12a/14) x 100%
b. Other input contributions (%)	14b = (9/14) x 100%
c. Profit of business owner (%)	14c = (13a/14) x 100%

Sources: Hayami et al (1987); Wulandari et al (2015) [12,13].

The procedure for the feasibility analysis of the home industry of processed beans is to use the *R/C Ratio*, which is the ratio of total revenue to total cost (total production costs) in a certain cycle (Suratiyah, 2015) calculated by the formula: $R/C \text{ Ratio} = TR/TC$, where a) [10]. TR is the total revenue from the home industry of processed beans; b). TC is the total cost of the home industry for processing beans. If the value of the *R/C ratio* is > 1, then the business is making a profit and is eligible for worked out. If the value of the *R/C ratio* = 0, then the business does not make a profit and does not suffer a loss, meaning that the business has a break event point (BEP) and if the value of the *R/C ratio* is < 1, then the business suffers a loss and is not feasible to operate.

3. Results and discussion

3.1. Characteristics of respondents

Respondent's age in this study was the age of the home industry entrepreneur from the time he was born until the time he was interviewed. In this study, the age of the respondents was grouped based on several intervals. The age of the bean processed home industry entrepreneur in this study belongs to the productive age category. As stated by BPS NTB (2020) that ages 15-65 years are classified as productive age, ages 0 to 14 years are included in the unproductive age and those aged over 65 years are included in the unproductive age. The highest percentage of productive age is in the age interval of 35-39 years as much as 47 %, meaning that most of the home industry entrepreneurs of processed

beans have an age of around 35 to 39 years. While the average age of entrepreneurs is 43 years. Businessmen in the home industry of processed beans in this research belong to in the productive age group. This means that the home industry entrepreneurs of processed beans can work optimally in carrying out their business activities.

Home industry entrepreneurs of processed beans are mostly high school graduates, as many as 10 people (34%). This shows that entrepreneurs have a good level of education. A good level of education indicates the ability to absorb information, get to know something new and be able to develop systematic thinking methods to solve various problems and be able to innovate in carrying out an activity [14].

Home industry entrepreneurs of processed beans in this study were grouped based on the number of dependents in the family. This grouping is done to find out the description of the number of dependents of the entrepreneur's family. Based on the data, it is known that the number of dependents of the family of entrepreneurs in the home industry of processed beans is mostly 21 entrepreneurs (70 %) belonging to the medium family dependent group with the number of dependents of the family amounting to 4-6 people. In accordance with the statement of BPS NTB (2020) that the number of dependents 1-3 people are dependents of small families, 4-6 people are dependents of medium families and more than 6 people are dependents of large families [15].

Entrepreneur experience the home industry of processed beans ranges from 6-8 years with an average of 7 years' experience. This shows that the home industry entrepreneurs of processed beans are quite experienced in doing their business. Based on the opinion of Handriana (2019) who states that business experience is called inexperienced if it is in business work for under 5 years, while for 5 to 10 years, it is categorized as quite experienced and above 10 years is included in the experienced category [16].

3.2. Production cost

Total production costs are all costs incurred in the processed home industry business beans. These production costs include fixed costs and variable costs. Average production process run from business the home industry of processed beans is 24.20 times per month, with an average production of processed beans as much as 142.17 kg/month.

Fixed costs are costs which is always the same amount though production is changing. In this study, fixed costs consist of depreciation costs for equipment, rental costs, and manager salaries. Details of the fixed costs of the home industry for processing beans are presented in Table 3.

Table 3. Fixed costs for the home industry of processed beans in Sembalun District, 2020.

Cost Type	Cost Per Month (IDR)
Tool Shrink Rent	35,672
Manager Salary	25,000
	1,331,000
Amount	1,391,672

The data in Table 3 show the average use of fixed costs per month from the business home industry processed beans of IDR 1,391,672/month. The most common fixed costs incurred were the manager's salary, which reached IDR 1,331,000 /month. The size of the variable costs incurred in the business of the home industry of processed beans has a direct effect on the size and size of the production [17]. Variable costs consist of the cost of raw materials, fuel, labor, and auxiliary materials. The variable costs of the home industry entrepreneur for processed beans are described in Table 4.

Table 4. The variable cost for the home industry of processed beans in Sembalun District, 2020.

Cost Type	Cost Per Month (IDR)
Raw material Fuel	1,730,000
Labor	75,483
Auxiliary Material	1,254,000
	623,333
Amount	3,682,816

Based on Table 4, it is known that the total average variable costs incurred by the home industry entrepreneurs for processed beans are IDR 3,682,816 /month. The most variable costs incurred each month are raw material costs of IDR 1,730,000 /month. Next are labor costs, auxiliary materials costs fuel costs. The high cost of raw materials in this study is due to the high price raw materials caused by the limited availability of raw materials in the market. The raw material is also limited because it is not in the season for the bean harvest. The number of demands for raw materials is fixed, but the supply of beans is limited, bringing implications for price increases.

Raw material is a staple material used by home industry entrepreneurs to make processed products beans are dried beans. The use of raw materials was an average of 142.17 Kg per month. Average price of IDR 12,100/Kg, the total cost of raw materials incurred is IDR 1,730,000/month. The fuel used by home industry entrepreneurs for processing beans is 3 kg of gas. The average use of fuel per month is 15.03 kg, with an average cost of IDR 75,483/month. Labor in beans processing employed outside workers and families, with an average family dependent of 4 people from the home industry of processed beans, it can be used as labor. As seen from the processing of beans, an average of 1 person is required. So the average labor cost must be IDR 1,254,000 /month for processing beans. Auxiliary materials are several types of materials used in production, and their nature supports and help expedite the production process. The auxiliary ingredients in question are cooking oil, salt, cooking spices and garlic which are used in the production process of processed beans. Average cost of auxiliary materials used is IDR 623,333/month.

The total cost of production in this study is the total cost incurred in the home industry business of processed beans, namely the sum of the average total fixed costs and the average total variable costs per month. The total production costs are presented in Table 5.

Table 5. Total production cost of processing beans in Sembalun District, 2020.

Cost Type	Cost Per Month (IDR)
Fixed cost	1,391,672
Variable cost	3,682,818
Amount	5,074,490

Data in Table 5 shows the average total production costs incurred in the business of processed beans for IDR 5,074,490/month. The largest distribution of costs incurred is on variable costs amounting to IDR 3,682,818/month. This is due to the high cost of purchasing raw materials beans and labor costs in addition to the costs of auxiliary materials and fuel.

3.3. Revenue of processed bean

Revenue in this study is the multiplication of the number of production produced (quantity) with the selling price prevailing in the market [11]. To find out in detail the average number of productions, and revenue can be seen in Table 6.

Table 6. Production and revenue of processed beans in Sembalun District, 2020.

Description	Total Production (Kg) /month	Selling Price/Kg (IDR)	Total Revenue (IDR)/month
Processed Beans	142.17	55,000	7,819,167

Data in Table 6 shows that with the use of beans raw materials every month, the average number of products from the home industry of processed beans is 142.17 kg, with the selling price of processed bean products of IDR 55,000 per kilogram. Then the average revenue for entrepreneurs who processed beans was IDR 7,819,167/month.

3.4. Income of processed beans

Income is the difference between total revenue and to production costs. The average income of the home industry for entrepreneurs who processed beans is presented in Table 7.

Table 7. Income from processed beans in Sembalun District, 2020

Description	Total Revenue (IDR)	Total Production Cost (IDR)	Total Income (IDR)
Monthly average	7,819,167	5,074,490	2,744,677

Based on Table 7 it can be seen that from the home industry processed beans per month produce an average income of IDR 7,819,167, while the total production cost is IDR.5,074,490/month. So, the average income from the home industry business of processed beans at the end of the month was IDR 2,744,677. The average bean production process carried out in the business home industry of processed beans 24.20 times/month with an average total production of processed beans of 412.17 kg/month.

3.5. Analysis of added value and benefits of processed bean home industry

The calculation procedure and value-added analysis in this study are based on the Hayami method, that is, the value of the difference between the value of processed beans and the cost of raw materials and other input contributions, and this can be seen in Table 8.

Table 8. Analysis of the added value of processed beans in Sembalun District, 2020.

Description (Input, Output, Price)	Mark
Fried Beans (kg)	142.17
Raw Beans (kg)	142.17
Conversion Factor (1/2)	27
Labor coefficient (3/2)	1
Average product price (Rp/kg)	0.190
Average wage (Rp/HOK)	7,819,167
	1,254,000
Revenue and Profit	
Price of Raw Beans (Rp/kg)	1,730,000
Contribution of other input (Rp/kg)	698,817
Price of Fried Beans (Rp/kg) (4 x 6)	7,819,167
Value added (Rp/kg) (10-9-8)	5,390,350
Value added ratio (%) (11a/10) x 100%	69
Labor benefits (Rp/kg) (5 x 7)	238,157
Labor share (%) (12a/11a) x 100%	4

Profit (Rp/kg) (11a-12a)	5,152.193
Profit rate (%) (13a/11a) x 100%	96
Margin (Rp) (10-8)	6,089,167
a. Labor income (%) (12a/14) x 100%	4
b. Contribution of other inputs (%) (9/14) x 100%	11
c. Profit of business owner (%) (13a/14) x 100%	85

Based on Table 8 shows that in one month of production, 142.17 kg of processed bean products were produced. In one process of processing 142.17 kg of raw beans into fried beans labor coefficient required is 0.190. The labor cost incurred in one month is IDR 1,254,000. The cost of raw materials in the form of raw beans is IDR1,730,000/month. Other input costs are IDR698,817/month. Total sales of processed bean products in the market of IDR 7,819,167/month. The amount of added value in a product is influenced by the value of the product, the price of raw bean seed, and the contribution of other inputs. This meant that other input costs were variable cost except for the cost of raw materials and labor costs. Then the average value added is IDR 5,390,350 with a value-added ratio of 69% of the production value. The level of profit was 96% of added value, it shows that the home industry business of processed beans is able to provide income to business owners of IDR 5,152,193/month and to workers of IDR 238,157/month this amount is quite low (4%) from the level of profit earned.

In the processing of beans, there is a margin for the owner of production services which is obtained from reducing the selling price of the product minus the cost of raw materials (IDR 6,089,167). The percentage of other input contribution margin is 11%, and the labor income margin is 4%. The percentage of profit margin for business owners is the highest, this shows that the margin for owners of production services resulting from processing provides a profit for business owners with a ratio of 85% every month.

3.6. Feasibility

Feasibility of Home Industry of Process Beans in Sembalun District based on the average income and average monthly income in Table 9, the calculation of the R/C Ratio value is as follows:

$$\frac{R}{C} \text{ Rasio} = \frac{TR}{TC} = \frac{7,819,167}{5,074,490} = 1.54 \quad (1)$$

Based on the calculation of the R/C ratio above, it shows that for every IDR 1 of the costs incurred, the revenue generated is IDR 1.54 and provides a profit of IDR 0.54. The greater the value of the R/C Ratio, the revenue and profits obtained also increase. It can be interpreted that home industry business of processed beans in Sembalun District is worth implemented due to the results of the calculation of the R/C ratio with a value is more than 1.

From the calculation of the R/C ratio also illustrates that the higher the ratio value owned by the home industry business, the better the condition of the business. This shows that the home industry business of processed beans is able to fulfill its short-term obligations (liabilities) in the form of loan payments that become the company's debt if the company has access to capital through capital loans to finance its home industry operations. This condition can be seen from the income generated from the home industry business processed beans are directly proportional to the R/C ratio owned, namely 1.54 or the amount of revenue is greater than the total costs incurred.

4. Conclusions

The conclusions that can be drawn based on the results of this study are as follows:

1. Business of home industry of processed beans produces an average of 24.20 times per month with the average production of processed beans is 142.17 kg, and obtained an revenue of IDR 7,819,167/month, with an income of IDR 2,744,677/month.

2. Business of the home industry of processed beans gets an added value of IDR 5,390,350/month with a value-added ratio of 69% of production. The profit from the home industry business of processed beans is IDR 5,152,193/month of added value with a profit ratio of 96 % and provide income for workers in the amount of IDR 238,157/month.
3. Home industry business of processed beans in Sembalun District is feasible, with an RC/Ratio value of 1.54.

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