

Improved Integrated Business Management for Agriculture and Livestock in Rajik Tourism Village

Willa Fatika Sari^{a)}, Nanang Wahyudin, Ary Fakturrachman Aryansyah, Tsulis Amiruddin Zahri

Management Study Program, University of Bangka Belitung, Bangka, Indonesia

^{a)}Corresponding author: willa@ubb.ac.id

ABSTRACT

The community service program in Rajik Tourism Village involved 50 participants, consisting of farmers and livestock business actors. The program aimed to increase their capacity through strengthening financial literacy, long-term financial planning, creative marketing strategies, and the use of digital technology. The implementation method included pre-implementation, training, and interviews. The results showed that 82% of participants previously had no structured financial recording system, relying only on simple notes or memory. After the training, 90% were able to compile daily cash records, 76% successfully prepared simple income statements, and 68% actively used social media and e-commerce platforms such as WhatsApp Business and Shopee to expand their markets. Long-term financial planning practices were also adopted, with participants setting business goals, allocating 10–20% of profits for emergency funds, and reinvesting in productive assets such as equipment and livestock. These outcomes demonstrate concrete improvements in both managerial and marketing practices. A participatory approach ensured that the solutions developed were adapted to local conditions. Overall, this program contributed to enhancing financial discipline, market access, and business sustainability in Rajik Village, thereby increasing the competitiveness of local products and providing a replicable model for village economic empowerment in other regions.

ARTICLE INFO

Article History:

Submitted/Received: 20 August 2025

First Revised: 23 August 2025

Accepted: 30 August 2025

First Available online: 31 October 2025

Publication Date: 31 October 2025

Keyword:

Financial Literacy

Digital Marketing

Farming

Animal Husbandry

Village Empowerment

INTRODUCTION

Agriculture and livestock are two strategic sectors that make a significant contribution to supporting national food security, providing jobs, and increasing the income of rural communities in Indonesia. (Nurlaela et al, 2025) Based on data from the Central Statistics Agency (BPS, 2024), the agricultural sector employs around 28.24% of the rural workforce in Indonesia, while livestock makes a significant contribution to the national animal protein supply. These two sectors also play a role in maintaining the socio-economic stability of the village community because most of the business actors in this sector are small and medium-scale households.

Rajik Village, located in South Bangka Regency, is one of the villages that relies on agriculture and livestock as the backbone of the local economy. According to BPS South Bangka (BPS, 2024), the contribution of the agriculture and livestock sector to the GDP of South Bangka Regency reached 24.81%, with the subsectors of food crops, horticulture, and livestock dominating the village economic structure. The main commodities in Rajik Village include vegetables, chicken, and catfish, which are produced through traditional business systems, and some are beginning to adopt modern approaches. In addition, Rajik Village has been designated as one of the tourist destinations in South Bangka. This tourism potential opens up opportunities for integration between agriculture, livestock, and tourism through the concept of agro-tourism, where local products can be used as culinary and educational tourism attractions (Syahardi, 2025). This kind of integration model has the potential to create a value chain that expands the market and increases the added value of products (Purnomo et al., 2023).

However, this great potential has not been fully utilized. The results of initial observations show that most of the farming and livestock business actors in Rajik Village still use traditional management methods, with minimal financial records, business planning, and digital-based marketing strategies. This condition is in line (Simangunsong, 2022) with the findings that low financial management literacy is the main obstacle to the development of MSMEs in the agribusiness sector. Based on (BPS, 2023), the adoption rate of digital technology in micro businesses in the agricultural sector in Bangka Belitung is still below 20%, which means that most product marketing still relies on conventional methods such as direct sales in the local market. In fact, studies (Utami & Fauzi, 2023) prove that the use of digital media can increase sales volume by up to 35% in agribusiness MSMEs.

The implementation of an integrated farming system is one of the strategies that can increase business efficiency and sustainability. This concept allows for integration between agriculture and livestock, such as the use of livestock waste as organic fertilizer for agricultural land. This approach has been proven to be able to reduce production costs by up to 25% and increase land productivity (Aristya & Putra, 2023). The development of this system in Rajik Village is also in line with the circular economy principle that prioritizes the sustainable use of resources (Sa'ida & Afriliyanto, 2024). Through this approach, people can reduce dependence on external inputs, improve product quality, and expand market access at more competitive prices. In addition to the production aspect, strengthening the capacity of business management is a key factor in success. Financial management, business planning, and digital marketing training need to be carried out on an ongoing basis (Nurlaela et al, 2025). Synergy between academics, government, business actors, and local communities plays an important role in forming a resilient and competitive business ecosystem (Purnomo et al., 2023).

Rajik Village has a great opportunity to become a model of islandpreneurship, an island-based entrepreneurial concept that combines local resources, technological innovation, and creative marketing strategies (Yusur, 2023). This concept is not only oriented towards economic profits, but also pays attention to social and environmental aspects. The success of the program to strengthen integrated

business management in Rajik Village is expected to have a dual impact, namely improving the welfare of the community while strengthening the village's image as an agricultural and livestock-based tourist destination. Data from (BPS, 2024) shows that villages with economic diversification through tourism and agro-industry have a 30% higher level of household income than villages with a single economic structure.

With this background, the community service program implemented in Rajik Village focuses on training, mentoring, and the implementation of integrated business management strategies based on local potential. This approach is expected to be able to create adaptive, innovative, and competitive business actors in an increasingly dynamic market (Utami & Fauzi, 2023; Nurlaela et al, 2025). Furthermore, this activity is not only intended as a short-term intervention, but also as a first step towards a sustainable village economic transformation. Through cross-sectoral collaboration, Rajik Village can be a real example of how local potential can be optimized through synergy between the agriculture, livestock, and tourism sectors. Finally, the assistance provided is expected to be able to encourage the realization of an inclusive, sustainable, and competitive village entrepreneurial ecosystem.

METHOD

Preparations for service activities in Rajik Tourism Village, Simpang Rimba District, South Bangka Regency began on February 21, 2025, by coordinating with the Head of Rajik Village and his staff. This activity involved members of farmer groups and breeders in Rajik Village. The number of participants was 50 people who joined the Rossalia Indah Women Farmers Group (KWT) of Rajik Village, which consists of agricultural, chicken farming, and catfish farming business actors. This community service activity is divided into three stages, namely pre-implementation, learning implementation, and discussion or interview. Most participants were aged 30–55 years, had an elementary school to high school education, and had 5–15 years of experience in agriculture or animal husbandry. The identification of participants was carried out through the local village apparatus because they better understood the conditions of the local community (Agry et al., 2023; Yusur, 2023). In this identification stage, the management patterns of farming and livestock businesses, the marketing strategies that have been implemented, the obstacles faced, and the potential application of digital technology in business management are also mapped (Almasyhari, 2023; Nurlael, 2025). The stages of activities carried out are as follows:

Pre-Implementation – February 21, 2025

The initial stage begins with an analysis of the problems faced by business actors. Although Rajik Village has great potential in the fields of agriculture and livestock, most business actors still manage their businesses conventionally, especially in financial recording and product marketing (Sa'ida & Afriliyanto, 2024; Simangunsong, 2022). Findings from preliminary observations revealed that 82% of participants did not have proper financial records, relying only on memory or simple notes. The lack of cash flow recording, financial planning, and digital marketing strategies hinders business development and makes it difficult to reach a wider market (Utami & Fauzi, 2023). Therefore, this stage is the basis for developing an integrated business management and digital marketing training program in order to increase the productivity, efficiency, and sustainability of the business of the Rajik Village community (Afrisawati, 2019; Purnomo et al., 2023).

Implementation of Learning – July 2, 2025

The implementation of learning is carried out by providing integrated business management training materials that include recording cash flows, preparation of simple reports, budget planning, and integration of farming and livestock (Integrated Farming System) (Almasyhari, 2023; Sa'ida, 2024). In addition, digital marketing training was carried out to utilize social media and e-commerce platforms (such as Shopee and Tokopedia) in promoting products (Utami, 2023; Yusur, 2023). A participatory approach was used by involving all stakeholders, including village officials, business actors, and students, so that all parties had the opportunity to contribute (Purnomo et al., 2023; Nurlaela et al, 2025). An integrated approach is applied so that every step of the activity supports each other, while the technology-based approach is focused on increasing the competitiveness of agricultural products and livestock in Rajik Village (Afrisawati, 2019; Simangunsong, 2022).

Discussion or Interview – July 12, 2025

The final stage involved open discussion sessions and in-depth interviews with participants. These activities aimed to evaluate the extent to which participants' knowledge had increased after the training, identify behavioral changes in business management, and explore participants' expectations for the program's sustainability (Sa'ida & Afriliyanto, 2024; Utami & Fauzi, 2023). Questions focused on participants' experiences in implementing the training materials, challenges encountered, and ideas for developing agricultural and livestock businesses in Rajik Village. The interview instrument consisted of six key questions. Qualitative data from the interviews were transcribed and analyzed using thematic analysis (Miles & Huberman, 1994), identifying recurring patterns and categorizing them into themes of financial literacy, planning, and marketing. To ensure validity and reliability, triangulation was conducted across methods (observation, interviews, documentation) and sources (participants, trainers, village officials). Recommendations for further service program development (Purnomo et al., 2023; Nurlaela et al, 2025) were also needed. The results of the discussions and interviews were analyzed qualitatively to form the basis for recommendations.

RESULT AND DISCUSSION

The implementation of community service programs in Rajik Tourism Village not only focuses on financial literacy and digital marketing but also emphasizes the importance of long-term financial planning for farmers and ranchers. Interactive discussions conducted with members of farmers and farmer groups provided a real picture of recording patterns, capital management strategies, and their readiness to face business risks. Here are some of the results and discussions obtained during this program:



FIGURE 1. Rajik Village Community Service Team and Farmer Group



FIGURE 2. Improving Agricultural and Livestock Business Management



FIGURE 3. Discussion with Farmer Groups

TABLE 1. Summary of the Results of the Q&A with Members of the Rajik Village Farmers and Breeders Group

Yes	Question	Participant Answers	Service Team Response/Response	Academic Analysis
1	How do you record business income and expenses?	Most of them still take notes in simple notebooks, some even don't take notes at all.	The team provides simple financial record-keeping training using daily cash book formats and free apps like Google Sheets & Financial Records.	Low financial literacy makes it difficult for business actors to monitor cash flow and profitability (Afrisawati, 2019; Simangunsong, 2022)
2	Have you ever created a simple financial report?	Most have never made, only calculate profits in estimation.	The team demonstrated the creation of a simple income statement based on an easy-to-understand Excel format.	Simple financial statements increase accountability and facilitate access to capital (Utami & Fauzi, 2023).
3	What is the current product marketing strategy?	Relying on local buyers and direct sales in the market.	The team introduced digital marketing strategies through WhatsApp Business, Facebook Marketplace, and collaboration between farmers for joint promotion.	Traditional marketing limits market reach (Yusur, 2023) Digitalization expands sales opportunities (Almasyhari, 2025)
4	Have you ever used social media or e-commerce for promotion/sales?	Only a small percentage use social media; E-commerce has not been utilized.	The team held a practice session on creating an e-commerce account on Shopee and Tokopedia, as well as how to post products.	Digitalization increases distribution reach and competitiveness (Almasyhari, 2023).
5	What are the main obstacles in growing a business?	Lack of capital, limited knowledge of business management, and marketing.	The team provided directions on access to capital through KUR (People's Business Credit) and village cooperatives.	Capital and management are common challenges for village MSMEs (Purnomo et al., 2023).
6	What are the expectations after taking this training?	Want to be able to record finances well, manage your business more regularly, and reach a wider market.	The team is committed to providing follow-up assistance for 3 months post-training.	Participants' motivation became the social capital of the program's sustainability (Nurlaela et al, 2025).

Source: Processed Data Research, 2025

The implementation of community service programs in Rajik Tourism Village emphasized that strengthening financial literacy and creative marketing strategies is an urgent need for local farming and

livestock business actors. The results of interviews and discussions show that most business actors do not have an adequate recording system, both for income and business expenses. The recording done is still simple, using a notebook or relying on memory; some do not even record at all. This condition is similar to the findings that (Simangunsong, 2022) and (Afrisawati, 2019) low financial literacy is the main obstacle for rural MSMEs in managing their businesses sustainably. Before the training, only 18% of participants kept regular cash records, while after the intervention, this figure increased to 90%. This shows a 72% improvement in financial discipline. These findings are also in line with research (Zaki et al., 2024), which emphasized that financial management training in the livestock sector is able to improve capital management efficiency, support neat financial records, and expand business actors' access to sharia-cooperative-based financing. Research (Kusumawardhani & Purnaningrum, 2021) also proves that the use of digital financial recording applications in goat farming businesses can improve the accuracy of financial statements and speed up the business planning process. Similarly, (Himawati, 2021) found that web-based business and financial strengthening education increases the ability of fish farmers in Depok to maintain real-time financial monitoring.

The service team provides daily cash book-based financial recording training and simple applications such as Google Sheets and Financial Records. This approach refers to the concept put forward by the fact that the preparation of simple financial statements plays an important role in increasing accountability and facilitating access to business financing (Utami & Fauzi, 2023). Good records are also the basis for long-term financial planning, which, according to farming financial management theory, serves as a tool to manage cash flow, prepare investment capital, and anticipate business risks. Post-training evaluation showed that 76% of participants were able to prepare simple income statements compared to only 10% before the training, indicating a substantial increase in capacity. Research (Putri & Sari, 2023) by (Mahendra & Maria, 2023) also shows that systematic financial management in free-range chicken farming businesses contributes significantly to increasing productivity, profitability, and survivability in the midst of market price fluctuations.

The training related to long-term financial planning emphasized three strategic steps: (1) determination of business financial goals such as the purchase of equipment, land expansion, or the development of processed products; (2) setting aside a business emergency fund of 10-20% of monthly profits for risk mitigation such as crop failure or price fluctuations; and (3) reinvestment of a portion of the profits for the improvement of productive assets such as new cages or business diversification. This approach is in line (Nurlaela et al, 2025) with the assertion that the sustainability of village businesses is greatly influenced by consistent financial planning discipline. After the program, 68% of participants had started applying long-term planning strategies, compared to only 12% previously.

From the marketing aspect, Rajik Village has great potential thanks to the diversity of agricultural and livestock products, ranging from organic vegetables to free-range chickens. However, marketing is still local, relying on buyers from traditional markets. The results of this observation are consistent with those (Yusur, 2023), who found that rural MSMEs are often trapped in a limited market due to limited access to technology and distribution networks. To overcome this, the service team introduced digital marketing strategies using WhatsApp Business, Facebook Marketplace, and e-commerce platforms such as Shopee and Tokopedia. The use of this digital platform has proven to be effective in increasing the market reach of local products (Almasyhari, 2025). The percentage of participants adopting digital marketing rose from 10% before the training to 68% after. Research by (Aprilia et al., 2018) also confirms that the implementation of e-commerce-based marketing strategies on livestock can expand market reach and increase sales by up to 35% in the first six months of implementation (Mahendra & Maria, 2023). Also emphasized that an integrated marketing strategy with distribution can encourage an increase in fresh beef sales to penetrate the regional market.

From the group discussion, it was found that the problem of capital is also the main obstacle. Many farmers and ranchers do not know how to access People's Business Loans (KUR) or financing from village cooperatives (Purnomo et al., 2023). emphasized that limited financial knowledge and access to financing are common obstacles for village MSMEs that must be overcome with targeted education. The service team provides simulations of installment calculation and loan management, and links them to business reinvestment strategies so that loans are not only used for consumptive needs. Surya et al. (2023) confirm that proper planning-based capital management and reinvestment can increase the scale of the catfish farming business in a sustainable manner and strengthen competitiveness in the digital market.

The participatory approach used in the program allows participants not only to become trainees but also to be actively involved in the process of problem identification and solution formulation. This model has proven to be effective in research, where the level of community participation is an indicator of the success of village economic empowerment programs (Nurlaela, 2025). Survey feedback indicated that 92% of participants were satisfied with the training, 88% considered financial recording exercises very useful, and 84% believed digital marketing strategies expanded their customer base. Overall, the results of the service show that the combination of financial literacy, long-term financial planning, creative marketing, and digitalization can be a comprehensive strategy to encourage the sustainability of farming and livestock businesses in Rajik Village. The implementation of this strategy not only increases the managerial capacity of business actors but also strengthens the competitiveness of village products in the wider market. However, limitations remain in terms of internet connectivity and income stability, which constrained a minority of participants from fully implementing the practices. Unexpectedly, some participants expressed interest in forming a cooperative, highlighting potential for collective-based business models in the future.

CONCLUSION

The community service program in Rajik Tourism Village has proven effective in strengthening the capacity of farmers and livestock entrepreneurs through improvements in financial literacy, long-term financial planning, creative marketing, and the adoption of digital technology. Before the program, only 18% of participants recorded cash flow, 10% prepared simple income statements, and 12% practiced long-term financial planning, while 10% used digital platforms for marketing. After the intervention, these figures increased significantly to 90% for cash recording, 76% for income statements, 68% for financial planning, and 68% for digital marketing adoption, indicating substantial improvements in both managerial and marketing practices. The training on financial literacy enabled participants to compile daily cash records, prepare simple reports, and set aside 10–20% of profits for emergency funds or reinvestment.

On the marketing side, participants adopted new approaches such as packaging, labeling, and seasonal promotions, supported by digital platforms like WhatsApp Business and Shopee. Education on financing through KUR and village cooperatives also provided alternative solutions for capital constraints. Survey feedback showed high satisfaction, with 92% of participants rating the training as useful and relevant. Nevertheless, some limitations were encountered, including unstable internet access, limited digital literacy, and irregular income flows that hindered consistent application of new practices. In addition, time constraints reduced opportunities for in-depth practice with advanced digital tools.

To sustain the program's impact, several measures are recommended: the formation of a

cooperative to support collective marketing and financial management, continued mentoring in digital literacy, and collaboration with local government to improve infrastructure and financing access. Overall, the program not only enhanced the sustainability of farming and livestock businesses in Rajik Village but also strengthened the competitiveness of local products, offering a replicable model of rural economic empowerment for other regions.

ACKNOWLEDGMENTS

Gratitude was conveyed to the University of Bangka Belitung through the Institute for Research and Community Service (LPPM) of the University of Bangka Belitung for providing an allocation of funds for the Community Service scheme at the Department Level (PMTJ) with the Decree of the Rector of the University of Bangka Belitung Number 11.23/UN50/SP/V/2025 concerning the List of Recipients of Internal Grants for Service of the University of Bangka Belitung in 2025. In addition, gratitude was also expressed to the Head of Rajik Village and the Rajik Village Farmer Group and their staff and students involved in the implementation process of this activity, as well as the entire S1 Management Service Team, who have contributed time, energy, and thoughts so that the implementation of this activity runs smoothly and successfully.

REFERENCES

- Abdul Kharis Almasyhari. (2023). Digitalisasi Pemasaran Produk Pertanian Untuk Meningkatkan Daya Saing Desa. *Jurnal Teknologi Dan Pengabdian Masyarakat*, 2(1), 25–34.
- Afrisawati. (2019). Strategi Pemasaran Hasil Pertanian Berbasis Potensi Lokal Di Daerah Pedesaan. *Jurnal Pemasaran Agribisnis*. 4(2), 101–110.
- Agry, F. P., Purnomo, P. W., & Elfitasari, T. (2023). Sustainability Status Of Pond Aquaculture In Tambakbulusan Village On Social Or Cultural Dimension And Legal Or Institutional Dimension. *Journal Of Islamic Education*. <Https://Journal.Yaspim.Org/Index.Php/Ijierm/Article/View/244>
- Aprilia, L., Cyrilla, L., & Burhanuddin, &. (2018). Analisis Strategi Pemasaran Ternak Berbasis E-Commerce Di Pt X Analysis Of E-Commerce Based Livestock Marketing Strategies At Pt X, 6(3).
- Aristya, & P. M. A. P. (2023). Pemberdayaan Ukm Dan Digitalisasi Produk Sebagai Strategi Penguatan Ekonomi Desa. *Jurnal Pengabdian Masyarakat Kreatif*, 2(1), 45–53.
- Ditiya Himawati, D. M. S. T. K. W. (2021). Edukasi Penguatan Bisnis Dan Keuangan Berbasis Web Untuk Usaha Ternak Lele “Fad” Di Kota Depok, Jawa Barat. *Jurnal Pengabdian Kepada Masyarakat Darma Saskara*, 1, 1. <Http://Dx.Doi.Org/10.35760/Abdimasug.2021.V1i1.9686>
- Mahendra, F., & Maria, M. (2023). Strategi Pengembangan Usaha Penjualan Daging Sapi Segar. *Forum Agribisnis*, 13(1), 24–34. <Https://Doi.Org/10.29244/Fagb.13.1.24-34>
- Nurlaela, N., C. U., M. E., K. N. S. A. & S. (2025). Sosialisasi Pengembangan Usaha Mikro, Kecil, Dan Menengah Pertanian Peternakan Kerajinan Lokal Di Desa Marannu Kabupaten Maros. *Jurnal Pengabdian Inovasi Dan Keberlanjutan*. *Jurnal Pengabdian Inovasi Dan Keberlanjutan*, 3(1), 45–55.
- Putri, D. A. , & S. W. F. (2023). Manajemen Keuangan Usaha Tani Untuk Keberlanjutan Pendapatan Petani. *Jurnal Agribisnis Dan Pengembangan Wilayah*, 8(1).

- Sa'ida, N., & A. R. (2024). Penguatan Manajemen Usaha Mikro Di Desa Wisata Melalui Inovasi Pemasaran Digital. *Jurnal Ekonomi Kreatif Dan Pariwisata*, 6(2), 112–124.
- Simangunsong, D. (2022). Tantangan Dan Strategi Pengembangan Umkm Di Daerah Pedesaan. *Jurnal Pengabdian Kepada Masyarakat Berkelanjutan*, 4(1), 55–64.
- Syahardi, S., F. I., & A. A. (2025). Strategi Pengembangan Ekonomi Kreatif Berbasis Potensi Lokal Di Daerah Kepulauan. *Jurnal Inovasi Dan Kewirausahaan*, 7(1), 15–25.
- Utami, R., & F. A. (2023). Pemasaran Digital Sebagai Strategi Pengembangan Umkm Di Era Revolusi Industri 4.0. *Jurnal Manajemen Dan Pemasaran Kreatif*, 5(3), 130–139.
- Yusur, M. (2023). Pemanfaatan Teknologi Digital Untuk Pemasaran Produk Umkm Pedesaan. *Jurnal Pemberdayaan Ekonomi Desa*, 4(2), 88–97.
- Zaki Raihansyah, M., Kurniawan, A., Fauzi, A., Anugerah Pamungkas, C., Oktavina Radiano, D., & Perkapalan Negeri Surabaya, P. (2024). Strategi: *Jurnal Manajemen Modern Membangun Definisi, Konsep, Manajemen Dan Pemahaman Baru Tentang Pertanian Maritim* (Vol. 6, Issue 2). <Https://Journalpedia.Com/1/Index.Php/Jmm>