



## Entrepreneurial Literacy and Digital Business Literacy: A Case in Indonesian Urban Farmers

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**ABSTRACT:** Digital business literacy and entrepreneurial literacy are abilities that must be possessed by urban farmers. This research was conducted in order to determine the literacy ability of agricultural business actors in Makassar City, Indonesia, especially KWT Anggrek which is located in Bara-Baraya Village, Makassar City, Indonesia. This research uses a descriptive method with a qualitative approach. Observations and interviews were conducted as data collection techniques in this study. The informants in this study were 2 people, namely the chairman and treasurer of KWT Anggrek. Purposive sampling is performed as an informant selection technique. The results showed that KWT Anggrek did not fully understand in theory related to entrepreneurial literacy and digital business literacy, however, researchers saw that implementation slowly began to involve it. For simple efforts that can be done by the government, namely (a) facilitating the MSME and Cooperatives Office; (b) establish a joint entrepreneurial group; (c) provide motivation so that agricultural products can be processed and have a selling value; (d) improve facilities that support literacy activities in collaboration with the procurement of technology.

**KEYWORDS:** Entrepreneurial Literacy, Digital Business Literacy, Farm Business Actors

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### I. INTRODUCTION

Farmers are the majority of the livelihood of the Indonesian population, therefore the agricultural sector has the potential to create entrepreneurship. However, the reality is that entrepreneurs who are not from the agricultural sector are better known when compared to agricultural sector entrepreneurs (Burhanuddin et al., 2018). The development and application of technology as an effort to manage farming businesses needs to be carried out as an entrepreneurial culture which is a variable in the social capital of farmers.

The perspective of achieving achievement, being creative, innovative, and managing a business is better owned by farmers on the basis of entrepreneurial behavior. If entrepreneurial competence is possessed by business actors, the business can survive well in its market (Wakhidati et al. 2020). Not only that, entrepreneurs will be more confident in their abilities, skills in expanding social networks, and utilizing opportunities if there is an entrepreneurial spirit in these entrepreneurs. A broad way of thinking is able to bring change and be able to become a pioneer not only plagiarizing existing ones, but being able to present innovative things in society (Sobari & Ambarwati, 2019).

The use of digital technology in this day and age is also very supportive of marketing the products of business actors. A developed and growing business is the hope of all entrepreneurs. These ideals can be realized by accelerating the use of technology and increasing the capacity of human resources. ICT decision-making also plays an important role, this opinion is put forward by developing countries (Burhan 2018). The development of technology is changing the marketing strategy system for the better, especially in urban areas (Tresnawati et al., 2018). Digital business literacy helps people in developing their farming business to be more targeted (Mamondol, 2016).

The spirit of entrepreneurship and digital business are two important factors in the development of agribusiness or farming on narrow land, such as in urban areas and its surroundings. This condition is the basis for farmers to obtain economic benefits for the farming businesses they manage. The existence of this entrepreneurial spirit and digital business will be a complement to agricultural cultivation technology introduced and applied by farmers as well as the management of financial resources both owned by farmers and from outside parties. That way the hope is that farmers can develop business potential and opportunities and obtain added value to the products produced in order to increase their income.

### **Entrepreneurial Literacy for Agricultural Business Actors**

Literacy is a linguistic ability that requires good communication from the point of view of reading, writing, listening, and speaking in many ways in relation to goals. So a brief definition of literacy, namely how a person obtains knowledge both from writing and reading, which is done, can improve the quality of life of the community.

In terms of the etymology of heroes and efforts, it forms the word entrepreneur. Wira means hero, warrior, majestic character, dashing, brave, virtuous, exemplary, and superior human being. Meanwhile, effort means action in order to achieve a goal. So that entrepreneurship is a warrior who performs an action in order to achieve a goal. The important role of entrepreneurship in agribusiness development becomes a practice (Darmadji, 2012). Daring to take risks and hard work can increase financial independence in entrepreneurial activities (Morris et al. 2017).

Through an entrepreneurial spirit, farmers are able to fully commit to their work. Farmers' sense of self-responsibility through commitment is able to present services and products in order to satisfy consumer desires (Kagbu 2018). Efforts that can be made to create an entrepreneurial spirit in farmers can be made by the government and other institutions. Taking into account the characteristics of farmers, the approach that can be done is through counseling and training (Dwijendra 2021). Farmers are equipped with a variety of market information on agricultural products with high market share and economic value. In addition, farming management techniques or management and farming calculations need to be used as material in the development of entrepreneurship at the farmer level.

Through this knowledge, it is hoped that they can get a high capacity in determining profitable farming business choices by paying attention to various risks. For the government, starting the development of an entrepreneurial spirit at the level of narrow-income farmers can be done by providing incentives such as the provision of superior seeds or seeds. They can also be encouraged and facilitated to enter into business partnerships with the market through its groups. In the medium and long term, the development of an entrepreneurial spirit in farming on narrow land can be directed to the younger generation. This development begins at an early age, for example the introduction of agriculture, types of farming on narrow land, and simple agricultural cultivation technology (Marianus tecan, 2021). This effort is very important in anticipating the challenges of the declining younger generation who tend to leave agriculture. Even though narrow land is a superior potential in the development of commercial farming business because the market always tends to increase.

### **Digital Business Literacy for Agricultural Business Actors**

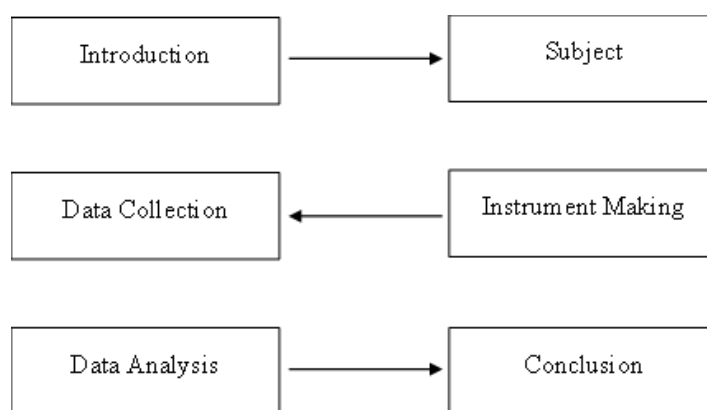
Today, digital media and software are used in business and everyday life in a combination of education (Mavlutova, Lesinkis, Liogys, & Hermanis, 2020). The development of digital media has changed many aspects of life, affecting the existence of talent in its rapid development, and efforts are needed to anticipate and prevent adverse impacts. Digital promotion is an innovative way, with the help of digital promotion through the media to be very economical (Warokka, 2020). The development of the growth of the digital economy in society and companies encourages a person to start their business (Saptono, Wibowo, & Shandy, 2020). This digitalization-based business development will help the digital economy if it is developed very well. Digital business literacy helps people in developing their farming business to be more targeted (Mamondol, 2016). Marketing of farm business results or products from farming businesses can be known more broadly thanks to the help of knowledge gained from digital business literacy activities.

Digital business is experiencing very fast development, digital business takes advantage of collaboration between technology, the internet, and the economy which will later provide opportunities to increase income (Muttaqim et al. 2021). However, many farmers do not know more and more about the use of technology in running a farming business that is being managed (Utami, 2020). Urban farming management requires a guide to knowledge that can be obtained from digital business literacy activities. Increasing literacy can help the management of farming businesses in urban areas become more effective in marketing programs and other programs (I Made Diarta et.al., 2019).

## II. RESEARCH METHODS

In order to be able to provide a detailed explanation of the results of this study, this research uses a qualitative approach with a descriptive method. A qualitative approach is an approach that seeks to obtain data naturally or in other words not artificially, which it obtains through questionnaires and the like (Nuraeni and Suryawardani, 2017). Then for the descriptive method used, it is more of an effort to provide an explanation or describe something, both facts of its nature and connect between the phenomena being studied or studied (Prasanti, 2018). The use of methods in this study aims to determine digital business literacy and entrepreneurial literacy in agricultural business actors in KWT Anggrek.

As for the data collection technique used in this study, namely by 2 ways of observation and interview. The observation technique itself, the researcher made direct observations in the environment of urban farmer business actors, especially in the Orchid Farmer Women's Group located in Bara-Baraya Village, Makassar City, South Sulawesi Province, in this case the researcher observed farm actors in the area concerned. For interview techniques, researchers collect data from the results of questions such as the behavior of informants related to the phenomenon, as well as the opinions of the informants (Hassen, 2020). In this study, researchers communicated directly by asking several open questions to 2 informants, namely the chairman of KWT Anggrek and the treasurer of KWT Anggrek. The interview questions that the researcher conducted were related to (1) knowledge related to entrepreneurial literacy; (2) knowledge related to digital business literacy; (3) knowledge related to the development of urban farming businesses. The study procedure can be seen in the following picture.



**Figure 1. Procedures in Research I**

The preliminary activities shown in figure 1 are the first stage in this study. The location determination in this study took place in the bara-baraya district, Makassar City. The population in this study was members of the Orchid Farmers Women's Group (KWT Anggrek) of Bara-Baraya Village, Makassar City. The subjects in this study were 2 people. The researcher gives some questions to the informant and the informant is asked to give a related opinion of the researcher's question. Purposive sampling is performed as an informant selection technique. This technique is the determination of criteria in a study. The criteria needed in this study are; (1) is a member of KWT Anggrek; (2) part of the makassar city farmer group; (3) reside in the city of Makassar.

Through the determination of criteria carried out by researchers, informants in this study or study can be seen in the following table.

**Table 1. Research Informants (Urban Farmers)**

No.	Name	Position	Age	Recent Education	Long Time to Farm	Agricultural Products
1.	Jumriati	Chairman of KWT Anggrek	56 Years	High school	3 years	Vegetables (Chili, Pariah, Eggplant, Celery, Lettuce, Kale)
2.	Suharsiam	Treasurer of KWT Orchids	58 Years	High school	3 years	Vegetables (Chili, Pariah, Eggplant, Celery, Lettuce, Kale)

Source: Profiling Research Informants (2022)

Basically, of the 2 informants above, which includes the category of urban farmer business actors, especially in the Orchid Farmer Women's Group located in Bara-Baraya Village, Makassar City, they can already represent and answer related to entrepreneurial literacy and digital business literacy in agricultural

business actors in the city, but what needs to be noted is that this study cannot be generalized to all agricultural business actors in urban areas. This is because the research target is only in the Orchid Farmer Women's Group which is located in Bara-Baraya Village, Makassar District, South Sulawesi Province.

### III. RESULTS AND DISCUSSION

This study has a research focus on the level of entrepreneurial literacy and digital business literacy in agricultural business actors in Makassar city, especially in the Orchid Farmer Women's Group located in Bara-Baraya Village, Makassar District, South Sulawesi Province. In addition, this study seeks to examine related efforts to grow and develop digital business literacy and entrepreneurial literacy in agricultural business actors in the city of Makassar, namely in the Orchid Farmer Women's Group carried out by agricultural extension workers and also local governments. The instruments in this study sought to gather various information from previously established informants and informants interviewed according to these criteria.

The interview questions that researchers ask are related to (1) knowledge related to entrepreneurial literacy; (2) knowledge related to digital business literacy; (3) knowledge related to the development of urban farming businesses. The indicators submitted by the researchers aim to explore information related to literacy in terms of entrepreneurship and digital business in agricultural business actors. The following is presented a table related to the answers of the informants that have been collected as follows.

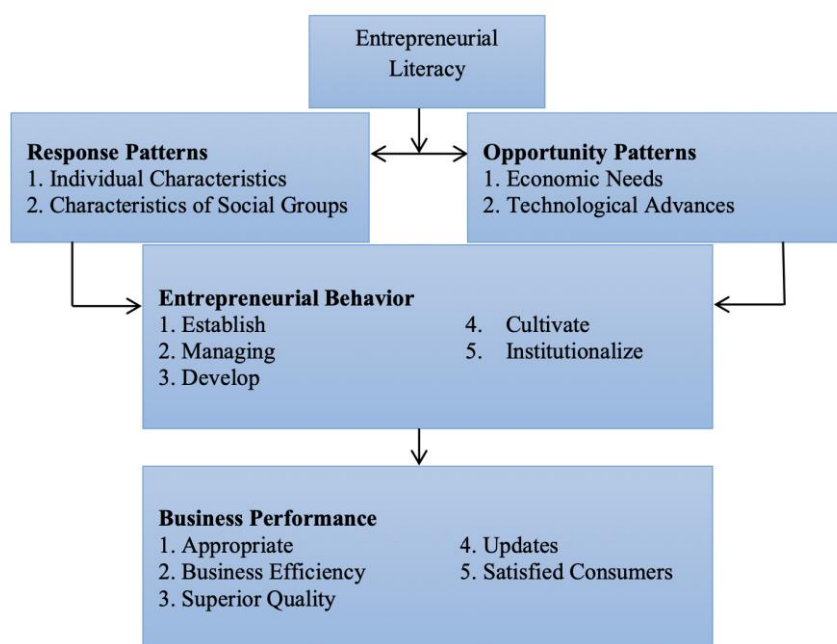
**Table 2. Summary of Interview Results**

<b>Question</b>	<b>Informant's Answer</b>
As an entrepreneur in the agricultural sector, what is the reason why you decided to farm in the city?	I decided to farm in the main city in this area because there was a potential that I saw at that time where there was land that was indeed vacant and not used, which was originally like a forest at that time (Jumriati, Interview dated May 21, 2022). Decided to do agriculture in the city because of the potential that I saw and followed the environment because many housewives in the area were willing to work and there was land that could be worked (Suharsiam, Interview dated May 21, 2022).
Is the spirit of entrepreneurship important in the development of farming businesses?	Yes, it is very important because it is the basis for farmers to obtain economic benefits in the farming businesses they manage (Jumriati, Interview dated May 21, 2022). Yes, it is important because this entrepreneurial spirit makes farmers have the ability to manage farming businesses to increase their income (Suharsiam, Interview dated May 21, 2022).
Through this agricultural activity, is there an entrepreneurial character building carried out?	There is through counseling, farmers are equipped with various information on the management or management of farming businesses (Jumriati, Interview dated May 21, 2022). There is, in the form of training so that through this knowledge we can be able to run a profitable farming business as it is today (Suharsiam, Interview dated May 21, 2022).
What is the role of the government in initiating the development of an entrepreneurial spirit at the urban farmer level?	The government here plays a role by providing incentives in the form of providing superior seeds or seeds (Jumriati, Interview dated May 21, 2022). What I know is that the government initially gave us seeds and always supported the management of the farming business we ran (Suharsiam, Interview dated May 21, 2022).
In this modern era, do you manage a farming business by utilizing technology?	Yes, we use capillary irrigation farming systems in terms of watering plants. In the past we watered the plants directly in the polybag now using a capillary irrigation system, where under the polybag there is an axis that absorbs water directly into the plant. We monitor the water through the pipe. When the water in the pipe has run out, we replenish it through the pipe within a period of 4-5 days. (Jumriati, Interview dated May 21, 2022). This technology in farming uses watering with a capillary irrigation system. Not watering directly. (Suharsiam, Interview dated May 21, 2022).
Have you ever done marketing the results of your farm business through digital media?	Yes, we market it through assistance from Grab or through the Whatsapp application. Initially we only used the Whatsapp application, but thanks to the encouragement of the government we were finally able to collaborate with Grab (Jumriati, Interview on May 21, 2022). Previously, we hadn't thought about developing this farming business widely. but following developments, we try to do marketing through digital media. This marketing is via whatsapp and with the help of Grab (Suharsiam, Interview dated 21 May 2022).
Have you ever known before that the development of a farming business with digital media can get many benefits?	Before being introduced by the government, I did not know about farming, its marketing can be done through digital media (Jumriati, Interview dated May 21, 2022). Developing a farming business through digital media has never been thought of by us before. because most of us have minimal knowledge of technology (Suharsiam, Interview dated May 21, 2022).
What do you gain after marketing agricultural products through digital media?	We have obtained many benefits through digital media marketing. Like KWT Anggrek can be known even more widely and have additional customers. (Jumriati, Interview dated May 21, 2022). Our farming business can be widely known and the results can be marketed (Suharsiam, Interview dated May 21, 2022).
What are the obstacles you face in selling farm products online?	The obstacle is in the agricultural products (availability of goods), sometimes there is a lot of consumer demand but our stock is limited (Jumriati, Interview dated May 21, 2022). The problem itself, the first one is still limited because the media used is still whatsapp and grab. In addition, our understanding of the media itself is still lacking. So we can't be

	free (Suharsiam, Interview dated May 21, 2022).
Steps to develop and grow entrepreneurial literacy in agricultural business actors	In my opinion, no steps have been taken in that direction, it's just that sometimes extension workers provide allocation of opinions or education related to entrepreneurship (Jumriati, Interview dated May 21, 2022). There has never been a contribution to developing and growing entrepreneurial literacy (Suharsiam, Interview dated May 21, 2022).
Steps to develop and grow digital business literacy in agricultural business actors	There has been no effort to develop digital business literacy, for this reason, our knowledge is still minimal regarding digital business in farming (Jumriati, Interview dated May 21, 2022). No steps have been taken around that. in my opinion, extension workers here must take part in helping to grow digital business literacy in agricultural business actors (Suharsiam, Interview dated May 21, 2022).

**Source: Data Processing Results (2022)**

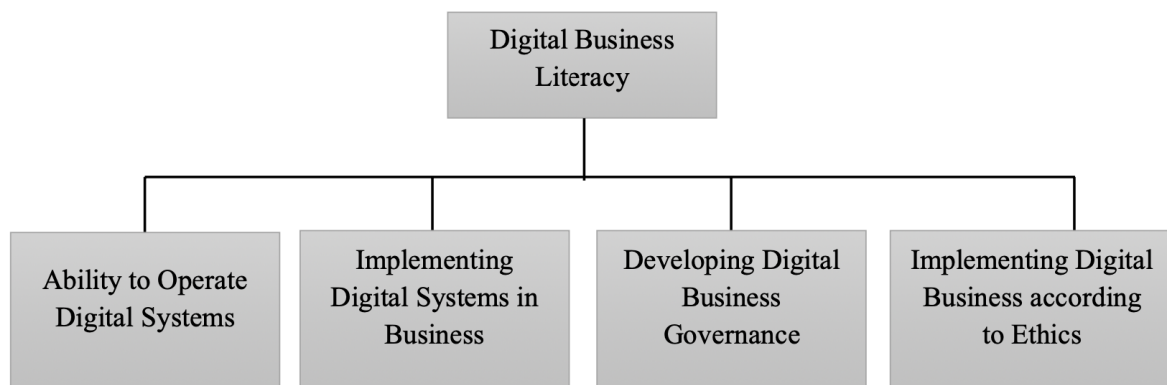
Based on the answers of the respondents above, it can be said that the Orchid KWT in Bara-baraya village, Makassar City, South Sulawesi, has been able to grow the potential and opportunities that exist. We can see in the first indicator, namely knowledge of entrepreneurial literacy in agricultural business actors, in the sustainability of the business which was originally planned to be created by a farmer group in 2017 for women in Bara-baraya village who have an interest in farming. But at that time they had limited land, with their enthusiasm for farming entrepreneurship, finally one of the residents there voluntarily gave his land to be used as farming land. Initially, the land only tended to be like a forest, but with the cooperation and assistance of the government, the land was finally able to get economic benefits as it is now. This shows that the entrepreneurial spirit of KWT Anggrek is already quite good, because they can take advantage of the opportunities that exist and develop their interest in entrepreneurship. Literacy activities and environmental encouragement in increasing interest in entrepreneurship are very necessary as an effort to form entrepreneurial activities (Nurjannah et al., 2021). As for entrepreneurial literacy, which must be an important concern for agricultural business actors, especially KWT Anggrek, it can be seen in the following scheme.



**Figure 2. Entrepreneurship Literacy Scheme**

The second indicator is digital business literacy knowledge in agricultural business actors. Departing from the results of the interview, it can be said that the level of technological knowledge, especially in the field of digital business, KWT Anggrek is still relatively low because in marketing its products only two social media out of the many media used are in the form of whatshapp and grab. With this, researchers then assume that there is a need for an update or training with the introduction of social media and online marketing media so that their understanding can increase (Azmi, Sonatha, Rahmayuni, & Rozi, 2020). The success of a digital system in agriculture is known how much communication technology plays a contributing role (Kilmanun et al., 2018). Digital marketing can increase effectiveness in managing the business being run and the marketing process can be said to be more efficient. The era of globalization at this time is very supportive of digital marketing used in

trade in product marketing. The digital business literacy that needs to be grown and developed in agricultural business actors, especially KWT Anggrek, can be seen in the scheme below.

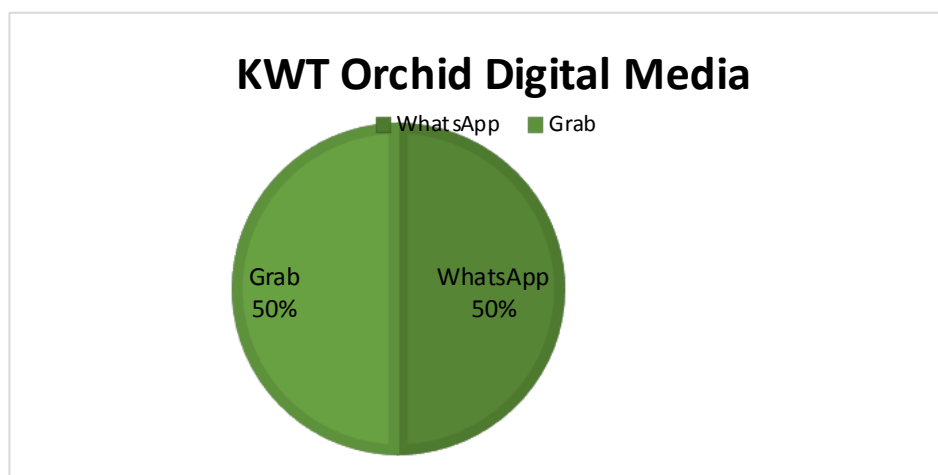


**Figure 3. Digital Business Literacy Scheme**

From the interview activities that have been carried out with the chairperson and the treasurer of the Orchid Farmers Women's Group, the researcher conducted an interview directly and got the results that the members of the Orchid Farmer Women's Group did not understand directly related to digital business literacy. The Women's Tani Anggrek group knows about digital business through socialization conducted by Grab. Digital business is not carried out directly by the Orchid Women's Group but is assisted by other parties in training and socialization activities.

The Orchid Farmer Women's Group initially chose to do marketing face to face but the Orchid Farmer Women's Group felt that the results of the farming business they had managed were only known by the surrounding community, not yet widely known. On this basis, researchers saw that before the business digital system was implemented directly, the Orchid Farmer Women's Group did not fully understand how to implement digital business literacy or collaboration between businesses in digital systems or marketing through social media. However, the training conducted by extension workers and assistance from the government and Grab have been very helpful and little by little the Orchid Farmer Women's Group has finally begun to understand its application. In previous research conducted by Ratna (2019), many individuals have not implemented a business that is assisted by technology directly, but slowly the application of digital marketing has received assistance from other parties.

Although the Orchid Farmer Women's Group, although not fully aware of the digital business, the implementation in implementing the farming business is quite good. Urban agriculture is very supportive in terms of being a means of combining technological modernization (Kustiani et al., 2020). The collaboration between the Grab application and also social media applications such as WhatsApp is enough to help and support the results of the Orchid Farmer Women's Group farmer business. In the second indicator related to digital business literacy, the Orchid Farmers Women's Group never thought before that the business they manage would be known quite widely. From the interviews that have been conducted, there are also many advantages generated from marketing activities through the help of digital media. The marketing system carried out by the Women's Group of Orchid Farmers is digital-based through assistance from Grab and WhatsApp can be seen based on the diagram below.



**Figure 4. Digital Media of Orchid Peasant Women's Group**

The third indicator is related to how urban farming is developed. Based on the answers from interviews to respondents, it shows that KWT Anggrek can develop the potential and opportunities of farming business very well so as to obtain added value to the products produced. In addition, efforts to develop this farming business are supported by the government with an approach through counseling, training and incentives for the provision of seeds and seeds. Urban farming, even though the land is narrow, must be able to be empowered in order to have economic value. Narrow land is a superior potential in the development of commercial farming because the market always tends to increase (Marianus Tecan, 2021).

The above indicators refer to the extent of digital business literacy and entrepreneurial literacy in KWT Anggrek agricultural business actors. Based on the results of the interview as a whole, it shows that the Orchid Farmer Women's Group in theory does not fully understand related to entrepreneurial literacy and digital business literacy, however, researchers see that implementation is slowly starting to involve it. The right steps to grow and develop entrepreneurial literacy in this Orchid Farmer Women's Group, for extension workers that can be done, namely (a) guiding the processing of agricultural products into products of selling value; (b) guiding in the provision of a market for the production of processed crops; (c) transfer knowledge of entrepreneurship and digital business through socialization. As for the simple efforts that can be done by the government, namely (a) facilitating the MSME and Cooperatives Office; (b) establish a Joint Entrepreneurial Group; (c) provide motivation so that agricultural products can be processed and have a selling value; (d) Improve facilities that support literacy activities in collaboration with the procurement of technology.

#### **Entrepreneurial Literacy and Digital Business Literacy in Urban Farming Business Actors**

Speaking of entrepreneurship, it should start with the fact that what we get from the development of entrepreneurship (Stevanovic, 2016). Literacy has a huge influence on many things. Such as entrepreneurial literacy which is influential for agricultural business actors today. Entrepreneurial literacy is very helpful to build an entrepreneurial spirit in urban agricultural entrepreneurs. In an effort to increase the number of agricultural entrepreneurs, it must begin with the growth of interest in entrepreneurship. this should be from socialization to training. Various efforts were made to foster entrepreneurial intentions, especially changing the mindset that is still oriented as a job seeker rather than a job creator (Hasan et al, 2020). Entrepreneurship is a unique opportunity to develop the talent needed to build society in the future (Lubis, 2019).

The entrepreneurship learned has to do with time management skills, human resource management, the ability to identify and solve problems, the ability to plan and find ways and control to achieve them, it is experience (Simanjuntak, Awwaliyah, Hayati & Artanto, 2016). For now, the entrepreneurial spirit is very good to be instilled even more so in urban farming, which is known as narrow land. So efforts or ways are needed to be able to develop a farming business while still obtaining high economic benefits.

Lately, businesses have begun to attract attention, because they are believed to be in the same direction as behavior and can be an indicator of actual behavior (Rahmah, 2017). A farmer business actor, especially in the present and in the future, must have qualified knowledge so that the managed business is able to run smoothly, and must also be able to overcome problems that can arise at any time.

Entrepreneurial literacy here is closely related to the understanding of agricultural business actors towards entrepreneurs who have a business based on a positive, constructive, wise, and innovative character in fostering the business. it is related to all aspects of human behavior and action developing creativity, stimulating the birth of ideas and enriching human needs.

In digital business literacy, human potential and knowledge are related to the use of digital technology, means of communication, preparing and evaluating information in a healthy and attentive manner according to the laws of life. Digital authority allows people to use technology responsibly. Everyone can access the media widely which can be said with freedom (Supratman, 2017).

The technological progress in this era is beyond doubt. It is generally known that digital technology plays an important role in the digital age (Kaeophanuek, Jaitip, & Prachyanum, 2018). The development of technology has made an indispensable contribution to business operations. Given that technology has been producing, marketed, and distributed it is undeniable that the world economy, especially developing canyons such as Indonesia, is heading towards a digital economy, this will be more effective (Isnaini, 2017).

Digital business literacy also has a very detailed influence on the life of the business being run. The times that are increasingly developing into sophisticated will affect advanced technology every second. Therefore, increasing digital business literacy must also be developed.

In this day and age, an era that is very sophisticated and very easy to utilize digital media. Digital business literacy utilizes the use of digital media for reference materials in the discovery of new business ideas. The era of very sophisticated technology makes it not limit the space nor time of a person in finding an idea to start a business (Hasan et al., 2021). Therefore, literacy about digital business must be understood. Digital business literacy must be developed because in today's millennial era, digital media contributes to the business world in everyday life. Digital business helps business marketing with the help of digital systems.

As is known, digital literacy refers to the development as well as the improvement of individual understanding of digital technology that is already very sophisticated and very developed (Widyastuti et al., 2016). Digital business literacy can also be understood as the ability of an individual to collaborate between businesses in the use of a digital technology which can be seen in terms of collaboration and searching for information. Digital business literacy does not only lead to individuals who take advantage of the modern era of technology but must be followed by the application of business activities assisted by technological developments. Digital business literacy is known to be very helpful for individuals in the business world because individuals will find it easier to make decisions related to digitalization applied in the business world.

Digital business literacy has long been developed but not many people know. The implementation of digital business literacy is only carried out by certain people. Not many people implement digital business directly in their business but the implementation of digital business is known through webinar activities or in training activities as in the study previously conducted by Veranita et al (2021). Digital business in farming can be understood as the implementation of technology in the agribusiness business world. Digital business literacy in farm business management leads to knowledge of digital business and how to collaborate between digitalization and farming so that farm business can be known by the wider community and the products produced will be known by more people.

#### **IV. CONCLUSION**

The findings of this study prove that the level of digital business literacy and entrepreneurial literacy in agricultural business actors by KWT Anggrek is still very minimal knowledge in theory, but technically, the knowledge of agricultural business actors has applied entrepreneurial literacy and digital business literacy in managing and developing their farming businesses.

The results of this study also have implications for the right efforts to grow and improve entrepreneurial literacy in the Orchid Farmer Women's Group, for extension workers that can be done, namely (a) guiding the processing of agricultural products into selling value products; (b) guiding in the provision of a market for the production of processed crops; (c) transfer knowledge of entrepreneurship and digital business through socialization. For simple efforts that can be done by the government, namely (a) facilitating the MSME and Cooperatives Office; (b) establish a joint entrepreneurial group; (c) provide motivation so that agricultural products can be processed and have a selling value; (d) improve facilities that support literacy activities in collaboration with the procurement of technology.

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