

FEASIBILITY ANALYSIS AND BUSINESS MANAGEMENT OF DAIRY COW RECEIVER SAVINGS AND LOANS CREDIT AT SAE PUJON COOPERATIVE

Fahmi Arief

ABSTRACT

Dairy cattle farming is closely related to the cooperative. Cooperative is one of the containers established to improve the weak economic capacity, including small scale dairy farmers. In Indonesia, 90 percent of dairy farmers who are members of the cooperative is a people farmer with a scale of one to nine. In general, cooperatives serve to strengthen groups of farmers in the face of oligopsoni-tending milk markets. The cooperative also have supporting facilities which of one cooperatives provide credit for the community. The objectives of this research are to know: (1) feasibility analysis of dairy cattle farming business at SAE Pujon Cooperative and (2) analysis of management of dairy cattle farming credit receiver at SAE Pujon Cooperative toward feasibility analysis of dairy cattle farming business. This research is an explorative research. location and 30 respondents were determined by using purposive sampling method from the total farmers credit receiver in SAE Pujon Cooperative. The data were collected through questionnaire, documentation and interview. Livestock, production, milk price, capital credit business and farming management is independent variable and feasibility analysis is dependent variable. Indicators of farming management system are breed management, feed, cage and health. Indicators of feasibility analysis are Break Event Point (BEP) of unit, Break Event Point (BEP) of price and Benefit Cost Ratio (B / C). The result of the research shows that: (1) The result of analysis indicate that farm group III has the most feasible farming business to be carried out given the average BEP of unit from the feasibility analysis is 419 liter, the BEP of price is IDR 2.848 and the average B/C ration of is 0.73; (2) Business analysis and credit credit saving loan positively affect business feasibility. Business analysis measured by production cost and credit saving loan measured by credit loan expenditure affecting business feasibility is measured by BEP unit. Business analysis has the most influence compared to credit union. The large influence of business analysis as measured by the cost of production is influenced by natural resources and the implementation of work. Natural resources as measured by reproductive disorder and the implementation of work as measured by clearance of the cage and clearing of food and drinking places. Natural resources has a big influence over the implementation of work

Keywords: management system, natural resources (SDA), implementation of work, business analysis, credit union and feasibility analysis,