

RESILIENCE AND ABILITY ON THE COMMUNITY FINANCIAL LITERATION OF CRAFTS FOR SPECIAL TRADITIONAL JUKUNG JARUNG SOUTH KALIMANTAN (A SCHUTZ PHENOMENOLOGY STUDY)

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Abstract— The purpose of this research is to analyze how the Jukung Craftsmen Community in Barito Kuala district has been managing financially in running their business. This research study also analyzes motivations for the Jukung Craftsmen Community in Barito Kuala district to save and invest. The aim is also to find out how the Jukung Craftsmen Community process in Barito Kuala district has survived to the present day and has even gotten into a slump in business to become a resilient entrepreneur. The research approach was used the Schutz phenomenology and makes the jukung industry craftsmen in Sugara Island village Barito Kuala Regency as an informant. The results showed that the Jukung Craftsmen in Barito Kuala district in managing their financials did not book financial reports. A community of the Jukung Craftsmen in the northern river hulus district did not understand financial literacy well. However, Jukung Craftsmen in the north's river district had saved up with motive to guard against unexpected disaster. The Jukung Craftsmen have also carried out investment activities in an effort to meet future financial needs that had been previously planned. The resilience of Pangajin Jukung in Barito Kuala district is formed on 5 habits, which are always getting up at the beginning of time, always taking a morning shower before the dawn prayer, buying and selling agreements in every transaction, always giving alms and thanks.

Index Terms— financial, literacy, traditional, skills

1 INTRODUCTION

Urang Banjar Ethnic is a person whose life is grouped in a village. The ethnic villages of Urang Banjar mostly line up on the banks of the river. The Urang Banjar Ethnic lives on the banks of the river and carries out economic activities by utilizing the river as the main infrastructure with its transportation equipment in the form of djoekoengs to relatively large motorized vessels, thus allowing the Urang Banjar Ethnic to sail across the corners of the Martapura, Barito, Kahayan, Kapuas and children rivers such as the Sungai Negara, Alabio River, Babirik River, and others, to reach the interior of Central Kalimantan in order to bring merchandise in the form of food (food), clothing and shelter for the needs of rural communities (Nurdiyana, 2018). This condition then makes the urang banjar ethnic community entrepreneur (Suarniki et al., 2019).

Wriggle urang ethnic Banjar entrepreneurship that interacts with the river certainly requires river transportation facilities commonly referred to as Jukung. Jukung or traditional small boat typical of southern Kalimantan which is the main

suggestion for carrying out business transactions on the river. Jukung in South Kalimantan experienced a glorious period in the era of 1980 to the end of 2000. Jukung needs as a means of river transportation are mostly supplied from Pulau Sewangi Village, Barito Kuala Regency. The pampering of djoekoeng boats made in Pulau Sewangi Village has indeed been famous for decades (Nurdiyana, 2018 ; Humaida, Louisa & Lestari, 2018 ; Romadoni, 2017) . In Pulau Sewangi Village, Alalak District, Barito Kuala Regency, South Kalimantan, dozens of folk-scale showrooms for making traditional jukung boats are scattered there. The villagers juggled the courtyard of the house or riverbank into a jukung-making workshop. The process of making jukung takes quite a long time. One Jukung can take 6 weeks to two years. Depending on the material, size, and model as desired. Ordering djoekoengs with raw materials from rare Ulin wood will make the time to make djoekoengs even longer, because to obtain ironwood is very difficult. The size and model of the djoekoeng made also greatly influenced the completion time of the djoekoeng making. So it can be said that the type of raw material, size and model of jukung will greatly affect the selling price of jukung. The increasingly difficult of raw materials and the current shift in the modernization of the development of the times slowly the craft of the jukung industry experienced a setback. Crafters of djoekoeng and klotok boats (outboard motorized wooden boats) in Sewangi Island, Berangas Village, Alalak District, Barito Kuala Regency, South Kalimantan, continue to shrink along with the lack of orders. A jukung maker, Salimi, a key informant in this research said the order to make jukung is increasingly quiet because many of its customers have switched to using land transportation and the difficulty of getting wood raw materials. According to Salimi,

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there are currently around 40 active timber producers. In fact, since he was a bachelor there were 500 wood boat makers on Sewangi Island. "Because usually the talent to make wood is hereditary, like me who continued the work of parents, and parents said he also continued from my grandfather," said Salimi. Buyers of jukung now use jukung only for paddy and fishing activities. And not as a primary means of transportation anymore. Jukung in the current condition cannot be used maximally to support the daily life of the Banjar people in South Kalimantan, so that it has an impact on orders for djoekoengs that continue to shrink. Especially with the rapid development of road infrastructure and modernization of land transportation modes in South Kalimantan. As a result, some craftsmen choose to turn their heads to become construction workers or other unskilled workers. In the past five years, Jukung sales averaged 10 jukung units a year. Jukung buyers are usually in the August-December period after the rice harvest season. Salimi and several other artisans remain painstakingly persevere to pursue their profession as a jukung industry craftsman despite the lack of buyers of jukung. The profession as a boat maker has to be maintained until now. Salimi, admitted that in a month he could still sell between two or three boat units, both types of djoekoeng and klotok, which are usually run using the Dong Feng engine. Selling prices for jukung and klotok depend on their size and dimensions. Jukung size is 6 fathoms long (1 fathom is equal to 1.8 meters) and 1.60 meters wide is sold for Rp. 13 million, with a production period of 20-30 days. The profit gained from the sale is usually Rp 3 million to Rp 5 million per jukung sold. The profits from this sale are used to meet the needs of daily living, including to be saved in the tube or to be invested in other purposes including the purchase of raw materials. A result showed that the community of Jukung industry craftsmen, including people who have an awareness to save, is evidenced by almost all craftsmen having account numbers at various banks. The Jukung industry craftsmen in the village of Pulau Sewangi also said that they had also been involved in investment activities by investing money with fellow friends who got jobs supporting jukung. Furthermore, a number of surviving craftsmen also said that they had been involved in various investment activities, including being trapped in a bulging investment which had a large impact. Seeing this phenomenon is certainly very interesting to examine about how the Jukung industry craftsmen survive amid the quiet selling of Jukung, what are the things that make the Jukung handicraft industry can survive (resilience) until now and how the financial management of the Jukung industry craftsmen if is associated with Financial Management Literacy. This phenomenon, according to Schutz (1967), can be based on two motivations, namely motive cause and motive. Motivation is the thing that causes a person to do something, including in this case motive because why Jukung Craftsmen in saving and making capital (investment). Motivation is something that is desired or expected after someone in this case the Jukung Craftsman saves and invests.

2 METHODOLOGY

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2.1 Research Informant

According to Moleong in Ardianto defines research informants as follows:

"The informant is a person who can provide information or information about the problem being studied and can act as a resource during the research process". (Ardianto, 2011 ; Lukiyanto, Widita & Kumalasari, 2018). The selection of informants was used a purposive sampling technique, as stated by Sugiono (2009: 54) in the book *Understanding Qualitative Research:* "Purposive sampling is a technique for sampling data sources with the consideration that the informant knows best about the conditions the environment around the jukung craftsmen in Barito Kuala Regency. The informants chosen purposively, which is to find out the understanding of the Jukung Craftsmen community in Barito Kuala district, South Kalimantan (Eberle, 2012; Piperopoulos, 2010; Raco & Tanod, 2014).

2.2 Data Analysis Techniques

Data analysis is the process of finding and compiling data systematically, data obtained from interviews, field notes and documentation by organizing data into categories, describing it into units, synthesizing learning and making conclusions so that it is easily understood by oneself or others. Qualitative data analysis is inductive in nature, which is an analysis based on data obtained, subsequently developed into a certain pattern of relationships or patterns of causal relationships and even become propositions. If based on data collected repeatedly with triangulation techniques, it turns out that the proposition is accepted, then the proposition can develop into a theory. According to Nasution (1988: 173) was stated that: "*The analysis has started since formulating and explaining the problem, before it plunged into field and continued until writing the results of the research. Data analysis becomes the basis for further research until, if possible, grounded theory*".

For a qualitative research, data analysis is more focused during the field process together with data collection. Data analysis in qualitative research, carried out at the time of data collection takes place, and after the completion of data collection within a certain (Lincoln & Guba, 2000).

At the time of the interview, researchers have an analysis of the answers interviewed. If the answers interviewed after being analyzed were not satisfactory, then the researcher would continue the question again, to a certain extent, obtained data was considered by credible. Data obtained from the field were analyzed through the following stages:

1. Data Reduction: Data categorization and reduction, which is collecting important information related to the research problem, then the data is grouped according to the topic of the problem.
2. Data Collection: Data is grouped by arrange in the form of narratives, so it was taken in the form of a meaningful series of information, in accordance with the research problem.
3. Data Display: Perform data interpretation was

interpreting in the informant has interpreted by problem under study.

4. Conclusion Drawing: Taking conclusions based on the composition of the narrative that has been compiled in the third stage, so that it can provide answers to research problems.

From data analysis for each part, it was related to each other, so they are interconnected between one stage and the other. The analysis was carried out continuously from the first to the end of the study.

3 RESULTS

3.1 General description of the region

Barito Kuala Regency with its capital Marabahan is the westernmost of South Kalimantan Province, geographically located between 2o29 50 - 3o30 18 South Latitude and between 114o20 50 - 114o50 18 East. This area is bordered by Barito Kuala Utara and Tapin Regencies in the norths, Java Sea in the south, Banjar District and Banjarmasin City in the east, Kapuas District in Central Kalimantan Province in the west. The total area of this area is 2,996.96 Km². Administratively, Barito Kuala district was divided into 16 subdistricts: Tabunganen sub-district, Tamban sub-district, Mekar Sari sub-district, Anjir Pasar sub-district, Anjir Muara sub-district, Alalak sub-district, Mandastana sub-district, Jejangkit sub-district, Belawang sub-district, Barambai sub-district, Rantau sub-district Badauh, Cerbon sub-district, Bakumpai sub-district, Marabahan sub-district, Tabukan sub-district and Kuripan sub-district. (Source: Provincial Government of South Kalimantan, 2017).

Barito Kuala Regency has great potential to be developed, among others, in the plantation sector with the main commodities produced in 2006 in the form of coconut (1,071 tons), and robusta coffee (22 tons). In the agricultural sector, the main agricultural products are food crops which include rice as the leading commodity and the largest contributor to rice in South Kalimantan, besides rice there are also horticultural crops, crops and fruits such as mangoes, rambutans, oranges with the main commodity in the form of Siam Banjar oranges. In the tourism sector, there is the Barito bridge which is one of the leading tourisms in this area as well as one of the longest bridges in Indonesia, this bridge connects Alalak District and Anjir Muara District and as a trans-Kalimantan causeway that connects southern Kalimantan Province and Central Kalimantan. In Barito Kuala there is also Kembang Island which is located in the middle of the Barito River and is visited by many ethnic Chinese because there is a temple to feed monkeys. Agriculture and plantation products have a large impact on trade activities. Trade became the foundation of people's livelihood after agriculture. Barito Kuala Regency also has various supporting facilities and infrastructure including a road in the form of a Barito bridge that facilitates the flow of transportation both goods and services, and there is support for power generation facilities, clean water, gas, and telecommunications networks. Barito Kuala Regency also has a village where almost all residents have expertise in making traditional boats commonly called Jukung. This community or group of traditional Jukung boat craftsmen is in the village of Pulau Sewangi. Pulau Sewangi Village is one of the villages in the Alalak sub-district of Barito Kuala district. The area of the

village of Sewangi Island is 0.55 km, the length of the road is 1,250 m. West of Sewangi Island is bordered by Sugara Island village, east of Alalak Island village, north of Alalak River, and south of Barito River.

The Jukung Craftsmen community in Barito Kuala district can be said to have financial literacy but has not done financial management properly in running a Jukung production business in Barito Kuala district, this can be seen from their daily financial management. Some of the proceeds from the sale of jukung are paid by transfer and entered into the accounts of the jukung industry craftsmen. There is also a cash or cash system, cash received is usually directly divided where capital money where money is profit and placed under the mattress without written in a good, neat and correct accounting according to accounting accountings standards.

In and out of money only recorded on a simple piece of paper and posted on the walls of the house, the money from the sale there is still placed under the bed mattress. And for shopping, daily necessities are taken from the sales money without being recorded or written down so that the money in the storage area doesn't feel like it just runs out. What one of the informants said that:

“ada haja duit masuk dari bajual jukung, duit langsung dipisahakan antara modal wan hujungan, duit modal biasa kami satur ke bank gasan persiapan menungkar batang kayu. Duit hujungan di andak di bawah kaguringan supaya nyaman manjumpt gasan ulanja dapur wan ulanja sakulah kananakan. Nang ngaran duit kada tarasa habis inya. Tapi untung haja duit modal kada tauna”.

(There is only the money from the proceeds from selling the jukung, we sell the money directly to separate the capital money and profit or profit. Capital money is usually directly deposited to our account at the bank for the purpose of buying raw material for wood bars later. It is profit that is kept under the bed so that it is easy to take it for the kitchen and for children's shopping needs, whose name is often not felt suddenly has run out, but still profitable because capital money is not used for household needs).

Even though the Jukung Craftsmen community in Barito Kuala district did not understand well about financial literacy, on the other hand it was revealed that the average community owned other businesses such as Coconut Gardens, Citrus Gardens, Rice Fields, Cattle Cattle and some who had swallow's nest houses and there are also some that have boarding houses rented to students. Saving activities as one of the things in financial literacy, are also rarely carried out by the Jukung Craftsmen community in Barito Kuala district. As for what motivates the people of the Jukung Craftsmen in Barito Kuala district to save money, they have experienced a crunch (urgency), there is a sudden need that causes them to owe a debt that requires additional interest. Like a disaster in the form of sudden illness and must be treated in hospital. So that is the cause or motiv because the community of Jukung Craftsmen in Jukung Craftsmen in Barito Kuala district save more because they have experienced a lack of funds or money for unexpected needs. Motivation for the Jukung Craftsmen community in Barito Kuala district to save is to prevent debt, especially with additional interest. In addition, the motive for saving activities is to face unexpected events in

the future. How motivated because the Jukung Craftsmen community in Barito Kuala district has invested in many planned future needs that must be fulfilled, such as sending children to school, marrying children, providing a home for children, going on hajj or umroh. The motivation for the Jukung Craftsmen community in Barito Kuala district to invest is to be able to meet the needs of the future and have planned in advance. There are some habits that are always carried out by the jukung craftsmen in Barito Kuala district who form resilience entrepreneurship:

1. Always Wake Up Before the Morning Prayer

Salimi, who has been in the traditional jukung industry of banjar for a typical banjar, has a routine or habit like other entrepreneurs in southern Kalimantan. Salimi always gets up early in the morning before the Adhan Subuh reverberates. This habit has been going on since Salimi was still studying at a boarding school. When she woke up in the morning, Salimi usually got inspiration to process the djoekoeng, including the inspiration to make a mini djoekoeng. When she woke up from sleep in the early morning, she was used by Salimi to contemplate work, pray, and ask for guidance from GOD Almighty. Salimi is often pensive about the fate of traditional Jukung industry crafters in the future, while the wider community prefers to use land transportation compared to riding a jukung through the river. Salimi continued to pray to ALLAH SWT, until finally the Banjarmasin cities government then revived the potential of the floating market in several locations around the Banjarmasin cities area. The resurgence of the floating market means that the supporting facilities and kelotok.

2. Bathing in the Morning Before Morning Prayer

The Salimi routine has also been carried out, since I was in school at the Islamic boarding school is taking a shower to clean the body before carrying out the Fajr prayer in congregation at the mosque. Bathing routine is by Salimi solely to maintain personal hygiene when performing Fajr Prayers, so Salimi hoped that with a clean condition when worshiping facing ALLAH SWT, then Salimi will also get sustenance from the clean too.

3. Sale and Purchase Agreement in every business transaction

In every time, Salimi sells traditional djoekoeng his processed products always make a sale and purchase agreement. Salimi customers also voluntarily agree to buy and sell traditional Jukung in South Kalimantan. Most boat buyers say that buying a jukung with Salimi is always "contracted". Customers also said that in the economic age of the djoekoengs they bought from Salimi were also longer and it was very rare to have a leak.

4. Always give alms every day even a little

Salimi as a traditional jukung maker in south Kalimantan also always gives alms almost every day, regardless of whether the traditional jukung is made or

not. Salimi has faith that by giving alms will attract fortune from any direction that is unexpected by Salimi. An unexpected fortune that was obtained by Salimi was a Banjarmasin cities government policy that boosted floating market tourism. With the floating market, it is certain that the need for traditional Jukung from South Kalimantan made by Salimi and residents of Sewangi Island will increase again and must be fulfilled immediately.

5. Always be friendly and gather every Friday night

The residents of the island of Sewangi, Barito Kuala district, have a routine every Friday night, holding silaturahmi activities among residents who usually take place at the village mosque. The routine was also followed by Salimi as a citizen of Sewangi Island. In the gathering, all residents practiced practicing the recitation of Surah Yasin and the recitation of Sholawat, a recitation of prayers for the benefit for together. No one knows when this silaturahmi activity will begin to be held clearly until it is still being carried out. Continuous and prayer from residents of the island of Sewangi was answered by the Banjarmasin cities government promoted floating market tourism. Even though, wood raw material is a bit difficult to obtain, there are still parties who can supply the need for wood for the main material of traditional craftsman typical of South Kalimantan.

4 CONCLUSION

On average the Jukung Craftsmen in Barito Kuala district in managing their finances do not keep financial statements so that it can be said that the community of the Jukung Craftsmen in the northern river hulus district do not understand financial literacy well, however the Jukung Craftsmen in the norths river district have saved with motivation to guard against unexpected disaster. The Jukung Craftsmen have also carried out investment activities in an effort to meet future financial needs that had been previously planned. The resilience of Pangajin Jukung in Barito Kuala district is formed on 5 habits which are always waking up at the beginning of time, always taking a shower in the morning before the dawn call to prayer, buying, and selling agreements in each transaction, always giving and always giving alms. There are an extension activity or training in making simple financial reports for Jukung Craftsmen in Barito Kuala district so they can find out in detail and detail about their financial position.

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