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ANALYSIS OF BUSINESS FEASIBILITY OF CASSAVA CHIPS AND CASSAVA TAPE, FINANCING AND MARKETING STRATEGIES FOR ENTREPRENEURIAL CASSAVA FARMERS IN JEMBER REGENCY

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ABSTRACT

Many things can affect business conditions of farmers and entrepreneurs in the field of agribusiness such as started sluggish market, tighter competition, declining productivity, rising production costs and others. Jember is known as one of the producers and the biggest marketing area of cassava products. Various types of processed cassava can be found in Jember such as cassava tape, cassava chips, pröll tape, suwar-suwir, tape brownies and others. The purpose of the evaluation of the feasibility effort is an attempt to determine the extent of the successful implementation of the project, whether the project is running according to plan and will provide the expected results. Goals of this study are: how to know and analyze feasibility of business of cassava chips and cassava tape; financing marketing strategy of the business of cassava chips and cassava tape for entrepreneurial cassava farmers. Type of the study is qualitative research with using survey and exploratory approach. The study used primary and secondary data with purposive sampling technique. The research found that business of cassava chips and cassava tape meet feasibility covering technical, marketing aspects and financial aspects. This study is limited to the business feasibility of the production of cassava chips and cassava tape.

Keywords: Feasibilty, Financing, Marketing, Production

INTRODUCTION:

For businesses of all sizes, small businesses, micro or medium-sized enterprises , especially in agriculture and agribusiness sector, being stagnated in an effort certainly is something unwanted and undesirable. Of course, every farmer and entrepreneur in the field of agribusiness always want to progress in business from time to time. But stagnation sometimes venture into something else that can not be avoided, even sometimes had to retreat several stages. Many things can affect business conditions of farmers and entrepreneurs in the field of agribusiness, which current scenario changed to sluggish markets, stiff competition, declining productivity, rising production costs and others (Bank Indonesia :2006)

In mid - 2000s appeared a variety of inovative products made from raw cassava that is ranging from 'just chips' are packaged until 'brownies' made from cassava tape. The cassava chips was called 'maichi' which was grounded in 2011's until now. The maichi chips was processed properly using a spicy taste and attractive packaging and combined with innovative ideas, it can be excellent product accepted by the public (Bank Indonesia: 2010)

Regency of Jember is known as one of largest producers and the biggest marketing area of cassava products especially tape and suwar suwir. Various types of processed cassava can be found in Jember such as cassava chips, cassava tape, pröll tape, suwar-shredded to brownies tape. (Dinas Koperasi dan UMKM:2015)

How to make the efforts of farmers and entrepreneurs in the field of agribusiness always progressing and receding back of productivity loss and competition?. Once the business plan has been made by either businessman or farmer, there is a need to do an evaluation and monitor the efforts. To evaluate the progress of the business is a process that is ongoing and continuous. Evaluation of the activities set out in the process of monitoring each business carried on, the results of the monitoring can be made analysis of progress, setbacks and achievements of what has been implemented. Evaluation and monitoring for an entrepreneur as well as a means of learning and self-upgrade process. It can be found in the process of new things and new strategies achieve business success. (Nainggolan: 2012)

The purpose of the evaluation of the feasibility effort is an attempt to determine the extent of the successful implementation of the project, whether the project is running according to plan and will provide the expected results. According to Umar (2003) there are some application when the feasiblity is evaluated namely: (1) guide the owner of the funds to optimize the use of its own funds; and (2) minimize the risk of investment failure and (3) can increase the chances of success of the investment in question. A survey was conducted by researchers (Roziq, Ahmad, Nur Hisamuddin, Nining IkaWahyuni & Indah Purnamawati :2013) among cassava farmers in the district of Pakusari, Jember Regency, East Java, Indonesia found that problems faced by cassava farmers were disease of caterpillars squash, lack of capital funds, difficulty of selling, poor quality of cassava during the rainy season, low price of cassava at high yields contemporary agricultural practices with no innovation and difficulty of access to bank credit. Results of the study advised that farmers should develop cassava production into food processing such as cassava tape and cassava chips in order to earn more income.

Based on the explanations above, the problem to be studied particularly concerned with how to know and analyze the business feasibility of cassava chips and cassava tape; financing marketing strategy of the business of cassava chips and cassava tape for entrepreneurial cassava farmers.

THEORITICAL REVIEW:

According to Umar (2003), various stages of feasibility evaluation consists of:

a. Analysis of Market Aspects:

Evaluation of the market aspects is very important because a business object can not be successful in the absence of demand for the goods / services produced by the project. Basically, market analysis aims at determining how large the broad market is the growth of demand and market share of the product concerned. In determining the market, there are several criteria that must be measured in market to facilitate the determination of target markets, namely (Chumaidiyah: 2004):

1. The potential market is the number of consumers or customers who have an interest in a market supply;
2. Available market is a group of consumers who have an interest, income and access to a particular market supply;
3. The target market is part of the market that is qualified and willing to enter our company.

b. Analysis of Technical Aspects:

Analysis of the technical aspects, among others, determine the type of technology that best meets the business needs assessed. Several factors are considered in choosing the type of technology, among others:

1. Type of technology that is proposed must meet quality standards in accordance with market demand or consumer.
2. Technology must comply with the requirements necessary to achieve the scale Materials and economical.
3. Choice of the proposed technology is often influenced by the possibility of supplying experts, procurement of raw materials, and material support necessary for implementation. Often one of the limitations of the procurement of raw materials, both in quality and quantity would limit project planning, as well as the effect on costs.
4. Selection of technology should be associated with attention to the amount of funds required for the purchase of machinery and equipment needed.
5. It should also review the experience of the application of the technology in question by others in other places, so it can be known whether the technology has been comparable to either.

c. Analysis of Financial Aspects

Analysis of the financial aspect is used to determine the financial characteristics of business/firm through data accounting. Because of financial data can be determined how its prospects for the future. To determine an investment is feasible or not and to choose investment alternatives offered, we need a basis for the decision maker to evaluate investments. The basics are used to evaluate investments include cash flow which inform revenue and expenditures incurred as a result of the procurement and operation of a project within the next few years (Husnan and Enny: 45: 2012)

RESEARCH METHOD:

Type of the study is qualitative research with using survey and exploratory approach. Analysis unit are cassava farmer who will plan to start up business in food processing such as cassava chips, cassava tape and other. Owner / entrepreneur of cassava chips and cassava tape manufacturing facilities located in Jember regency are the target people. The study used both primary and secondary data with purposive sampling technique. Method of collecting data Method or data collection methods used in this study consist of; (1) documentation, (2) interview and (3) observation.

DATA ANALYSIS:

The data collected will be analyzed using Miles & Huberman (1984:34) approach consist of data collection, data reduction, data display and conclusion drawing/verification. Data were analyzed by triangulation where the data comes from documents and interviews carried out confirm each other. It is hoped in this way reflects the results of the analysis of the conditions, problems and the fact (Sugiyono :2012:67)

RESULTS AND DISCUSSION:

Cassava production in Jember is dominated by districts of Sumberbaru, Sukowono and Tempurejo. Table 1 presents the development of the agricultural area of cassava during the years 2011 - 2014.

Table 1: Agriculture Area of Cassava in Jember Regency During the Years 2011 - 2014

Districts	Area (Hectares)				
	2010	2011	2012	2013	2014
Ajasa	145	69	18	66	133
Ajung	68	25	12	19	45
Ambulu	75	-	26	-	34
Balung	15	14	16	17	15
Bangsalsari	315	225	100	100	110
Gumukmas	25	21	70	47	32
Jelbuk	30	24	40	10	24
Jenggawah	12	38	1	1	-
Jombang	12	14	14	12	14
Kalisat	67	42	77	45	42
Kaliwates	36	14	12	22	13
Kencong	47	68	62	33	24
Ledokombo	197	202	177	218	91

Districts	Area (Hectares)				
	2010	2011	2012	2013	2014
Mayang	91	60	95	153	83
Mumbulsari	1	10	-	9	50
Pakusari	-	6	-	6	2
Panti	185	250	40	185	60
Patrang	410	294	21	71	80
Puger	54	54	-	2	-
Rambipuji	102	150	18	60	55
Semboro	32	24	18	22	13
Silo	79	79	79	79	79
Sukorambi	176	61	-	40	260
Sukowono	197	174	82	249	95
Sumberbaru	713	827	777	814	761
Sumberjambe	75	67	36	108	57
Sumbersari	97	103	4	16	103
Tanggul	115	128	52	72	81
Tempurejo	96	49	32	41	271
Uumbulsari	55	-	-	-	-
Wuluhan	100	50	67	75	144

Source: Department of Agriculture, Jember Regency (2015)

Agricultural land for cassava changes from year to year and remains unstable. It was due to the transfer of agricultural land to other agricultural products such as rice, corn . Cassava production in the district of Jember in 2010 found as many as 55.228 tonnes. However, in the next 3 years cassava production has decreased continuously. In 2014 cassava production increased to 59.733 tonnes. Cassava production in Jember regency dominated by districts of Sumberbaru consistently followed by other districts, as described in the following table 2.

Table 2: Numbers of Cassava Production in Jember Regency During the Years 2011 - 2014

Districts	Total Production (in tonnes)				
	2010	2011	2012	2013	2014
Ajasa	2.402	1.063	324	957	2.705
Ajung	1.238	339	570	350	796
Ambulu	848	168	182	-	457
Balung	248	244	293	291	368
Bangsalsari	5.148	3.697	1.844	1.760	2.530
Gumukmas	192	512	252	1.243	1.326
Jelbuk	849	692	407	320	610
Jenggawah	186	625	-	-	20
Jombang	186	229	245	200	287
Kalisat	1.274	485	1.390	624	1.047
Kaliwates	549	298	314	150	415
Kencong	752	1.218	1.153	576	543
Ledokombo	2.177	3.260	3.795	3.814	2.302
Mayang	891	1.124	1.603	1.987	1.446
Mumbulsari	16	170	-	146	927
Pakusari	97	-	99	120	70
Panti	2.462	4.171	3.059	3.036	1.284
Patrang	5.187	4.705	757	1.038	1.492
Puger	785	531	327	-	35
Rambipuji	2.216	2.312	1.037	901	1.130
Semboro	570	400	473	343	332
Silo	1.345	1.338	1.280	1.278	1.570

Districts	Total Production (in tonnes)				
	2010	2011	2012	2013	2014
Sukorambi	1.865	1.105	2.157	660	4.048
Sukowono	2.485	728	4.043	1.400	5.867
Sumberbaru	13.034	15.195	17.374	15.311	16.396
Sumberjambe	1.499	965	627	730	1.149
Sumbersari	2.791	578	968	270	1.538
Tanggul	1.526	2.075	1.830	1.039	1.743
Tempurejo	1.135	977	521	638	5.760
Umbulsari	-	-	-	-	-
Wuluhan	1.275	474	879	2.378	1.540

Source: Department of Agriculture, Jember Regency (2015)

In addition to be a main meal instead of rice, manioc or cassava are also developed for domestic industries such as cassava chips, suwar suwir, cassava tape, tapioca flour until prol tape. Various types of processed cassava can be found in Jember such as cassava chips, cassava tape, proll tape, suwar-suwir, tape brownies and others.
A. Value Business Feasibility of Cassava Chips

Aspect of Production:
Cassava chips is still relatively micro industry that uses simple mechanical technology. In cassava chips prodution, there is a process that uses the help of technology that is in the final stages of packing using sialing machines, Actually, if the cassava chips are produced using automatic machine processes, the production will be higher and optimal both in terms of quality and quantity. However , the processing of cassava chips are some of the modernization process could not be done because in some of these processes must use human expertise. To produce cassava chips with high quality, it requires white cassava and that has been aged between 10 to 12 months. Optimal production of cassava chips is determined by the quality of raw materials. With good quality raw material, 1.5 quintals of cassava can produce 45 kilograms of cassava chips . Constraints in cassava processing industry is the availability of raw materials. Availability of raw materials is very important because if there is a shortage of raw materials, the production stops. Besides, the quality should be good freshly harvested between 10 to 12 months.
Aspect of Marketing:
Demand for cassava chips in Jember regency tends to increase. This is because the Jember regency visited by local and international tourists. Many tourists visit because Jember has several international events and also has a lot of considerable tourism destination. Jember cassava chips is very likely to be developed and marketed throughout Indonesia. Availability of land for cassava farmer, raw materials and cheap energy that causes the product of cassava chips to compete with quality and competitive price . Production of good quality cassava chips rare original labeled Jember mostly labeled as Malang. Lumajang, Probolinggo and some other areas. Cassava chips company in Jember regency included UD Lestari Mandiri, UD Ratu, UD Barokah Jaya, Tera Cuwi, Raja Keripik Gie Zelyn Food Sukses Makmur and Risky Agung (Dinas Koperasi dan UMKM:2015)
Cassava chips business opportunities in Indonesia in the future is still very attractive and will provide a positive impact on agricultural products in Indonesia.In terms of price and quality, Jember regency cassava chips can be developed to compete with others regency. While the export market opportunities of Indonesia cassava chips is still very open, especially market countries in Southeast Asia , especially on December 31, 2015 was be inaugurated the Asean Economic Community. Based on interviews conducted with employers Cassava chips " Mbak Pur " that lines of product marketing of cassava chips in Jember still relatively modest. Distribution of cassava chips can be seen in the following table.

Table 3: Distribution Channels and Sales System Cassava Chips

Distribution Channel	Sales System
Mini Market	Consignment
Store	Non-Cash
Trader	Cash
End buyers	Cash

Survey Data Processed

Financial Aspects:

The financial feasibility analysis of cassava chips business was consist from projected revenues and expenses during the period of cassava chips business. Financial analysis needs to be conducted to determine the projected revenues and expenses, the ability to pay off loans and feasibility of cassava chips. The preparation of financial feasibility analysis is based on field observations and interviews the owner of cassava chips.

Table 4 describe the results from interviews, survey and assumptions parameters used in the financial analysis. Labor, including managerial workforce from the survey results, the small business owners which their business are processing cassava chips, sometime act as managerial personnel.

Sources of investment and operational which is need for cassava chips business is presented below.

Table 4: Working Capital and Investment Requirements

No.	Details of Project Cost	Total Fund
1.	Investment funds are sourced from a. Credit Funds b. Equity Funds The number of investment funds	Rp - Rp 1.300.000 Rp 1.300.000
2.	Working capital funds sourced from a. Credit Funds b Equity Funds The amount of working capital funds	Rp - Rp 700.000 Rp 700.000
3.	Total funding projects funded a. Credit b Equity Funds Number of Operating Funds Cassava Chips	Rp - Rp 2.000.000 Rp 2.000.000

Source: Survey Data Processed

Feasibility analysis of cassava chips used several approaches; break even point analysis, the benefit/cost ratio (B/C ratio), average rate of return (ARR) and payback period (PP), net present value (NPV) and profitability index (PI). The calculation results using that approach, shown in the following table.

Table 5 Results of Feasibility Analysis of Cassava Chips

No	Feasibility Approach	Value
1.	Break Even Point	Rp. 1.111.000
2.	Benefit/Cost Ratio (B/C Ratio),	2,06
3.	Average Rate Of Return (ARR)	7,63
4.	Payback Period (PP),	1 month and 17 days
5.	Net Present Value (NPV)	Rp. 53.910.000
6.	Profitability Indeks (PI)	28

Source: Survey data processed

Feasibility Analysis of Cassava Tape:

The number of companies of cassava tape in Jember currently as many as 12 companies with capacity of 22.5 tons in a month. Table 6 presents the cassava tape companies in Jember with production capacity.

Table 6: Company & Production of Cassava Tape

Company	Production (ton)
Super Madu	2,5
Sari Madu	2
Sumber Madu Sae	2,8
Raja Madu	1,5
Sae Manis	2
Manis Madu	2
96	2,5

Company	Production (ton)
86	2
Tawon Madu	1,5
Vela Madu	2
Sari Manis	1
Segitiga	1,5

Source: Primary data, processed

At least 12 businesses or companies which engaged in the same field, that is the manufacture of cassava tape. Production capacity of each business ranging from 2 tons . If accumulated, it show that the need for tape cassava in Jember it is quite a lot in the amount of 22.5 tons.
To analyze the feasibility of cassava tape, a team of researchers conducted a business survey cassava " Sumber Madu Sae " owned by Mr. Joko located on Jl. Sarangan RT 3 RW 7 Sumberpinang , Pakusari. The research data were obtained by documentation, observation and in-depth interviews with the owner. Cassava tape feasibility analysis focused on aspects of production, marketing and finance as described below.

Aspect of Production:

"Sumber Madu Sae" with a capacity of 10 quintals of cassava per week, it need some facilities and production equipment to produce cassava tape. The list as presented in Table 7.

Table 7: Facility and Equipment of Production

No	Facility and Equipment	Unit	Quantity	Value
1.	Large Weigher	pc(s)	1	2.900.000
2.	Small Weigher	pc(s)	1	350.000
3.	Fan	pc(s)	2	100.000
4.	Cooking Set	Set	2	200.000
5.	Plastic Basket	pc(s)	3	60.000
6.	Basket	pc(s)	4	100.000
7.	Well	pc(s)	1	1.000.000
8.	Ragi's holder	pc(s)	1	50.000
9.	Transportation (car)	pc(s)	1	25.000.000
11.	Draining holder	pc(s)	1	40.000
12.	Cormorant	pc(s)	2	200.000
Jumlah			19	30.000.000

Source: Primary data processed

Raw materials cassava are obtained through suppliers of cassava and cassava farmers harvested after 10 to 12 months old. Selection of cassava age to be manufactured into tape will affect the quality of cassava itself. For cassava produced by Sumber Madu Sae Sae using yellow cassava. The use of yellow cassava is because the tape produced will be sweeter and contains vitamin A which is more than a tape which uses white cassava. In addition, the raw materials used in the manufacture of fermented cassava is the tape yeast (saccharomyces cerevisiae).Man power on cassava tape industry does not require any special skills. The amount of labor is determined by the production capacity and the technology used. The amount of employment in the industrial processing of cassava is determined by the volume of production. The higher the production volume the greater the amount of labor absorbed. Labor needed covering the whole production process of washing, peeling, boiling, drying, fermentation and packaging. To produce high quality cassava tape, it require yellow cassava, aged between 10 to 12 months. Optimal production of cassava tape is determined by the quality of raw materials. With good quality raw material, one quintal of cassava can produce 60 kilograms of cassava tape and 10 kilogramsof suwar suwir.

Aspects of Marketing:

Demand for cassava tape in Jember regency is likely to increase due to derivative products such as tape proll, suwar suwir that using cassava tape. During this time, most of the cassava tape production is only able to meet

the needs in the region and around the area of Jember in East Java. It indicates the extent of business potential and demand for cassava in Jember, East Java and the surrounding region. Jember cassava tape tends to be developed and marketed throughout Indonesia. Availability of farm cassava, raw materials and cheap energy that causes cassava tape products can compete with quality and competitive price. Cassava tape production in 2014 reached 270 tonnes with production has not been able to meet the market in Jember. Jember is second number of producer of cassava tape in East Java and Indonesia after the regency of Bondowoso. The average production of cassava tape in Jember regency reached 22.5 tonnes produced around 12 producers of cassava tape. The following table shows the company's tape cassava in Jember.

Table 8: Data Development Company of Cassava Tape in Jember Regency During Years 2010 - 2014

Tahun	Nama Perusahaan Tape Singkong
2010	Sumber Madu Sae, 86, 96, Super Madu
2011	Sumber Madu Sae, 86, 96, Super Madu, Raja Madu, Sae Manis, Manis Madu, Sari Madu
2012	Sumber Madu Sae, 86, 96, Super Madu, Raja Madu, Sae Manis, Manis Madu, Sari Madu
2013	Sumber Madu Sae, 86, 96, Super Madu, Raja Madu, Sae Manis, Manis Madu, Sari Madu Tawon Madu, Sari Manis, Segitiga
2014	Sumber Madu Sae, 86, 96, Super Madu, Raja Madu, Sae Manis, Manis Madu, Sari Madu Tawon Madu, Sari Manis, Segitiga, Vela Madu

Source: Survey Data

Financial Aspects:

Analysis of the financial viability of a cassava tape business consists of projections of revenues and expenditures during the period cassava tape business. Financial analysis needs to be conducted to determine the projected revenues and expenses, the ability to pay off loans and cash flow of cassava tape business. The preparation of financial feasibility analysis is based on documentation, observations and interviews with owner of cassava tape business. Table 9 describe data from interviews and survey parameters and assumptions used in the financial analysis. From the survey results, small business owners cassava processing simultaneously act as managerial personnel. Source of an investment fund and the operational needs of the business consists of the processing of cassava tape is presented below.

Table 9: Working Capital and Investment Requirements

No.	Details of Project Cost	Total Fund
1.	Investment funds are sourced from a. Credit Funds b. Equity Funds The number of investment funds	 Rp - Rp 30.000.000 Rp 30.000.000
2.	Working capital funds sourced from a. Credit Funds b Equity Funds The amount of working capital funds	 Rp - Rp 35.000.000 Rp 35.000.000
3.	Total funding projects funded a. Credit b Equity Funds Number of Operating Funds Cassava Tape	 Rp - Rp 65.000.000 Rp 65.000.000

Source: Survey Data Processed

At half past five tables show the details of the funding requirements for investment and working capital in a year . To finance the needed investment fund of Rp 65,000,000. Feasibility analysis of cassava tape used several approaches; break even point analysis, the benefit/cost ratio (B/C ratio), average rate of return (ARR) and payback period (PP), net present value (NPV) and profitability index (PI). The calculation results using that approach, shown in the following table.

Table 10: Results of Feasibility Analysis of Cassava Tape

No	Feasibility Approach	Value
1.	Break Even Point	Rp. 9.225.000
2.	Benefit/Cost Ratio (B/C Ratio),	2,34
3.	Average Rate Of Return (ARR)	4,44
4.	Payback Period (PP),	2 Months and 21 days
5.	Net Present Value (NPV)	Rp 1.022.496.000
6.	Profitability Indeks (PI)	16,73

Source: Survey data processed

Financing for Cassava Chips and Cassava Tape Business:

Several alternative models of financing that can be used by cassava farmers in starting and developing a business of cassava chips and cassava tape are as follows ;

1. Capital for starting up a business of cassava chips and cassava tape derived from property owned farmers
2. Capital for starting up a business of cassava chips and cassava tape derived from profit of cassava plants were set aside
3. Fund for developing a business of cassava chips and cassava tape derived from profit of its business
4. Fund for developing a business of cassava chips and cassava tape from grants of the central government, provincial and regency
5. Fund for developing a business of cassava chips and cassava tape from the corporate social responsibility of companies and banks acquired directly or through intermediaries.
6. Fund for developing a business of cassava chips and cassava tape from charity and relief funds or hasan qordul of Islamic banking
7. The venture capital to develop the business comes from the cassava farmer's credit union, gapoktan or cooperatives formed by cassava farmers or in cooperation with the owners of individual capital
8. If business profits made from business of cassava chips and cassava tape can be used to pay interest or installment credit, the farmer can use bank credit funds to develop the business of cassava chips and cassava tape.
9. When the business of cassava chips and cassava tape have been able to obtain profit, cassava farmers can use the Islamic financing system such as mudharaba and musyarakah financing from Islamic banking

Marketing Strategies for Cassava Chips and Cassava Tape Business:

Based on the results of interviews with Pak Djoko as owner, found that the way to market products of cassava tape for this by selling to a minimarket, a souvenir Jember center, shops, traders and end buyers. How to sell cassava to minimarket on consignment. Likewise, how to sell cassava tape to the center by-by Jember same as selling in the supermarket. As for how to sell to a consignment store was not yet repaid when fermented cassava products have already been sold. As for how the sales directly to the merchant where the merchant directly come to the business location and payment is made in cash. Another way of marketing is to sell directly to buyers for consumption where the buyer directly come to the business location and pay in cash. It is a bit different with Bu. Pur, owner of cassava chips business, where she sell her product to Toko Oleh-Oleh Jember and her own shop. How to sell cassava tape to the center by-by Jember is no cash or paid when the product has been sold all cassava tape. Another way of marketing that is sold through the gift shop of their own, the buyer directly come to the business location and pay in cash. Pak Djoko and Bu Pur's experience in marketing their products can be replicated and applied by farmers of cassava that will establish and develop business in food processing of raw cassava. Some marketing strategies for business in food processing of raw cassava that can be conducted by cassava farmers are to sell to minimarket, the center for souvenirs in Jember and other regency, shop, traders, final buyer, via web services or sites belonging to industry, through online stores, through an exhibition organized by the government or non-governmental organizations and others.

CONCLUSION AND RECOMMENDATION:

Based on the analysis and discussion of the results of the feasibility study on tape and cassava tape, financing models and marketing strategies for entrepreneurs cassava farmer, the conclusions of this research are;

a. Based on feasibility analysis covering prosuksi technical aspects, marketing aspects and financial aspects of the business generated that raw cassava as business cassava tape, cassava business and entrepreneurial effort cassava flour for cassava farmer meets eligibility and very profitable to run
b. Several alternative models of financing that can be used by cassava farmers in starting and developing a business that process raw cassava into business value-added services such as cassava, cassava tape and cassava flour could use financing models derived from property that is owned farmers, business profits plant cassava aside, business profits made from raw cassava aside, grants from the central government, provincial and district levels, support corporate social responsibility of companies and banks acquired directly or through intermediaries, funding for charity and or qordul hasan of Islamic banking or institution amil zakat infaq and sadaqah, credit union, gapoktan or cooperatives formed by cassava farmers, bank credit if business profit can be used to pay interest or installments of bank loans, and Islamic financing system such as mudharaba and musyarakah financing from Islamic banking.
c. Some business marketing strategies for entrepreneurs raw cassava farmer cassava that can be used by cassava farmers, among others; sell to a minimarket, a souvenir center, shops, traditional markets, traders set up shop / center souvenirs, sold to the final buyer, or a web site owned industrial services, online shops and fairs organized by the government or non-government organizations.

Based on the analysis and discussion of the results of the feasibility study on cassava chips and cassava tape, financing models and marketing strategies for entrepreneurs cassava farmer, the suggestions in this study are;

a. To increase the income of farmers of cassava, the farmers should develop the business from farming cassava into business in food processing of raw cassava such as cassava chips, cassava tape and cassava flour. In terms of capital and profit, the farmers prioritize to run business of cassava chips and cassava tape
b. To finance and develop its business, farmers of cassava can use equity, s profits of cassava plant business, government grants, CSR and amil zakat institutions and bank credit and financing system fromIslamic banking
c. Before starting new businesses in food processing of cassava raw, farmers should cooperate with minimarket, a souvenir center, stores, merchants for marketing tape and cassava tape and even with cooperation with the existing producers of tape and cassava tape as supplier
d. Role of the central government, province of East Jawa and Jember regency and non-governmental organizations is needed to help cassava farmers to establish a business with using cassava raw, either through capital assistance and equipment and also training for cassava farmers.

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