

Local Culture and Ability to Access Funding on Beef Cattle Farmer

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Abstract : This article examines the relationship of local culture on the ability to access finance on beef cattle farmer. The local culture in this study associated with the values held by the farmer community so far and affect the character of farmers both in his personal life and his relationship with the surrounding environment. The data was collected by using interview and questionnaire instrument. Data were analyzed using descriptive analysis and correlation analysis. The result show that local culture identified in this study include: honesty, cleverness, decency, firmness, hard work, and shame. It's important result that local culture has been associated with the ability to access financing for beef cattle farmers. The higher values are adopted and maintained by farmers will increase their ability to obtain loans from both informal and formal institutions. Strengthening the local culture is important because it affects the character of farmers who became one of the considerations for lenders other than collateral, capacity and capital is precisely the financing constraints for them.

Keywords : access funding, beef cattle farmers, character, local culture

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