

## The Meaning of Profit and Loss for Tobacco Farmers

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### ABSTRACT

This study aims to reveal the meaning of profit and loss for tobacco farmers in the East Sakra subdistrict, East Lombok Regency. An interpretive paradigm with a phenomenological approach as the research method. The data collection involves passive participatory observation, in-depth interviews, and documentation of five informants from three villages who are tobacco farmers with more than ten years of experience, specific types of tobacco cultivation, and land ownership or lease. The results showed that profit is interpreted as the value of honesty when it can, a blessing, and business sustainability. At the same time, there is a loss of understanding of usefulness, sincerity, and adaptation through asset strategies, savings, or loans. As for production costs and income, farmers see profit as harvest satisfaction and business continuity, while losses drive efficiency and strategy evaluation. From an accounting perspective, farmers keep minimal records, using a cash-based approach that ignores depreciation, labour, and indirect costs. This study reveals that tobacco farmers perceive profit and loss beyond financial gain, emphasizing inner satisfaction, spiritual happiness, and social values, contrasting with conventional accounting concepts..

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## INTRODUCTION

Indonesia is an agricultural country with abundant natural resources, so the agricultural sector plays a vital role in the country's economy. According to data from the Central Statistics Agency (BPS), in 2023, the farm sector will be the main livelihood in Indonesia, with a percentage of 29.77%, followed by the trade and services sector and the processing industry (Miftahussifa et al., 2024). Tobacco is one agricultural commodity with high economic value and is vital to the Indonesian economy.

Tobacco is the primary industry driving the national economy by contributing significantly to state revenue, primarily through an excise tax on tobacco products (CHT). According to data from the Central Statistics Agency (BPS), the growth of the cigarette industry reached 7.63% in the first quarter of 2024, which resulted in an increase in CHT rates and retail prices of cigarettes in the market (Deny, 2025; Fadilah, 2024; Laucereno, 2025; Nurdifa, 2024). The government's policy through PMK 191/2022 to implement a 10% CHT tariff increase on an ongoing basis for the next five years has encouraged a rise in demand for cigarettes at affordable prices and increased domestic tobacco production activities (Abdurrahman, 2024; Hutaaruk, 2024; Kurniati, 2023; Sanjaya & Kurniawan, 2023). However, according to Lestari (2021), The increase in CHT encourages factories to reduce the purchase price of tobacco from farmers because reducing other production costs, such as labour, is challenging.

Profit is an essential indicator of a business entity's financial performance and operational efficiency (Mulwarman, 2023). In this study, tobacco farmers face uncertainty about crop yields due to wet and drought conditions and the lack of record- keeping in



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calculating business profits. They only keep proof of payment from the warehouse without calculating the capital spent from land preparation to sales. As a result, farmers have difficulty determining their exact income and do not know whether their farming business is profitable or loss-making.

Loss in accounting can be a negative difference between receipts and expenses or a loss of profit opportunity (Abdullah, 2022). Tobacco farmers in the Sakra Timur Sub-district experience losses due to high production costs that are not proportional to yields, followed by the lack of government subsidies, contributing to the decline in their welfare. Despite facing uncertainty and risk of loss, they continue to farm as their main livelihood and try to adapt to every existing condition (Fajar & Maulidah, 2021).

The phenomenon in the field is that most tobacco farmers still do not systematically record the costs incurred during the production process. Instead of recording, they only rely on estimates and experience due to a lack of knowledge and limited literacy skills (Wulandari, 2021; Zulkifli, 2022). As a result, it is difficult for them to know their profits or losses and continue to trap in the same annual cycle.

Research on the meaning of profit and loss in modern economics has done research widely. However, studies of meaning from the perspective of traditional farmers are still limited. Asy'ari (2017), reveals that tobacco farmers interpret profit as the value of social benefits, happiness, health, and inner satisfaction from growing tobacco. Then, the research results by Alkaf et al. (2022), revealed that the meaning of profit for coffee farmers is fulfilling family needs and business capital, even though the income earned is insufficient to achieve welfare. The results of research by Djamrud et al. (2022), revealed that the meaning of profit for brown sugar farmers in Tutumaluleo Village is as a source of family livelihood, children's education costs, and sustenance that is grateful as a gift from God. No exception to the results research by Abdullah (2022), revealed that the meaning of loss for corn farmers in Tumba Hamlet is the consequences of business faced through cost suppression, skills, wise investment, and a tawakal attitude to accept losses as part of the cycle of life.

Although previous research has examined the concept of profit and loss, it is still limited in understanding traditional farmers' socio-cultural and spiritual aspects because each farmer has a unique perspective in interpreting profit and loss that is not always in line with conventional accounting principles. The difference in the meaning of profit and loss in conventional accounting from the perspective of local wisdom of traditional farmers makes this research important. Thus, this research is an answer to the shortcomings that exist in previous studies and is an effort to enrich and strengthen the diversity of perspectives in accounting science.

This study aims to uncover and explore the meaning of profit and loss to build a deep understanding based on tobacco farmers' perspectives and daily experiences in managing their farming businesses. The results expect to add new insights into accounting by showing that different perspectives can influence the meaning of profit and loss.

Profit is the positive difference between revenue and costs incurred in a business period. Conventional accounting principles emphasize that a business's main objective is maximizing profits by minimizing operational costs and expenses to obtain optimal income (Wulandari, 2021). Meanwhile, according to Nasifa & Sula (2024), profit is a quantitative indicator of company performance expressed in currency. With this understanding, profit in conventional accounting describes financial success and measures company performance and operational efficiency. Loss is the excess of expenditure over revenue (Ardiyos, 2018). Furthermore, loss in conventional accounting means a negative difference between income and expenses, where the value of expenses exceeds the income earned (Windyanita et al., 2023). Thus, a loss in conventional accounting reflects a decrease in economic value that reduces the company's equity due to non-operating expenses or transactions.

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One of the largest tobacco-producing areas on Lombok Island is East Sakra Sub-district, East Lombok Regency, West Nusa Tenggara (NTB). Most of the population relies on Virginia and Rajangan tobacco farming. In 2021, Virginia tobacco production in East Sakra Sub-district reached 3,124 tonnes, while Rajangan tobacco was 636 tonnes (Sakdiah et al., 2023). In 2023, total tobacco production in East Lombok reached 35,729 tonnes, with East Sakra contributing 3,752.38 tonnes (Hasani et al., 2024). The vast agricultural land and favourable geographical conditions support high yields, making tobacco farming the main livelihood. There are two groups of farmers: casual farmers who grow Rajangan tobacco and assisted farmers who cultivate Virginia tobacco, each with different management methods that affect costs, maintenance, labour, and selling prices, which in turn affect profits and losses.

## METHODS

To obtain a deep understanding based on the uniqueness of the facts from the informant's perspective, the researcher used a qualitative research method with a phenomenological approach and an interpretive paradigm. Interpretivism seeks to understand individuals' social actions to uncover the meaning of human activities from their perspectives (Nawangsari et al., 2022). Phenomenology comes from the word phenomenon, which means apparent reality, and logos, which means science (Ardika, 2022). According to Kamayanti (2021), the phenomenological method is a research approach that focuses on understanding the subjective experience of individuals ('I') in interpreting a phenomenon based on its reasons and existence. In this study, Edmund Husserl's transcendental phenomenology was chosen to reveal the essence of consciousness and the pure meaning of the research object, thus allowing reality to unfold naturally without biased interpretation (Darmayasa et al., 2015).

This research occurs in Lepak, Montong Tangi, and Greneng villages in the East Sakra District, East Lombok Regency. This research focuses on this location because it has large areas of tobacco land and many tobacco farmers living in the area. For this reason, informants were selected based on specific criteria: tobacco farmers with more than ten years of experience, the type of tobacco grown, and land ownership or lease. The requirements for informants were selected considering that each farmer category has a different production cost structure, selling price, and income potential, which ultimately affects their experience in interpreting profit and loss. The details of the informants are as follows:

**Table 1. Details of Informants**

No.	Name	Age	Length of Profession	Tobacco Type	Land Area
1.	Mr S	52 years old	15 years	Rajangan	12 are
2.	Mr R	38 years old	15 years	Rajangan	20 are
3.	Mr M	56 years old	30 years	Virginia	55 are
4.	Mr AB	75 years old	40 years	Rajangan	37 are
5.	Mr AF	63 years old	30 years	Virginia	60 are

Source: data that has been processed by the author (2024)

The data collection technique in this study uses a triangulation method that includes three stages, namely: (1) passive participation observation to obtain accurate data with

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researchers present at the location without being directly involved, (2) semi-structured interviews to explore the ideas and perspectives of informants openly, and (3) documentation in the form of photos of activities to support data from observations and interviews (Kamayanti, 2021)

Furthermore, the data analysis technique used in this study consists of five stages that aim to describe the occurring phenomena. In phenomenological research, it is necessary to objectify subjectification so that phenomenological analysis has a characteristic different from other approaches (Kamayanti, 2021). According to Musdalifa & Mulawarman (2019), the five stages of phenomenology data analysis techniques transcendental are as follows:

1. Noema  
Noema is the outer consciousness (explicit/visible) analyzed through explicit interview results. It is known as textural analysis because people can observe it with their five senses.
2. Noesis  
Noesis is an advanced stage of noema that aims to find meaning and pure consciousness in more depth. It is often referred to as structural analysis.
3. Epoche (Bracketing)  
Epoche means "moving away from" or "not voting" to purify the object from prior experiences and prejudices, where the researcher avoids personal bias by bracketing the statement noema as the focus of further analysis.
4. Intentional Analysis  
Intentional analysis is the internal process of humans regarding tangible or intangible objects. It examines how noesis forms noema and the reasons behind the behaviour.
5. Eidetic Reduction (Phenomenological Reduction)  
Eidetic Reduction describes in language how the object looks by involving the intuition and reflection of the researcher.

The researcher compiled a phenomenological research report based on the data analysis techniques.

## **RESULTS AND DISCUSSION**

### **The Meaning of Profit and Loss from the Perspective of Production Costs and Revenue**

Business capital is a fundamental component in a farming business, especially production costs as an initial investment. Production costs include all expenditures made while producing products, starting from the production stage until the product is ready to be marketed to consumers (Saepudin & Nugraha, 2022). Tobacco production involves five stages: land preparation, planting, fertilization, maintenance, and harvesting. Costs and yields vary by tobacco type, land conditions, and management, but most farmers lack systematic expense records.

They multiply the harvest amount by the selling price to determine farmers' income. The difference between total revenue and production costs determines profit or loss. According to Suwardjono (2010), income is a reward from providing goods and services, with business success reflected in revenues that exceed operating costs. Despite lacking detailed records, farmers see profit beyond numbers—as a reward for their effort. Below is a breakdown of production costs from interviews:

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Table 2. Details of Informants

No.	Name	Tobacco Type	Farm Yield (kw)	Selling Price (IDR)	Total Production Cost (Rp)	Total Revenue (IDR)	Advantages /Loss (IDR)
1	Mr S	Rajangan	3	3.500.000	48.355.000	10.500.000	<b>-37.855.000</b>
2	Mr R	Rajangan	3,5	3.500.000	44.430.000	12.250.000	<b>-32.180.000</b>
3	Mr M	Virginia	7	6.250.000	56.300.000	43.750.000	<b>-12.550.000</b>
4	Mr AB	Rajangan	6	4.500.000	55.725.000	27.000.000	<b>-28.725.000</b>
5	Mr AF	Virginia	10	5.500.000	56.750.000	55.000.000	<b>-1.750.000</b>
<b>Average</b>						<b>29.700.000</b>	<b>-22.612.000</b>

Source: data that has been processed by the author (2024)

Based on Table 2, most farmers suffer losses due to high production costs that are not proportional to harvest income. The average income of farmers is only IDR 29,700,000, while the average loss reaches IDR 22,612,000. Rajangan tobacco farmers such as Mr. S and Mr. R lost Rp. 37,855,000 and Rp. 32,180,000, Virginia farmers such as Mr M lost less (Rp. 12,550,000), and Mr AF broke even with a loss of Rp. 1,750,000. Although the selling price of Virginia tobacco is higher than other types of tobacco, high production costs for fertilization, intensive maintenance, and challenging land and weather conditions remain significant obstacles to farmers' profitability.

For farmers, profit is measured in material terms and reflects harvest success and business sustainability. Even if they incur a loss in simple accounting terms, they see profit as satisfaction with the harvest and the ability to sustain the business. Farmers also see losses as a motivation to evaluate strategies, reduce costs, and increase selling prices to maintain the business. Cost and income analysis helps to understand the prospects of farming, where profits provide a sense of achievement, while losses encourage innovation and adaptation. Farming is not just a livelihood but also a manifestation of passion, dedication and courage in the face of risk and uncertainty.

### The Reality of Farmers' Profit and Loss in Accounting Review

Accounting is an information system that measures business activities, including systematically recording profit and loss and processing data based on transactions recorded in financial statements (Iskandar, 2024). Applying accounting concepts in business can make it easier for farmers to know the profit obtained in one planting period and assist in decision-making (Zulkifli, 2022). Despite its benefits, farmers rarely use formal accounting in farming. Farmers rely on experience, estimates, and transactions, assessing profit only after harvest. As Mr M. stated:

"te kiraq-kiraq doang ndeq uwah care beritung-itung, mun te wah ngumpulang sekeneq jaq, wah taoq te mauq te rate-rate wah tulis ne lek tini"

"I only estimate, I never calculate (the profit/loss) that I receive, if I have received this, got it (proof of payment from the warehouse), I must have known that I, the average has been stated there."

This statement shows that farmers prioritize proof of payment over detailed profit-loss records, using a cash-based approach. Unlike formal accounting, they exclude depreciation, labour, and indirect costs. Mr. AF explains his profit-loss calculation as follows:

"tiap bal wah taoq te lengan tini, araq endah saq te potong sik utang, tiap tiang ngirim iye doang wah ku kumpulang, soalne ndeq ku wah rinciing, jari ndeq tiang paye beritung-ritung"

"This record details every bale of tobacco and includes a deduction for debt (fertilizer). Every time I send (to the

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warehouse) and then give (proof of payment), I always collect because I never specify (costs or profits/losses), so I do not need to count.

The information revealed that Mr AF did not keep profit and loss records but had records in the proof of payment containing the delivery of the tobacco harvest. They rely on the warehouse's payment evidence as a harvest benchmark. Farmers focus more on the net amount received after debt deductions without detailing production costs. This approach reflects a simple cash-based understanding because farmers view profit and loss based on the final results, not the accumulated calculation of expenses and income. Besides, collecting proof of payment without re-recording shows they trust the buyer's calculations more.

The reality of profit and loss illustrates that in traditional agricultural practices, profit and loss are better understood as the results received, while business sustainability remains the top priority. They prioritize income stability to continue running their business in the next planting season rather than focusing on complex accounting calculations. This attitude shapes a perspective that economic value is not only measured by the amount of profit but also by the ability to survive in uncertain conditions. Thus, farmers emphasize the practical aspects of managing a farm rather than systematically recording profit and loss, as in conventional accounting concepts.

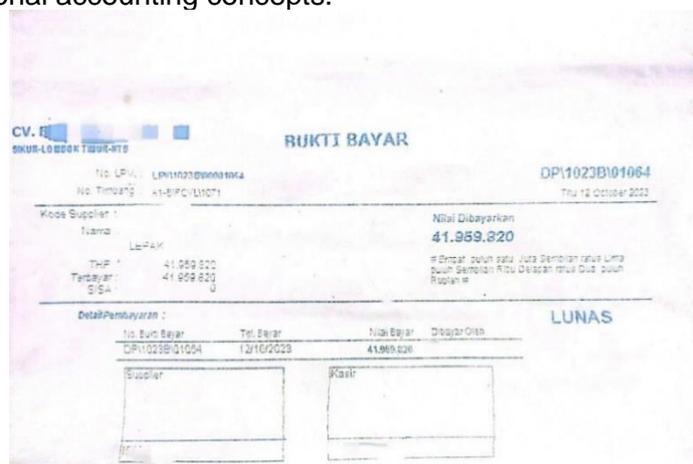


Figure 1. Mr M's Proof Payment

Source: data that has been processed by the author (2024)

### The Meaning of Profit Based on Tobacco Farmers' Experiences

The potential for profit does not only appear in the amount or number of final results while running a farming business. Experience, intuition, and one's involvement in work influence the meaning of profit. However, profit is used as a measure of operating activities and is calculated based on accounting accrual to determine the level of success in managing a business (Alkaf et al., 2022). Experience creates profit opportunities that farmers can interpret independently when directly observing land and crop conditions. This interpretation arises due to long-term farming habits and experiences that have shaped their beliefs in estimating crop yields. As expressed by Mr S as follows:

"taok tiang merkiraang hasil pirem persen mauq te ne wah taoq te langan begitaq doang sengaq wah puluan taon tiang gaweq mako"

"I can estimate the yield (harvest) and how many per cent I will get (profit) already know just by looking (at the land) because I have worked as a tobacco farmer for decades."

The analysis revealed that tobacco farmers' meaning of profit comes from experience and intuition formed through years of work. The experience has created a

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habitual pattern that allows farmers to predict yield and profit based on direct observation of land conditions during planting. It shows that long-term expertise gives them the confidence and ability to assess the potential profit without relying on other formal methods.

This view asserts that profit is created by optimistically understanding and managing the land, from fertilization to harvest. Farmers' success is influenced by continuously monitored land conditions, building confidence in the face of harvest uncertainty. Their experience becomes the main foundation in interpreting profit, encouraging learning and improvement to maximize future profits.



**Figure 2. Rajangan tobacco harvest from Mr S's farm.**  
Source: data that has been processed by the author (2024)

### **The Meaning of Profit Seen as the Value of Honesty**

Honesty is the main ingredient in running a business to obtain optimal and sustainable results. Honesty is the main principle that needs to be implemented to achieve profits and serves as a foundation for shared responsibility in its development (Riyadhi & Mujahidah, 2020). Business ethics is essential in instilling the value of honesty as a foundation for sustainable profit creation (Qamar & Ramadhan, 2022). Current business practices are oriented towards material benefits and prioritize aspects of morality, as reflected in Mr R's following statement.

"leman nane te berutang, te dagang ajin sekenok, mauq te saur, tiap te gaweq intine te jujur ndeq te bani soalne"  
"When I am in debt, then I get farm produce, I sell it at the right price, then I get to eat. That is all. Every job I do honestly do not dare (cheat)."

The analysis from Mr R shows that the value of honesty in every business process, from debt management to selling farm produce at a fair price, is the basis for maintaining business continuity. By applying the principle of honesty, farmers gain the trust of other parties and feel calm and responsible for the results obtained. Farming profit orientation focuses on material aspects and involves moral and ethical values. This phenomenon confirms that honesty is a social capital for farmers to build harmonious relationships with consumers, business partners and communities, thus supporting the long-term success of their businesses.

### **The Meaning of Profit Seen as a Value of Blessing**

Starting a business requires strong belief. Profit is measured materially and through sustainability and inner satisfaction, creating a sense of blessing (Shoimah et al., 2022). This blessing reflects a subjective view of profit and loss, balancing material gains with spiritual values (Rustan et al., 2024). Unlike the conventional materialistic view, farmers see profit as meeting daily needs, and gratitude motivates them to continue farming, as Mr AB expressed.

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“araq jak sisa ntan te nyaur, mun madiq iye wah mauq  
ite (untung)”

"if something is left over to eat, then I consider it a profit."

Based on Mr AB's awareness, the profit earned is always there and feels sufficient because farmers believe the business run, although simple, will still provide results that meet their basic needs. This perspective reflects an optimistic and grateful mindset because achieving an income that can fulfil their needs is seen as a profit for farmers.

### **The Meaning of Profit in Farming Sustainability**

Business sustainability is the primary goal of every business actor in developing economic activities. Accounting supports business growth by providing systematic information for strategic decision-making, enabling adaptation in a dynamic environment (Arifin, 2024). According to Epinda & LV (2023), define business sustainability as an entity's ability to maintain continuous operations. The following is a statement from Mr. M:

“ndeq te uwah ndeq mauq, mauq (untung) doang,  
soalne gaweq ang dirik, ndek te wah rugi, mauq  
(untung) doang, ndek ne saq rugi no laguq, paling  
paqpoq jaq tipaq ne, laguq kan tetep sik tiang gawekne,  
tetep mauq kepeng”

"I never get anything, I always get (profit), because I  
work alone, I never lose, I always get (profit), even if I  
lose, I only return the capital, but every time I work, I  
always get money."

Farmers view profit as the sustainability of their self-managed business, as every activity generates economic value. Independence is key, reflecting complete control over operations. They see profit not just in material gain but in maintaining business continuity, even at break-even. Their commitment is evident in their consistent agricultural efforts, emphasizing long-term income over short-term profits.

### **The Meaning of Loss Seen as the Value of Benefit**

In business, profit and loss are inevitable. The loss is material for tobacco farmers and includes wasted time and effort when results fall short. These non-material losses are subjective (Abdullah, 2022). However, loss can also be seen as a valuable part of the learning process, as stated by Mr. S:

“mun tiang.. ndek.., olahang dirik.., iye ampok ndek taoq  
rugi,, ndek taoq untung, laguk ite ndeq te wah jak rugi  
idapn...., tetep te gawih kance araq sise siq te nyaur,  
kan berarti ndeq te rugi, laguq ndek ku taoq kelueq bati,,  
ye kenen ke”

"If I do not... because I cultivate my land... so I do not  
know if I lose or gain, but I feel that I never lose and still  
work and earn money to eat even though I d  
o not know what my profit is. That is the meaning..."

The results of the analysis based on Mr S's statement show that tobacco farmers interpret loss from the perspective of the value of benefits obtained. His ability to remain productive at work and generate income that fulfils his daily needs can be seen. In addition, people gain inner satisfaction from fulfilling life's needs, which is not only measured in material terms but also from a sense of satisfaction for trying hard and surviving despite unfavourable economic conditions. This phenomenon shows that the meaning of loss for tobacco farmers is considered a helpful value. It shows that loss does not always mean failure but can be a form of learning, adaptation, and opportunity to develop and manage their business in the future.

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### The Meaning of Loss as a Form of Sincerity and Gratitude

Losses in agriculture are more than economic; they shape farmers' resilience. For traditional farmers, the loss is a spiritual test met with sincerity and gratitude. While accounting sees loss financially, farmers view it as a lesson in resilience and optimism, reflecting their local wisdom, as stated by Mr. M:

“alhamdulillah, ndeq te wah kesusahan, mauq doang ite mangan lengan mako niki, jari ite ndah ndeq wah merasen rugi lengan laek”

"Thank God, I have never felt hardship and can continue to eat from this tobacco, so I have also never felt a loss from the past."

According to Mr. M, survival is more important for farmers than calculating material gains and losses. Sincerity is reflected in accepting without complaining, while *alhamdulillah* expresses gratitude as a sign of satisfaction. For farmers, losses are part of life's process, not an end. As long as they meet their basic needs, they do not see losses as a significant obstacle.

The gratitude shown by farmers is a philosophy of life that helps them accept all conditions gracefully. Rather than fixating on material losses, they prioritize survival. Acknowledging that many factors are beyond their control, they focus on food sufficiency, business continuity, and the ability to keep working. This mindset fosters resilience, where sincerity prevents despair, and gratitude sustains optimism, shaping their perspective on loss beyond the economic aspect.

### Loss Management Strategies through Assets, Debt and Savings

Losses are an inevitable risk for farmers due to the uncertainty of crop yields. They employ effective economic management strategies, mainly due to high production costs. One of the main ways is to utilize assets, use savings, or seek loans when necessary. The imbalance between low selling prices and high production costs increases the risk of losses, so these measures are an attempt by farmers to maintain business sustainability. As Mr R explained, when he experiences losses or a lack of capital for the planting season, he takes the following steps:

“mun ndaraq kepeng, kadang lalo nyinggek lek dengan, kadang lalo sandaq, uwiq doang sik te sandaq emas,”

"If I do not have money, sometimes I go to borrow from other people, sometimes I go to pawn, and at that time, I go to pawn gold."

The quote explains Mr R's strategy for dealing with losses by borrowing money or pawning gold to obtain funds. After the harvest, they redeem the debt repair or the gold to maintain the lender's trust and ensure future access to funding. Losses are not always an obstacle, but they teach farmers the importance of risk management, wise decision-making, and resilience and patience in the face of uncertainty. These experiences shape responsibility and a stronger fighting spirit. Meanwhile, Mr AB revealed the following steps when facing losses:

“mun wah rugi jak, tiang terpaksa jual emas, baeh mun wah tiang mauq, tiang kadu jeri modal, baeh mun solah ajin mako trus mauq luek, tiang tabung kadu bemodal, laun jak mun ndaraq lalok kepeng tiang nyinggak lek bank”

"If I lose money, I usually have to sell the gold, then when I get the money, I use it for capital, then if the price is reasonable again and I get a lot (profit), I save the proceeds to use as capital again, if for example there is absolutely no money, then I go to the bank to borrow

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In the face of losses, Mr AB implemented an adaptive strategy by selling gold for capital for the next planting season. When he makes a profit, he sets it aside to buy gold as savings. If this strategy is not possible, he chooses to borrow from the bank with a commitment to regular payments to maintain trust. For farmers, they see losses as a learning process that builds resilience and readiness to face future risks, not as a failure. Meanwhile, Mr AF has a different strategy for dealing with losses, as follows:

“mun wah ruene gen tiang rugi, araq an ne jual basaq ke mun wah wayene panen, mun ne mahal ajin mako trus ndkman panen, tiang jual bangket ne, baeh dengan sik belin ino panen mesaq, jeri sik ngepe bangket ngan ne terimaq jari doang”

"If it looks like a loss, I would rather sell it wet during harvest. If the tobacco price is high, and it is not yet harvest time and will sell the land, then the people who buy it will harvest it themselves, so they receive it."

Mr. AF applies different strategies to manage the risk of tobacco farming losses. He sells wet tobacco to other farmers before harvest to avoid falling prices or rising production costs. He sells his land if prices are high before harvest, shifting the risk to the buyer. If he owns the land, he sells it for capital and switches to a rental system after making a profit. This strategy demonstrates how farmers use assets to adapt to market uncertainty and prevent more significant losses.

All three farmers' statements show that losses are not a reason to stop farming but a foundation for strategizing against financial challenges. Losses are not merely mistakes but part of business sustainability, where farmers rely on assets, loans, or savings for adaptation. More than that, losses build resilience, patience, and wisdom in decision-making. Their perseverance is evident in their continued farming efforts despite market uncertainty and their asset management for the next planting season. By viewing losses as a process, they stay optimistic, seek solutions, and keep striving, seeing them as life lessons that strengthen their mentality and strategies for overcoming uncertainty.

### **The Meaning of Profit and Loss in Tobacco Farmers' Welfare**

The meaning of profit and loss has evolved beyond the conventional definition in accounting. For tobacco farmers, this concept is closely related to their overall welfare. Farmers' diverse perspectives provide an in-depth understanding of profit and loss in sustaining their farming business and improving their welfare, thus creating comfort in carrying out their profession. While government subsidies should support this, the reality is that the assistance farmers receive is often insufficient to meet their needs. This results in them finding alternatives to cover production costs, indicating that the current support system does not fully guarantee farmers' welfare.

“mau jaq ite subsidi laguq araq sekedar, ndeq ne mencukupi, ndeq ne semaik sik lahan sik te gaweq, laguq tetep kurang”

"If I receive the subsidy (fertilizer), I get it, but only just; it is not enough and does not cover the land I will cultivate. It is still not sufficient."

This statement shows that limited subsidies affect farmers' interpretation of profit and loss. For farmers, profit is financial gain and the ability to survive and continue the business in the next season, meanwhile, as a challenge that encourages them to adapt to survive. They believe every company has its fortune, including when it experiences losses. Thus, how farmers interpret profit and loss as part of the business process, not just a number, can help them survive and continue their business, ultimately impacting their welfare.

Based on the results and discussion previously described, this study shows that the

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meaning of profit is in line with the findings of Djamrud et al. (2022), which state that for brown sugar farmers in Village Tutumaluleo, profit as a sustenance that should be grateful as a gift from God. However, the results of this study differ from those of Alkaf et al. (2022), who revealed that for coffee farmers, profit is interpreted as fulfilling the needs of the family, although they do not consider it as the achievement of welfare. Meanwhile, in the context of the meaning of loss, this study is consistent with the findings of Abdullah (2022), which explains that for maize farmers in Hamlet Tumba, loss is seen as a consequence of effort and accepted with an attitude of tawakal as part of the life cycle.

## CONCLUSION

This study reveals the meaning of profit and loss for tobacco farmers in Sub-district Sakra Timur. The results show that profit and loss are measured materially and reflect inner satisfaction, business sustainability, and blessings. Tobacco farmers in Sub-district Sakra Timur have their views: First, profit is considered honesty in business, harvests sufficient to fulfil needs, and business sustainability. Second, loss is the usefulness of remaining productive to generate income that meets daily needs, a form of sincerity and gratitude, and part of the learning and adaptation process where farmers develop strategies to utilize assets, savings, or loans to maintain the business. Third, there is still no systematic financial recording, and farmers rely only on proof of payment from the warehouse. However, farmers calculate profits using a simple financial recording with a cash-based approach, where they determine profits from the money received after harvest without a detailed calculation of production costs. Thus, the meaning of profit and loss for tobacco farmers cannot be equated with conventional accounting concepts because, for them, profit and loss are not in terms of material aspects but in the form of inner satisfaction, spiritual happiness and values profound social to adapt and maintain the sustainability of their business.

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