

## PATTERNS OF FARMING FINANCING AMONG CORN FARMERS IN BUN BUN ALAS VILLAGE

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**Abstract:** The agricultural sector in Indonesia is the leading sector in the nation's economic growth, including creating jobs and reducing poverty. Based on data from the Central Statistics Agency (BPS), the role of the agricultural sector as a provider of employment opportunities has not yet been replaced. Corn farmers are one source of income for the people of Kutacane, Southeast Aceh Regency. However, there are still people who are unable to cultivate the land they own due to limited capital. This is because this location is not accessible to Islamic financial institutions. However, farmers have their own financing patterns to meet the capital needed. The research aims to determine the analysis of corn farming financing patterns in Kutacane using qualitative research methods. There are two sources of data, namely primary data and secondary data. Primary data was collected from all respondents through interviews using a list of prepared questions and also observations. Meanwhile, secondary data was obtained from libraries, literature and related agencies. Based on the results of research conducted, financing patterns for corn farmers in Kutacaen include independent financing, private financing, land processing financing and government financing.

**Keywords:** *Governance, Corn Farming Financing, Farming*

### Introduction

Commodity corn is commodity plant food main besides rice and soybeans , their uses and benefits relatively wide especially For consumption human , material feed livestock and materials standard industry . In some year final proposition use corn by industry feed has reaches 50% of total needs national . Data released Department of Agriculture (2005), for example mention in 20 years to front , usage corn For feed estimated Keep going increased and even after 2020 more \_ of 60% of total needs national . In 2020 production \_ corn estimated will reached 21.53 million tons or grow about 5% compared production corn feed 2019 (20.5 million tonnes). Projection need corn in 2020 for \_ factory feed amounting to 8.5 million tons and for breeder amounting to 3.48 million tonnes ( Directorate General of PKH, 2020). The size mark potency corn in a way national so done various effort enhancement production corn in the country , namely through expansion of planting areas and improvements productivity .

Apart from through expansion of planting areas and improvements productivity , effort development corn also requires enhancement efficiency production , strengthening institutional farmers , increase quality product , improvement mark added , improved market access , business unit development together , repair system capital , development infrastructure , as well arrangement commerce and incentives business ( Ministry of Agriculture , 2005). Research result

mention that development commodity corn faced with very complex problems even nature dilemma . At level certain enhancement production precisely will harm farmer . Main obstacle Because corn sprinkling Not yet growing , aside Because need more energy , time and costs \_ big too because faced with obstacles marketing (Wan Arfiani Barus, S Utami, 2019) .

Based on aspect technical , required technology in support development corn including : varieties hybrid and composite , technologies production seed sources and systems the seed , technology efficient cultivation \_ with approach management plant integrated , and technological post-harvest For increase quality and value plus product . By specific , required policies \_ in development commodity corn is policy development incentive investment , institutional finance and capital , increase support technology ready \_ applied in the field , improvement quality resource human , institutional agribusiness , support marketing , as well support regulations and legislation ( Ministry of Agriculture , 2005). In line with that , according to Burhansyah (2006) policy development commodity corn national among other things , you can done with : (1) creating environment strategic social conducive economy \_ for development effort , (2) give support facilities and encourage acceleration implementation adoption technology proceed ; (3) improve productivity , efficiency , and power competition ; (4) improve prosperity and equality various stakeholders \_ \_ in development commodity corn ; and (5) strengthening goals and sustainability systems and efforts agribusiness .

Productivity plant corn in Indonesia yet fully maximum Because Still apply approach simple and done by farmers at scale small as well as weak institutional farmer added source no financing yet support farming corn . Instrument policy strategy is very necessary For increase production corn and income farmer , because with policy business like normal (business as usual), pace enhancement production No will can balance rate request . Besides that other obstacles faced farmer in cultivation plant corn among them Still low use seed hybrid , rarity fertilizer , institutions that have not developing , technology post harvest and harvest Not yet adequate and land cultivated narrow (Sri Utami, 2016).

Based on policies strategic in development farming corn there is a number of problems and obstacles faced by farmers \_ among them is limitations providing capital, providing input, processing and marketing results production as well as management farming corn in a way agribusiness . Development farming corn according to Pradana (2013) no free from role government Good center nor area . Government Already set program and activity design help infrastructure and facilities agriculture to institutional farmer as stimulants for farmer .

The complex problem in development farming corn , required steps strategic To use increase empowerment farmer from aspect economy . One of assessed approach \_ will capable increase empowerment economy farmer corn through approach agribusiness . The concept farmer must capable synergize activities farming corn with approach agribusiness . Draft base farming corn based agribusiness refers to subsystems oriented farming \_ availability of inputs, marketing and institutions integrated support \_ in something system . In other words, roles institutional in farming just one \_ subsystem from system broad and holistic agribusiness . \_ As for institutions agribusiness in question in context institutional farmer corn including : institutional farmers , extension agriculture , financing farming and institutions marketing results (Suhendra, 2020).

Financing is one of element essential in sector agriculture, in particular To use support acceleration production towards enhancement income farmer . In other words, a shortage financing (capital) can be result obstruction room motion activity farming . The consequence is the farmers ' income from their farming business manage it neither will succeed optimally .

Policy government actually has lots and lots of it done quite a long time Department Agriculture through application a number of programs include policy government For cope problem initial financing \_ implemented in form of giving program credit mass through facility

flower loan subsidized with objective For increase production various community agriculture . However , in \_ its development giving credit the give rise to prolonged polemic \_ Because happen various deviation and underuse \_ \_ appropriate target (Afdal et al., 2022).

the program among them credit farming business (KUT), project enhancement income farmer-fisherman small (P4K), credit resilience food (KKP), institutional capital strengthening funds business economy rural areas (DPM-LUEP), assistance direct community (BLM), and institutions finance micro (LKM). Transition or shift from one program/ project to the program/ project other beside enrich treasure financing agriculture , some some of which are also intended as policy expected alternative \_ its implementation more effective compared to previously .

If the farmers No Can get credit , then production their farming business manage No will be optimal. This matter in accordance with what Todaro (2000 ) stated is that one from three development strategies rural and agricultural is exists support government to something system that can create incentives , opportunities economy , and access to credit as well as production inputs so the farmers small can increase productivity business farmer they . Tampubolon (2002) added that credit can considered as one \_ capable tool \_ decide reason low ability in capital cultivation , ability buy means production , acceleration productivity farming , and improvement income .

Farmer often face limitations For access institution financing Because condition collateral \_ \_ or Because level good education \_ low so that they not enough about procedure method obtain credit . ADB (2004) suggests that in a way empirical there is gap access farmer to credit so that cause the more limited ability For do activity specified and took a real market opportunity will profitable record . Related with This facility credit can give chance to farmers \_ in a number of thing , that is to :(1) purchase production inputs like seeds , fertilizer , and so on ; (2) buy tools and machines agriculture ; (3) carry out diversification between various type plants and or cattle with valuable plant \_ tall ; (4) do processing post harvest in frame increase mark plus product agriculture ; and (5) implement diversification horizontal business between agricultural and non-agricultural (Saleh et al., 2021).

Farmer corn in Bun Bun Alas Kutacane Village in general experience problems that have been explained previously in manage land owned farm . \_ Often they must look for loan to other people in form do system pawn to other farmers more capable of course will harm himself Alone . This matter who is pushing done study For know How pattern financing agriculture in the village of Bun Bun Alas District Leuser Southeast Aceh Regency.

## ***Literature Review***

### **Commodity Overview Corn**

#### **Farming Business**

Knowledge farming is a process of determining and coordinating use factor factor production agriculture For obtain income or maximum profit . \_ Farming is set from suber source nature found in the place that's what's needed For production agriculture like body land and water, improvements improvements have been made done on land that , light sun , building buildings erected \_ on land and so on . Basically \_ farming develop Keep going from only is farming self-sufficiency . Therefore \_ system more processing \_ Good then it is generated product excess and can marketed so that match farming self-sufficient finance . Eventually \_ Because market oriented then will become business farmer commerce . Farming at first just manage plant food Then develop covers various commodity so that No farming pure but become farming mixed (mixed farming).

#### **Financing Patterns**

Financing or financing is giving funding facilities for fulfil need parties who need funds or what is called a deficit unit (Antonio, 2001). More breadth draft from financing This that is as tools used \_ For bring together party excess funds or is called unit surplus with deficit unit party (Rahmayati, 2020) .

Financing according to objective Financing according to objective differentiated to be : 1) Working capital financing , namely intended financing \_ For get capital in frame development business . 2) Financing investment , that is intended financing \_ in frame For investment or development goods consumer .

Internal capital farming classified as form wealth , fine how much money or items used \_ For produce something in a way direct or not direct in a production process . Purposeful capital formation For improve production and income farming , as well support more capital formation carry on . Have to think about it rethinking patterns \_ financing cultivation a number commodity in frame revitalization agriculture and improvement well-being farmer in a way whole .

Whole eye chain financing reflect integration implementation system agribusiness in a way intact , start from industry upstream ( seeds , machines , agro-industry ), cultivation (on-farm), processing (off-farm), marketing , support (banks, research ), to agribusiness downstream ( diversification ). Although that's the pattern must refers to characteristics and cycles business (3-4 months , 1 year , 5 years and others) (Saleh et al., 2021).

Financing in accordance with character and type and pattern production agriculture become important conditions \_ for success revitalization agriculture . Financing patterns partner only Possible done when business role own scale business adequate , powerful competitive , and own market prospects are sufficient computing .

Sources of capital used farmer For endeavor land business the farmer originate from farmer itself , the institution formal credit and non-formal institutions for farmers who have their own capital , sources originate from sale results farming or livestock and from results his savings . Source Formal credit includes BRI , KUD, BPR and BPD , meanwhile source credit informal, among others , comes from from neighbors , friends and traders results agriculture (Tati Nurmala, 2012). Reasons \_ farmer more depend on source credit from informal because : \_

1. The method easy and fast his service
2. Admission No complicated convoluted Enough with One receipt although No material .
3. The amount No limited in a way strict but in accordance with need farmer .
4. It's time No limited working hours
5. The guarantee enough “ trust just ” or plants that have not harvested .

Apart from that , Islamic financial institutions matter This sharia bank also provides facility financing For sector agriculture . This matter is one of the efforts of sharia banks to support Sustainable Development Goals (SDGs) in field economy (Ashari & Saptana, 2016).

#### **a. Financing Patterns Independent**

Financing patterns independent is frequent capital formation carried out by farmers with method save or set aside in part from his income For needs in the future come (Afdal et al., 2022). In connection with with that is , development strategy financing independent in development agriculture can done with method :

1. Perfecting policy financing existing independence \_ so that can utilized more Good again by farmers and perpetrators agribusiness .
2. Increase accessibility farmers and actors agribusiness to source financing independent .
3. Socialize source financing independent who has There is .
4. Interweave cooperation with source financing independent .

#### **b. Partner Financing Patterns**

According to (Kurniawati et al., 2021) source farming partner is as following :

1. Guidance mass (BIMAS) and intensification bulk (INMAS)

Enacted \_ from 1964-1984 for farmers \_ \_ paddy . The goal For increase production rice with method provides input input agriculture , like fertilizer , seeds , and pesticides with price cheap , too give help technical to farmers . \_ In implementation , level payment return credit This is very bad , isn't it only caused by failure \_ harvest , attack pests , or diseases in plants , but also because his chest presumption that credit This is financial assistance from government so that No needs to be returned .

2. Credit general rural (KUPeDES)

Credit general rural is something wisdom credit given \_ in frame development and improvement business small already \_ There is or activity project new ones in rural areas , incl ever effort \_ financed from facilities mini credit , midi credit , or service credit other . Credit general is credit that is not supported by credit Bank Indonesia liquidity or credit financed by the granting bank credit . Field financed business \_ credit general This that is all business or activity commercial ones are not financed program credit . One of form credit general , that is credit business small (KUK) which is improvement from existing credit \_ there is. To the implementation of the bank is given liquidity from government . Credit general This started run in 1984 by the BRI Village Unit with provide working capital and investment capital For each type existing businesses in the area rural with application tingka more interest \_ tall than previously . Rationalization ethnic group flower This stimulate appearance savings savings community in the area rural areas and village unit banks start mobilize it .

3. Credit investment small scale (KIK) and working capital credit permanent (KMKP)

Credit This first introduced in 1973 with \_ \_ objective For provide KIK and KMKP to business business small in everything sector in agriculture . Another aim of this program is creation field work , deployment investment in a way geography , and development certain agricultural sectors , for example fisheries , tobacco , animal husbandry , poultry , animal husbandry lamb , and cloves . KIK and KMKP are something wisdom nature of credit period intermediate or period long and given to businessman with consideration appropriateness . The KIK program is usually used For financing investment required capital goods and services in frame welding old project or new , as well rehabilitation existing assets \_ Yes. KMKP program only given For capital financing which is continously \_ \_ used For smoothness business (Nuswantara, 2005).

4. credit take kulak (KCK)

The KCK program is something wisdom giving credit For increasing and leveling income society , in particular public group economy weak or business small . Another aim of this program that is For increase function crediting cooperatives and KUD ( as executor ) , as well as increase current marketing and distribution goods \_ \_ required consumption \_ public (RumanintyaLisariaPutri, 2019). KCK facilities are in the form of working capital period short ( term 3 months ) , the requirements easy without guarantee , as well the procedure easy and fast . This program started in 1976 with \_ objective For give credit to traders \_ small in the area \_ rural in frame freeing they from the leeches land disband BUUD (Rustandi, 1979).

5. Credit ushatani (KUT)

New KUT came into force in 1997 with a number of purpose , that is help farmers who haven't capable finance Alone business farming , increasing income farmer , help development cooperatives , as well increase production rice , secondary crops , and horticulture . Credit this program distributed if There is a number of component that is farmer with ownership land maximum 2 Ha combined in group farmer , extension officer agriculture field (PPL), cooperatives /NGOs, and channeling banks . KUT is cheap and easy credit \_ with level 10.5% interest term 1 year's time , as well guarantee funded and maximum plants \_ credit based on the area managed

Maximum 2 Ha is appropriate with cultivated commodities . \_ KUT is one of them credit program provided by the bank for finance something business or activity certain with amount maximum , as well requirements and procedures giving credit regulated by the government . In order to equality development , as well business improvement and equality income society ( esp moving society \_ in the field business small ), government emit wisdom about provision facility program credit . Source of facility funds credit for this program originate from government , deep matter This Department Finance . Bank Indonesia , a commercial bank and designated People's Credit Bank as implementing bank . This program's credit type can utilized as source financing business in the field agribusiness and industry follow it , okay ever There is or still \_ walk moment this , for example KUT. KUT is working capital credit For finance business farmer in frame enhancement intensification rice , plant horticulture , and plants drugs \_ \_ (Mulyono et al., 2020). Village-Owned Enterprises (BUMDES) Permendesa Number 4 of 2015 concerning establishment , management and management , and dissolution of Village-Owned Enterprises, which become guidelines for regions and inner villages formation and management Bumdes is a business entity , the whole or part big the capital owned by the Village through inclusion in a way originating directly \_ from the village's wealth is form strengthening to institutions \_ \_ Village economy as well is tool utilization economy local with various variety type potential that exists in the village (Pradesyah & Albara, 2018).

### **Method**

Study This use method descriptive qualitative , with design survey . Qualitative method is a method that focuses on in -depth observation . Therefore , use \_ method qualitative in study can produce study on something more phenomenon \_ comprehensive (Afrizal, 2016). Whereas study survey is research that takes sample from something population with use questionnaire as tool basic data collection . In method survey , information collected from respondents with use questionnaires , generally understanding survey limited to research data \_ collected from sample on population For represent all over population (Singarimbun, 2011). Study This carried out in the village of Bun Bun Alas District Leuser Southeast Aceh District whose population is consists from all over farmer the corn is there.

### **Result and Discussion**

#### **Financing Patterns Farmer Corn**

Financing patterns have a big influence on farmers in manage his farming business Because in something capital farming is something very important thing . In farming corn in Bun Bun Alas Village , District Leuser Southeast Aceh District pattern financing provided by farmers \_ that is pattern financing independent , financing private , financing government , financing processing land , financing means production and financing wages / labor Work .

#### **1. Financing Independent**

Farmers who use it financing independent For needs farming corn start from Production and costs power Work . Through financing independent , farmer can more freely use financing without must think about method For return . Different with outside financing \_ farmer , where? they must think about How method return financing through results farming carried out . When experiencing fail harvest or results sale corn No in accordance so farmer must installments loan from party outside . Condition This in accordance conditions in the field Where farmer choose endeavor financing in a way independent with reason No Want to burdened debt in period long time .

Rohi's (2019) research results state that institution finance is help in access credit farmer in do the farming business that owns it mark positive and not influential in a way real . But accessing farmers \_ credit can lower level inefficiency technical aspects of farming corn . However Thus ,

farmers who access credit can lower level inefficiency technical aspects of farming corn . This matter because with exists access credit farmer can obtain capital for buy farming inputs and carry out farming so that can obtain results maximum production and land cultivated by farmers \_ \_ relative corn \_ more wide more from 1 hectare . Condition This According to Rohi, it requires large capital and farmers small with wide land not enough from 0.5 hectares will do credit with same goal , but \_ as for objective the For fulfillment primary and secondary needs in House ladder . Situation The same thing also happened in five sub-districts in Kebaapaten West Pasaman . As example found in the field , farmers tend more loyal within giving fertilizer Because has been supported full by toke or collector .

## 2. Financing Private

Spread financing from party private seen from type funding provided \_ depicted toke role or more collectors \_ dominant compared to loan from a bank in nature loan credit or from institution non- financial private sector others who apply loan rolling . From the data in the table above can narrated that type funding provided \_ party private categorized as in form credit , revolving and toke system or collector . Remember source financing more Lots originate from toke then mechanism loan Good procedure time , amount , term flowers and methods return farmer nature flexible . That means loans For financing farming corn to toke no own standard standard as applied to institutions \_ like cooperative or banks. A number of farmers who use it financing private type financing nature credit with apply procedure lending , term time , amount loan , tribe flowers and methods payment road other matters agreed upon second split party .

## 3. Financing Government

Sourced financing \_ from government is all form sourced assistance \_ from government Good That government district , province nor center . In governance financing , role government in support financing more to provision Saprodi to the group farmer . So, farmers who haven't or No combined in group farmer No will get help financing from government . The government also provides support financing through the program or activities managed by the government area .

Refers to opinions Pasaribu and friends (2007) in study they related help financing government in activity farming corn concluded assistance and facilitation government Still Keep going needed . Facilitation the can in the form of : (a) certification land For fulfil condition collateral for farmers , (b) coaching farmers / institutions more farmers \_ intensive For reach the “capable” level in aspects managerial effort , c) introduction innovation adaptive ( upstream-downstream ) technology to change climate , (d) development infrastructure adequate agriculture , ( e ) availability means production appropriate time with cost affordable , (f) do intensive supervision and assistance \_ with function and role counseling agriculture , as well as (g) help activity marketing with affordability to institutions finance . Various type help from government usually form Saprodi provided \_ based on There is or whether or not there is a government program and usually No tie .

Form help from government for farming corn in Bun Bun Alas Village , District Leuser Southeast Aceh Regency in the form of help Saprodi , coaching farmers and agricultural machinery in nature grant free . Government No budget financing rolling in the form of cash . However , access For get rock according to farmers in Bun Bun Alas Village , District Leuser Southeast Aceh Regency not yet equally Because only part group farmer just got it access to government programs . Currently , the Ministry of Agriculture facilitate capital assistance through Competitive Grant activities for race interested young people entrepreneurship in the field agriculture and not yet get access banking For develop as well as manage his business .

Competitive Grants This aim For create chance for youth in rural areas For develop economy through entrepreneurship agriculture .

4. Financing Land Management

Processing land is part from activity farming corn , where activity This held aim For increase fertility land in effort improve production . Based on results interview with almost 50% of the population in Bun Bun Alas Village, totaling 160 families, use it financing independent and half Again use financing private . Temporary That No There is support financing from government in processing land . Through observations in the field can depicted processing land and development land For farming corn done with cooperate with other farmers in forms of mutual cooperation and social gathering rotating.

On condition This farmer usually cooperation between member family For lighten up cost . Other conditions were discovered Where farmer each other working The same with member family with mechanism for results . According to one person farmers do \_ development land with method rent land . Apart from that, there is also a pawn system common thing \_ what farmers do when they experience it lack of internal capital processing land .

5. Wage/ Labor Financing

Labor \_ For farming corn sourced from inside and outside family . Generally power Work in family more big his role in activity farming whereas power Work outside family only used For activity certain If required for example moment setup land and cleaning at a time dumping tree corn . Need power Work outside family tightly relationship with wide land cultivated and availability of farmer funds For wage power Work or availability group work and institutions mutual cooperation work in the village . Source power work in these five areas from circles farmer ( power in family ) and outside family , okay in a way individual , group Work permanent /non- permanent and mutual cooperation.

### Conclusion

Based on results research and discussion so can concluded that pattern financing used by farmers \_ corn in Bunbun Alas Village , District Leuser Southeast Aceh Regency is financing independent , financing private , financing government , financing processing land and financing wages / labor Work . As much as 50% of amount resident village Bunbun Alas uses pattern financing proposed private sector to collector results harvest or the usual one called they with corn toke . This matter caused access to Formal financing or financial institutions are very difficult For reachable farmer . Apart from that , financing still independent \_ become pattern very popular financing because they No must think about method return loan . Working together for process land agriculture between families and farmers corn is one solution for \_ farmers who own lack of capital or not capable reach formal financing.

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