

The Strategy Of Optimizing The Use Of Farmer's Card In Village Kalisalak And Sidomulyo, Subdistric Limpung District Batang

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Abstract: The objective of this research is to analyse the benefit and any issue in implementing such farmer's card as well as to analyse the strategy to optimize the use of farmer's card in Village Kalisalak and Village Sidomulyo. Such analysis method used in this research is mix method: qualitative descriptive analysis to identify the benefit and the issue of farmer's card program. In arranging the strategy of program criteria that can be done and the strategy that can be prioritized to optimize the use of farmer's card using Analysis of Hierarchy Process (AHP). Optimizing Strategy of the use of farmer's card as the payment method for subsidized fertilizer in Village Kalisalak and Village Sidomulyo implemented using tool analysis of AHP consecutively, it is chosen the aspect of Bank BRI, retailer stalls, farmers, and government. Overall, the order of alternative strategy of optimizing the use of farmer's card in Village Kalisalak and Village Sidomulyo is the distribution of the Farmer's Card and the account book assisted by the extension officer as well as the local village officer. Suggestion to this research is for the extension officer, bank, village officer as well as university to intensify the routine counselling, and the newest information sharing about technology or banking service for farmers.

Index Terms: Farmer's Card, Analysis Hierarchy Process, Optimizing Strategy.

1 INTRODUCTION

Farming sector is one of the sector that plays a strategic role in supporting Indonesian economy (Setiawan & Prajanti, 2016). On the third stage of RPJMN (2015-2019), such sector remains becoming an important sector in the development of national economy. The strategic role of farming sector is illustrated within its contribution to farming sector by providing comestibles and industry raw material, supporting PDB, supplying exchange for the states, employment absorber, the main source of income for the village, comestibles and bioenergy provider, and it plays role in reducing the greenhouse effect. One of the main source of food in Indonesia is Province Central Java, where the share of farming sector towards the total output is considered as one of the biggest. In 2016, farming sector contributed to Central Java PDRB of 116.250.931,53 or 13,69% from the total of Central Java PDRB (BPS, 2016). Along with the Indonesian government strategy to foster farming sector, Province Central Java in collaboration with PT. Bank Rakyat Indonesia (Persero) Tbk. built an application of Sistem Informasi Manajemen Pangan Indonesia (SIMPI) (System of Information of Indonesian Food Management) for redemption and payment of subsidized fertilizer using farmer's card. District Batang has successfully been the pilot project of farmer's card in the area of Central Java, but at the beginning of the implementation of farmer's card in District Batang, there were some issues emerged on site. Village Kalisalak and Village Sidomulyo as the village with the most farmer's card used in District Batang, however, if it is compared to the number of farmer's card recipients and the number of those use the card, there is a significant gap. It can be seen on the following Table 1. Farmer's card as a payment tool for the purchase of subsidized fertilizer should always be used by the farmers

who received the card each time they purchase fertilized in an authorized retailer stall, or the percentage of the use of the farmer's card is 100%. Table 1 shows that the recipients of the farmer's card in Village Kalisalak as as many as 348 people but only 19 of them (7.66%) use the cards. While in Village Sidomulyo, from 362 farmer's card recipients, only 20 of them (5.52%) used the card. Furthermore, all recipients of the card in both villages are 610 people, and the ones who have used the cards are 39 people (6.39%).

Table 1. The Comparison of The Recipients and The Users of Farmer's Card in Village Kalisalak and Village Sidomulyo Year 2016

No	Group of Farmers	Farmer's card recipients	Farmer's card users	Percentage of the use of Farmer's Card
Village Kalisalak:				
1	Tani Makmur	120	9	7.50%
2	Rejeki	49	4	8.16%
3	Sumber Rejeki	79	6	7.59%
Total		248	19	7.66%
Village Sidomulyo:				
1	Sidomulyo	27	1	3.70%
2	Klinggan	108	8	7.41%
3	Manggisan	78	3	3.85%
4	Blimbing	149	8	5.37%
Total		362	20	5.52%
Grand Total		610	39	6.39%

Source: Research result, processed data (2017)

Therefore, the use of farmer's card in Village Kalisalak and Village Sidomulyo is considered to be not optimum since its percentage of usage is only 6.39%. The issue related to the use of farmer's card in Village Kalisalak and Village Sidomulyo emerges since not all farmers use the cards, while, on the other side, the cost spent by the government to accommodate this program was taken from APBD Central Java (Regional Budgeting) is a general problem occurs in the service of digital finance on the process of service penetration to the community. Even though efforts have been developed to

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enable and to extend the access of financial service, at the end, the people willingness to use such service that will determine the success as a part of a payment system (World Bank, 2010). Hence, researches are called for to analyse the strategy so that the farmer's card can be used more optimally by the farmer Village Kalisalak and Village Sidomulyo. As for the questions that will be answered are as follows:

- 1) What are the benefits of farmer's card in Village Kalisalak and Village Sidomulyo?
- 2) What are the problems faced in implementing the farmer's card in Village Kalisalak and Village Sidomulyo?
- 3) What is the optimization strategy of the use of farmer's card in Village Kalisalak and Village Sidomulyo?

2. METHOD

Research meth

od used in this research is mix methods. The reasons to use such method is because the mix of data from both method connects one another between the first research result and the next step so that it gain better, more complete and more comprehensive results about the strategy of optimizing the use of farmer's card in Village Kalisalak and Village Sidomulyo, Sub-district Limpung, District Batang. The objective of the research one and two are completed using qualitative method to explore the benefit and the problems during the implementation of farmer's card. The analysis result is then used as the foundation of the arrangement of strategy criteria to optimize the use of farmer's card based on the identification done by the sources and researchers. Once the criteria and alternative are arranged in the form of questionnaire, it will then be analysed using quantitative method using Analysis Hierarchy Process. The data source used in this research is derived from: (1) primary data obtained from 11 key persons: farmer, retailer stall, government, bank BRI and academicians (Lecturers of FE Unnes); (2) Secondary Daya, obtained from the Badan Pusat Statistik (Board of Statistics Centre), Balai Penyuluh Lapangan (Board of Field Counselling) of Sub-district Limpung and Sistem Informasi Manajemen Pangan Indonesia (System of information of Food Management in Indonesian).

3. RESULTS AND DISCUSSION

3.1. The Benefit of Famer's Card in Village Kalisalak and Village Sidomulyo

The result of descriptive analysis related to the benefit of the existence of farmer's card in Village Kalisalak and Village Sidomulyo, for farmers, such card enables them to obtain subsidized fertilizer and it makes the farmers to know the banking service as well as enable farmers who want to save their money or to top up their deposit of the farmer's card using EDC provided in the retailer stall without having to go to Bank BRI. For retailer stall, the existence of farmer's card provide them with more income from the administration fee charged to the farmer or the public who need the banking service such as saving, transferring or paying electricity bill. The benefit for the government is that they would have more valid data about the number of farmers, the width of the land and the need of fertilizer. Farmer's card might provide benefit for Bank BRI since it would increase the number of their BRILink agents.

3.2. The Issue of Farmer's Card in Village Kalisalak and Village Sidomulyo

The issue faced in implementing the farmer's card as a payment tool to purchase subsidized fertilizer in Village Kalisalak and Village Sidomulyo, seen from the aspect of farmers, the problem faced is that there are still many numbers of farmers that have not understood well about the card, the lack of support from information media, the lack of role from the village officers to support the program of farmer's card as well as the data which are out of date so that the data need to be recollected. The issue encountered by the retailing stall in implementing the program of this card is the dilemma between supporting the target sales and supporting the program of farmer's card. Such issue, from the aspect of government represented by farming counsellor is that there have not been any coordinating team with specified budget to guard the process of farmer's card, from the level of farmer's card up to the level of sub-district, mentoring from the central government so that the farming counselling could master system SIMPI deeper as well as providing the result of data entry and the sustainable data entry process would make the data of the number of the farmers more valid and farmer's card can be distributed evenly. While from the aspect of Bank BRI, the issue faced is that there has not been any SOP of farmer's card and the lack of work forces to help handling the farmer's card.

3.3. Strategy in Optimizing the Use of Farmer's Card in Village Kalisalak and Village Sidomulyo

The implementation of farmer's card in Village Kalisalak and Village Sidomulyo related to some main aspects can be seen from the parties related to the program such as aspect of farmer, retailer stalls, government aspect as well as Bank BRI aspect. Based on the combined opinion from the key persons, it shows that aspect of Bank BRI plays the most important role (weight value of 0.399) followed by retailer stalls (weight value of 0.366), aspect of farmers (weight value of 1.152), aspect of government (weight value of 0.084)

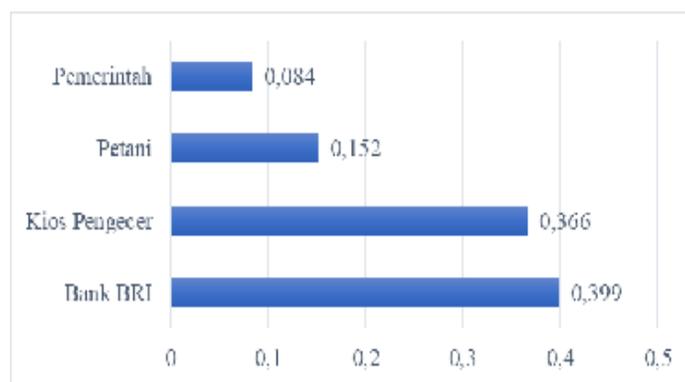


Figure 1. Criteria of Strategy in Optimizing the Use of Farmer's Card

Source: processed primary data, 2017 in Village Kalisalak and Village Sidomulyo

Figure 1 shows that the aspect of Bank BRI plays a very important role. The implementation of the program of farmer's card that have been through the process of preparation will run optimally if Bank BRI as a partner in distributing the farmer's

card can accurately run smoothly and such card can be accepted by the farmers on time so that if there is any error related to this card, can soon be followed up. Bank BRI also plays a central role related to the technology transfer to the retailer stalls and the government as by providing EDC device as well as the system that will be to monitor the data transaction of farmer's card. Furthermore, those aspects have alternatives that will become the means so that the criteria can be achieved.

3.4. Criteria of Bank BRI

The first aspect to become the priority in the strategy of optimizing the use of farmer's card ini Village Kalisalak and Village Sidomulyo is Bank BRI. In the aspect of Bank BRI itself there are two alternatives that become the solution to the problem faced by Bank BRI in implementing farmer's card progrm. Such alternative is that the distribution of the card and the account book assisted by the counselling officers as well as village officers and the SOP of farmer's card is arranged. Based on the result of data processed, it is known that the alternative that becomes the priority in optimizing the use of the farmer's card is as figure 2.

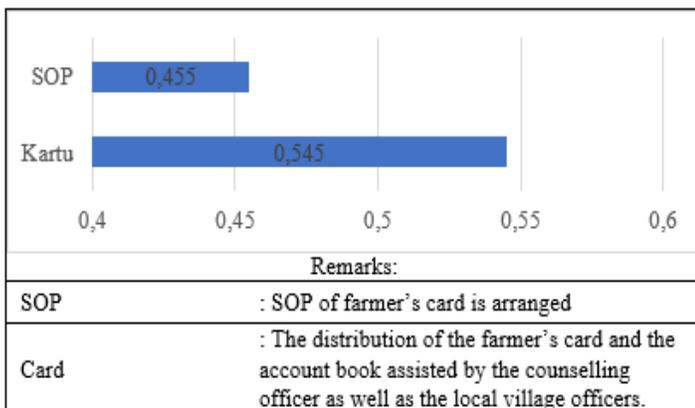


Figure 2. Alternative Criteria of Bank BRI

Source: processed primary data, 2017

Figure 2. illustrates that the distribution of farmer's cards and account books assisted by the counselling officer as well as the local village officers is an alternative that becomes the priority with the priority percentage of 54.5% while for alternative that arranges the SOP of farmer's card becomes the second priority with the percentage of 45.5%. As for the value of inconsistency ratio of both alternative is as much as 0.00 which means that the analysis can be accepted.

3.5. Criteria of Retailer Stall

The second aspect in the strategy of optimizing the use of farmer's card in Village Kalisalak and Village Sidomulyo is the aspect of retailer stall. In the aspect of retailer stall, there are two alternatives: rewards for the discipline retailer and the explanation as well as coordination between Retailer - Fertilizer Distributor facilitated by the Government of Sub-district Batang. Based on the result of data processing, it is known that the alternative has become the priority are as follows:

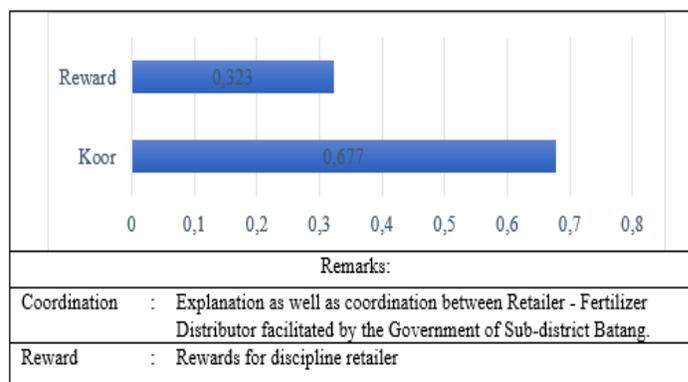


Figure 3. Alternative of Criteria of Retailer Stall

Source: processed primary data, 2017

Figure 3. shows that the explanation as well as coordination between retailer-fertilizer distributor facilitated by the government of District Batang is the most prioritized alternative in the strategy of optimizing the use of farmer's card in Village Kalisalak and Village Sidomulyo with the value of weight as much as 0.677 or priority percentage of 67.7%. Then, the next alternative is the reward given to the discipline retailer with the value of weight as much as 0.323 or the priority percentage of 32.3%. The value of inconsistency ratio of both alternative is as much as 0.00 which means the result of the analysis can be accepted.

3.6. Criteria of Farmer

The third criteria in the strategy of optimizing the use of farmer's card ini Village Kalisalak and Village Sidomulyo is the aspect of farmer. Aspect of farmer itself obtains priority percentage of 15.2%. In this aspect, there are three alternatives of strategy which are publication and socialization through printed and electronic media; counselling and explanation to the farmers through village officers; recollecting the data and making sure all farmers possess farmer's card. Based on the result of data processing, it is known that the alternative that has become the priority are as follows:

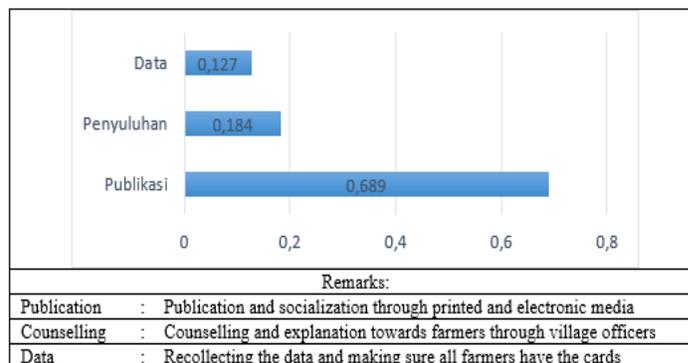


Figure 4. Alternative of Criteria of Farmer

Source: Processed Primary Data, 2017

The result of the research in Figure 4. is known that the distribution of publication and socialization through printed and electronic media is the most priority with the percentage of 68.9%, followed by the counselling and the explanation to farmers through village officers with the priority percentage of

18.4% and the third priority which is by recollecting the data and making sure that all farmers have the cards with the priority percentage of 12.7%. The value of inconsistency ratio of the third alternative is as much as 0.00 which means that the analysis results can be accepted.

3.7. Criteria of Government

The last aspect that needs to be considered in the strategy of optimizing the use of farmer’s card in Village Kalisalak and Village Sidomulyo is the government aspect. The government aspect focuses on the party interact directly with the farmers who receive the farmer’s card: the counsellor of farming field (PPL) coming from the Balai Penyuluh Pertanian (BPL) sub-district Limpung. There are three supporting alternatives in this aspect, forming Coordinating team wish specified budget to guard the process of farmer’s card; mentoring from the central government to the counsellor; evaluation of data entry result and the process of sustainable data entry.

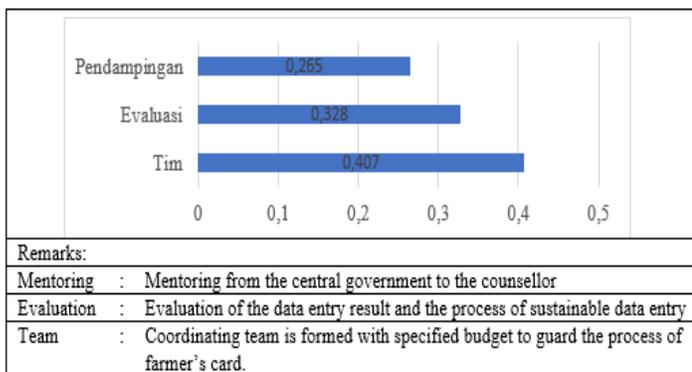


Figure 5. Alternative Criteria of Government

Source: processed primary data, 2017

Figure 5 shows that the main alternative to support government aspect is the formation of coordinating team with specified budget to guard the process of farmer’s card, since the level of group of farmers up to the level of sub-district with the value of priority percentage of 40.7%. Therefore, the second priority to optimize the the use of farmer’s card in Village Kalisalak and Village Sidomulyo is the evaluation result of data entry and the sustainable process of data entry with the priority percentage value of 32.8%. While the last priority is the mentoring from the central government for the counsellor that has the value of priority percentage of 26.5%. The value of the third inconsistency ratio is 0.04 which means the analysis result can be accepted.

3.8. The Order of Strategy of Optimizing the Use of Farmer’s Card from the Most Prioritized

The result of the entire analysis of the order of alternative strategy of optimizing the use of farmer’s card in Village Kalisalak and Village Sidomulyo shows that the distribution of farmer’s card and the account book assisted by the counselling officers as well as the local village officers is the prioritized alternative compared to other alternatives. The table showing the alternative order along with their weighted value can be seen in figure 6. as follows:

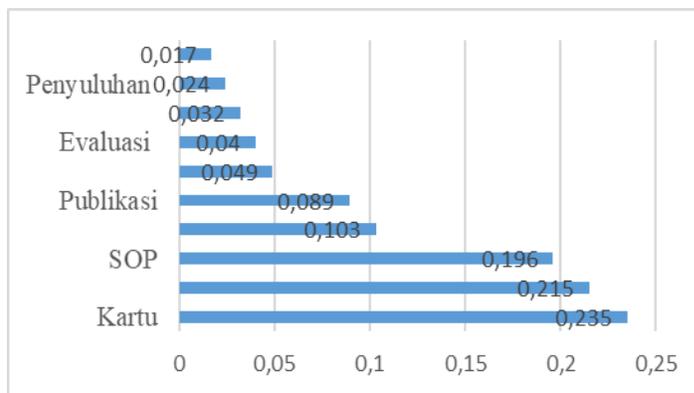


Figure 6. The alternative order along with their weighted value

Figure 6. shows that three consecutively most prioritized alternatives are the distribution of farmer’s card and the account books assisted by the counselling offices as well as local village officers that has the biggest percentage of 23.5%. Furthermore, the explanation as well as the coordination between retailer - distributor fertilizer facilitated by the government of Sub-District Batang has been the second priority with the value of priority percentage of 21.5%. While the third priority is the arrangement of SOP of farmer’s card with the percentage of 19.6%. the value of ration inconsistency of processing of alternative data order is as much as 0.06 which means the analysis result can be accepted. The distribution of farmer’s card and the account book can be assisted by the counselling officers as well as the local village officers will make Bank BRI to be easier and more effective in distributing the cards. If the cards can be distributed faster and more accurately then the discrepancy of the data of the card recipients can be detected earlier so that Bank BRI can immediately solve the problem. Then, when the cards have been received by the farmers, from the aspect of retailer stall must be firm and discipline so that the explanation and the coordination of retailer - fertilizer distributor facilitated by the Government of District Batang is badly needed, therefore, if the parties encounter some problems, they can report the problems BSED on the SOP. Retailer stall that has been compliance and supporting such farmer’s card program, seen from the monitoring data of the transaction of farmer’s card at the related stall which is high, therefore based on the analysis result, needs to receive some rewards so that later it will boost far better performance and attract other stalls that they are racing to increase the use of farmer’s card as a means of paying subsidized fertilizer. Next, publication and socialization through printed and electronic media needs to be done, it aims to spread the information of the usage of the farmer’s card for farmers and the related parties so that the supportive climate grows to fully support the program of farmer’s card from all layers of community. Furthermore, the government always guards the program by forming a special coordinating team followed by mentoring from the central government and always implement data entry to know the development of the use of farmer’s card. Good coordination by bank BRI, retailer stalls, farmers, as well as the government that such farmer’s card program as the payment method for purchasing subsidized fertilizer can be used optimally by the farmers and the objective of farmer’s card can be achieved.

4. CONCLUSION

The result of analysis descriptive related to the usage of the farmer's card in Village Kalisalak and Village Sidomulyo, for farmers, the cards has enabled them to obtain subsidized fertilizer and to make farmers to recognize the banking service as well as to enable them who want to save some money or to deposit their balance using EDC device provided by retailer stall without having to go to Bank BRI. For retailer stall, such card gives them additional income from the administration fee charged to the farmer or to the public who need banking service such as saving, transferring, or paying their electricity bill. The benefit for the government is that they obtain can be more valid regarding with the number of farmers, the width of the land and the need of fertilizer. Farmer's card provides benefit for Bank BRI since it can increase the number of their BRILink agents. The problem of farmer's card in Village Kalisalak and Village Sidomulyo seen from farmers' perspective, the problem faced is is that there are still many farmers who have not understood yet about the farmer's card, the lack of support from information media, the lack of role from the village officers to support the program of farmer's card as well as there are out of date data so that there need to have a new data entry. The issue encountered by the retailer stall in implementing such farmer's card is the dilemma between supporting the target of sales and supporting the program of farmer's card. The problems from the aspect of government represented by the farming counsellor is that there has not been any coordinating team with the specified budget to guard the process of farmer's card so that such team is needed from the level of group of farmers up to the level of sub-district, mentoring from the central government so that the farming counsellor master the system of SIMPI deeper and the presence of evaluation of data entry result and the process of sustainable data entry will make the data of the number of farmers becomes more valid and the farmer's card can be distributed evenly. While from the aspect of Bank BRI, the problem encountered is that there has not been any SOP for farmer's card and the lack of labour to help handling the cards. Strategy of optimizing the use of farmer's card in Village Kalisalak and Village Sidomulyo implemented using analytical means of AHP, the aspect that has become the priority consecutively are aspect of Bank BRI, aspect of retailer stall, aspect of farmers, and aspect of government. In overall, the order of alternative strategy in optimizing the use of farmer's card in Village Kalisalak and Village Sidomulyo is the distribution of Farmer's Card and the account book assisted by the counselling officers as well as the local village officers, the explanation as well as the coordination between Retailer - Fertilizer Distributor facilitated by the Government of District Batang, are the arrangement of the SOP for farmer's card, the reward for discipline retailer, publication and socialization through printed and electronic media, formation of Coordinating Team with the specified budget to guard the process of farmer's card, the presence of evaluation result of data entry and process of sustainable data entry, mentoring from the central government to the counsellor, counselling and explanation to farmers through village officers, recollecting data entry and making sure all farmers have the farmer's card.

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