

# Kredit Usaha Rakyat (KUR) Regulation and Communication Factors towards Farmer Independence

*by Anna Gustina Zainal Et Al*

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## Journal of Communication

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## Kredit Usaha Rakyat (KUR) Regulation and Communication Factors towards Farmer Independence

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### ABSTRACT

*This study aims to determine: (1) the level of understanding of farmers about government regulations related to KUR funds in the Agriculture sector, (2) communication patterns and behavior as well as the use of farmer media types associated with KUR management in the agricultural sector (3) the relationship between communication patterns and behavior and the use of sector is aimed at educating farmers' independence in managing their farming so that the food security program continuously improving. This research was designed as a descriptive correlational approach using the survey method. The research targets are farmer groups participating in the KUR program in the Agriculture sector covering five<sup>20</sup> Districts, namely: Gading Rejo, Kotaa Agung, Gisting, Talang Padang, and Semaka, in Tanggamus District. Based on the results of the research, it is known that the understanding of farmers about the procedure for applying for KUR in the agricultural sector, rights and obligations and sanctions for violations, and management of KUR funds in the agricultural sector that they get on average are in the quite good category. Besides, there are significant differences in communication patterns and behavior as well as the use of types of media, causing farmers to understand different KUR programs in the Agriculture sector. Especially in the factor of communication patterns, communication behavior, and the use of the type of media that farmers choose. The relationship between communication patterns, individual farmer characteristics, behavior, communication, and the use of media types is quite varied.*

**Keywords:** Agriculture sector, communication patterns, farmer, regulation

### ABSTRAK

Penelitian ini bertujuan untuk mengetahui: (1) tingkat pemahaman petani tentang peraturan pemerintah terkait dana KUR di sektor Pertanian, (2) pola dan perilaku komunikasi serta penggunaan jenis media petani yang terkait dengan pengelolaan KUR di bidang pertanian. sektor (3) keterkaitan antara pola komunikasi dan perilaku dengan pemanfaatan sektor bertujuan untuk mendidik kemandirian petani dalam mengelola usahataniya sehingga program ketahanan pangan terus meningkat. Penelitian ini dirancang dengan pendekatan deskriptif korelasional dengan menggunakan metode survei. Sasaran penelitian adalah kelompok tani peserta program KUR bidang Pertanian yang meliputi lima kecamatan, yaitu: Gading Rejo, Kota Agung, Gisting, Talang Padang, dan Semaka, di Kabupaten Tanggamus. Berdasarkan hasil penelitian diketahui bahwa pemahaman petani tentang tata cara pengajuan KUR di sektor pertanian, hak dan kewajiban serta sanksi atas pelanggaran, dan pengelolaan dana KUR di sektor pertanian yang mereka dapatkan rata-rata. termasuk dalam kategori cukup baik. Selain itu terdapat perbedaan pola komunikasi dan perilaku serta penggunaan jenis media yang sangat berbeda sehingga menyebabkan petani memahami berbagai

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program KUR di sektor Pertanian. Terutama pada faktor pola komunikasi, perilaku komunikasi, dan penggunaan jenis media yang dipilih petani. Hubungan antara pola komunikasi, karakteristik individu petani, perilaku, komunikasi, dan penggunaan jenis media cukup bervariasi.

**Kata Kunci:** Sektor pertanian, pola komunikasi, petani, regulasi

## INTRODUCTION

In 2017, the realization of the KUR Agriculture sector by banks in Lampung only reached Rp 13.33 billion, then increased by 159.16 percent in the first quarter of 2013 or Rp 34.54 billion. Compared to the previous quarter, the distribution of the KUR Agriculture sector amounted to Rp 30.67 billion, meaning that there was an increase of 12.62 percent. The increase in KUR realization in the Agriculture sector in Lampung was recorded higher than the distribution of KUR, wherein the first quarter of 2013, KUR distribution reached Rp 3.41 trillion and rose 10.77% compared to the previous quarter (BPS, 2018).

Agriculture KUR has a lower interest rate of 6% compared to KUR, with a maximum credit of 13 percent. The low-interest-rate of KUR in the Agriculture sector is due to the interest subsidy provided by the government of 8, 5 percent (BPS, 2018). The increase in the number of KUR in the Agriculture sector and low credit interest is expected to help farmers improve and become independent. The existence of the KUR Agriculture sector should be expected to contribute significantly to overcome the problems faced, such as high levels of poverty, large amounts of unemployment, unequal distribution of income (Blazenaite, 2011). The role of the KUR Agriculture sector in Indonesia should be able to reduce the level of unemployment, tackling poverty by helping disadvantaged people and income distribution that can improve the lives of people who have financial limitations, especially According to Partomo and Soejodono the existence of KUR in the agriculture sector has been a source of life for most of the people of Indonesia (Partomo & Soejoedono, 2004).

The policy of small loan agriculture by Bank Indonesia (BI) is in the form of loans with low-interest rates and subsidized inputs, an improvement from the previous *Kredit Ketahanan Pangan dan Energy* (KPPE) or Credit for Food and Energy Security. They are learning from the experience of the non-optimal management of KKPE, caused by communication distortions between government officials as managers and farmers as credit recipients. The management of credit for agricultural business is expected to be more professional. Besides, the KUR Agriculture sector is aimed at educating farmers' independence in managing their farming so that the food security program is continuously improving.

Until now, <sup>6</sup> Micro, Small, and Medium Enterprises (MSMEs) are still one of the leading sectors that sustain Indonesia's <sup>1</sup> economy. This is evident from the contribution of MSMEs to Gross Domestic Product (GDP) and a significant absorption of laborers and exports. The direction of policy in the field of SMEs and cooperatives in the period 2015-2019 is to increase the competitiveness of SMEs and cooperatives. This is following <sup>10</sup> the Regulation of the Coordinating Minister for the Economy of the Republic of Indonesia as Chair of the Financing Policy Committee for Micro, Small and Medium Enterprises No. 11 of 2017 concerning Guidelines for Implementing Business Credit, especially article 3 which regulates that Business Groups such as the Joint Business Group (*KUBE*), The Association of Farmers and Fishermen Groups (*Gapoktan/Gabungan Kelompok Tani*), and other business groups are an eligible group to receive KUR.

This partnership pattern is based on economic limitations (Asra, 2015), the availability of agricultural equipment, and the quality of farmers' resources to handling farming activities. The participation of farmers in the Agricultural sector KUR program is influenced by <sup>7</sup> various factors, both internal and external factors. These factors play a role in encouraging farmers to take part in the KUR Agriculture sector program. Internal factors are related to the level of individual characteristics and communication behavior—external factors related to the type of media use (Cangara, 2015:38). Lionberger and Gwin (Zainal & et.al, 2019) explain that a person's condition and abilities possess a combination of inherent characteristics and the experiences gained through the learning process. The combination of individual stick characteristics such as age, level of education (Schoeneborn & Blaschke, 2014), the status of arable land, and area of arable land will determine the level of understanding of farmers.

Describes communication behavior in portions that can be considered as games, tools, and ego-centric behavior. Some things that should be considered in communication behavior are that someone will communicate according to their needs and goals (Zainal et al, 2019). Based on this, there are factors such as the process of finding information, the presence of farmers in group meetings, exposure to the mass media, and contact with mentors, leaders of farmer groups, extension workers, banks, and other relevant agencies that will influence communication behavior.

In addition to the internal factors that have been mentioned, external factors such as the role of the mass media also affect farmers' understanding. Media played a major role in encouraging social change and affect the social organization (Aufirandra, Bunga, & Syifa, 2017). In everyday life, the community is quite familiar with television, radio, and print media. But its familiarity would not guarantee its interpretation of media content. The level of ability between one farmer (individual) and another farmer (individual) is indicated to be



different; it will affect his understanding of the KUR Agriculture regulation. The system of grouping farmers in a coordinated container in the learning process will affect farmers' understanding through groups are vary between individuals, and differences in interpreting media content can be communicated in the same level of perception (Ammaria, 2017). The level of farmers' understanding of the KUR in the Agricultural sector is one of the determinants of farmers' participation in the Agriculture sector KUR program.

<sup>13</sup> This study aims to determine: (1) the level of understanding of farmers about government regulations related to KUR funds in the Agriculture sector, (2) communication patterns and behavior as well as the use of farmer media types related to KUR management in the agricultural sector and (3) Relationship between communication patterns and behavior and the use of types the media with the level of understanding of farmers about the management of KUR funds in the Agriculture sector for agricultural independence.

## METHOD

This research was designed as a descriptive correlational approach using the survey method. The research targets are farmer groups participating in the KUR program in the Agriculture sector covering five sub Districts, namely: Gading Rejo, Kota Agung, Gisting, Talang Padang, and Semaka, in Tanggamus District, Lampung Province. The sampling method used the model "*representative sample of the intact system*" (Silalahi, 2011). The total sample of 84 respondents was taken *purposively* from a population of 172 people spread over 12 farmer groups who participated in the Agriculture sector KUR program. Each farmer group is represented by seven respondents. The research was conducted in 2 (two) stages, namely, pre-survey and survey. In the pre-survey, checks were conducted on the existence of farmer groups participating in the KUR program in the Agriculture sector at Tanggamus. The pre-survey check showed that in Tanggamus District, there are 12 active farmer groups and participated in the Agriculture sector KUR program. Primary data collection was obtained directly from respondents based on the results of interviews, according to research instruments, as outlined in the form of a questionnaire. All submissions and applications for the questionnaire are carried out by adjusting the respondent's time. Secondary data was obtained through various sources, including the Office of cooperative affairs and Office of agriculture within the Tanggamus District Government. Besides, literature studies and previous research are used to maintain the integrity of data or information relevant to the purpose of the research conducted.

Data processing is done by sorting, grouping, encode, categorize, and tabulate data to be analyzed, calculated, and interpreted. The data collected is processed and analyzed based on the importance of discussion. The Spearman *Rank* correlation is used to analyze the relationships between variables from ordinal scale data and intervals are as follows (Silalahi, 2011):

$$r_s = 1 - \frac{6 \sum_{i=1}^n d_i^2}{N^2 - N}$$

$r_s$  = Spearman's *rank* correlation coefficient

$n$  = number of data pairs

$d$  = number of differences between ratings for  $x_i$  and  $y_i$

1 and 6 = constant numbers

$N$  = number of pairs between variables

## RESULTS AND DISCUSSION

### Application of Government Regulations Regarding KUR

President had signed Presidential Decree Number 14 of 2015 concerning the Financing Policy Committee for Micro, Small, and Medium Enterprises as amended lastly by Presidential Decree Number 19 of 2015. The Financing Policy Committee for MSMEs is chaired by the Coordinating Minister for the economy and consists of ministers/heads of institutions concerned with the task of formulating and determining financing policies for MSMEs including setting priorities in the business sector, monitoring and evaluating the implementation of financing policies for MSMEs, and taking steps to overcome obstacles and problems in implementing financing policies for MSMEs.

At the end of 2017, the Coordinating Minister for Economic Affairs stipulates Regulation of the Coordinating Minister for Economic Affairs Number 11 of 2017 concerning Guidelines for the Implementation of People's Business Credit, which will take effect on January 1, 2018. In this regulation, there are 12 new provisions related to decreasing interest rates, business groups as KUR recipient, Special KUR scheme, setting minimum portion of KUR distribution to the production sector, multi-sector KUR scheme, payment mechanism, changing the term Retail KUR to Small KUR, Micro KUR ceiling amount for the production sector, KUR distribution along with other allowable credits, KUR cost structure Placement of TKI, KUR for border communities, and KUR for KUBE optimization. By setting a maximum ceiling for KUR in 2018 of Rp 120 trillion, it is expected to be able to provide credit facilities to MSMEs,

especially in the agriculture, maritime, and fisheries sector, manufacturing, construction, and production service sectors, as well as the placement of Indonesian Workers Abroad (TKI).

Based on research results in general, farmers in Tanggamus District have different professional backgrounds. Most of the farmers (85.7%) are purely farmers, and 14.3% are farmers who have multiple jobs. Based on the ability to reading and writing, recorded in the good category (82.1%), moderate (15.5%), and less (2.4%). Based on the average monthly income level <Rp. 300.000 - 44.1%, Rp. 300,000 - Rp. 500,000 48.8%, and > Rp. 500,000 as much as 7.1%. Togetherness is built in a formal forum BPP (20) and farmer groups (927) by directing, coordinating the activities of farmers, and fostering farmers. From the number of farmer groups, 817 (88.13%) has been confirmed in the advanced class classification, while 110 (11.87%) have not been confirmed. Of the total that has been confirmed (817), 12 (1.47%) are included in the Agricultural KUR granting program.

The participation of 12 farmer groups in the KUR program in the Agriculture sector is based on considerations to increase farm production and sustainability in each growing season. For this reason, farmers' knowledge about how to manage the KUR fund in the agricultural sector is needed. So that the use of KUR funds is appropriate and can increase the independence of farmers, the management of KUR funds obtained by these farmers must start from the initial stage, namely the planning stage. When farmers plan to take or utilize KUR facilities from banks, farmers must have a plan regarding the details of the use of credit funds.

It is also known that related to how to manage the KUR funds that they get. Farmers get guidance from the facilitators and the Bank. The guidance is needed so that it can be useful and increase farmers' income. Besides, some farmers, <sup>28</sup> facilitators, and banks control the use of KUR funds that have been distributed. This is done based on the agreement between the farmer and the Bank or facilitator. To increase revenue, KUR for farmers contributed significantly; it can be seen from the results of research that says that the income of farmers increased after following the KUR program. People granted by the KUR program also said that with this program, they could increase business capital (for the purchase of seed and processing field/garden when planting season that will come) even they saving their money. Based on interviews with several farmers, it is also known that the existence of good fund management from KUR is also very helpful for farmers not to rely on middlemen or *pengijon*, so that the independence of farmers can be maintained.

### Individual Characteristics

Individual Characteristics, according to Littlejohn and Foss in the characteristics and main ideas of communication theories, are: individuals are influenced by social structures or social systems, and individuals are parts of structures (Alif, 2017). Thus the way of vision is affected structures that are beyond him. This approach emphasizes the system as a functioning structure. The characteristics of this approach are: (1) concerning synchrony (stability over time) rather than diachrony (change over time). for example, in observing a phenomenon using clear arguments from a rule. Changes occur through the stages of methodological standards. (2) It tends to focus its attention on unintended consequences (unintended consequences) compared to the results that are following the objectives. This approach does not trust the concepts of subjectivity and awareness. The focus is on factors that are beyond the control of human consciousness. (3) View reality as something objective and independent. Therefore knowledge can be found through careful empirical methods. (4) Separating language and symbols from thoughts and objects that are symbolized in communication. Language is only a tool to present what already exists. (5) Adhere to the principle of the correspondence theory of truth. According to this theory, language must be the following reality. Symbols must represent something accurately (Andriaty, Bambang, & Setyorini, 2011).

According to Littlejohn and Foss, communicator behavior is someone with the awareness that will be identified as "self" that develops through interaction (Littejhon, 2011). Individuals are positioned in a structure of cultural relations and power. Characteristics of communication actors (individuals), according to Newcomb (1978) *in* (Cummings & O'Neil, 2015), include age, sex, level of education, socioeconomic status, nation, and religion. Besides, Lionberger and Gwin also conveyed that there are seven elements of individual characteristics, namely education, residence, work of parents, skills in management, health, age, and behavior (Zainal & et.al, 2019).

<sup>8</sup> Cosmopolitanism is the degree to which a person is oriented outside the social system. The level of cosmopolitanism is characterized by its activities outside the social system, interacting with parties outside the social system, contact with research institutions, exposure to information, and communication technology both in printed and electronic form (Mulema & Mazur, 2016). As part of a social system, individuals also have activities in a particular group within their social system environment. Involvement in a group is a reflection of the attitude and level of activity in a group in the environment.

Further states that groups are an effective medium for synergizing energy through interactions that occur between group members to achieve individual goals and shared

goals (groups) (Santosa, 2009). Groups also influence attitudes and influence individual actions. Soekanto stated that one of the causes of social change was in contact with other cultures (Soekanto, 2013). This means that in an individual context, it can be stated that changes in a person’s behavior are caused by interactions with parties outside the social system. The level of cosmopolitanism in this study was seen from the activities of individuals outside the village (social system), interaction or contact with guests (whether receiving, meeting, or visiting), and their activities in finding information through various sources of information both interpersonal, print and electronic media, while their attitudes and activities within the group and the benefits derived from the group activities they participate in. <sup>24</sup> The results of the study showed that the factors related to the individual characteristics of the observed samples <sup>30</sup> are shown in the following table.

**Table 1. Individual Characteristics of KUR Agriculture Sector Participants**

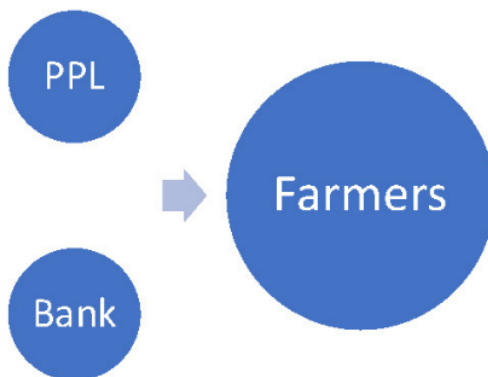
No	Characteristics	Category	% (n = 84)
1	Age	<30	2,4
		30-40	44.0
		41-50	32.1
		> 50	21.4
2	Education	Elementary School	45.2
		Middle School - High School	51.2
		Tertiary Institution	3,6
3	Experience	<10	13.1
		10-20	65.5
		21-30	16.7
		> 30	4,8
4	Land Area	<1 ha	53.6
		1 ha	22.6
		> 1 ha	23.8
5	Land Status	One's own	91.7
		The Other	8.3

**Farmers’ Communication Patterns about KUR Agricultural sector**

A communication pattern is a process of interaction sending messages from the source to the recipient (Purwanto, Sumardjo, Hapsari, & Wibowo, 2020). The results showed that farmers often classified using one-way linear communication patterns (score 2, 89) in their communication activities to obtain information about the KUR Agricultural sector. The pattern of linear one-way communication is used by a lot of farmers, especially in the process of interpersonal communication face to face with field extension officers (*Petugas Penyuluh Lapangan/PPL*) or the Bank. Farmers only listen to information conveyed by field extension



officers or banks. This process takes place sometimes with or without questions and answers. The communication process of the KUR program in the Agriculture sector in Tanggamus District is described as follows:



**Figure 1. Communication pattern of KUR Agricultural sector in Tanggamus**

In addition to linear communication patterns, interactional communication is often done by farmers (score 3, 08) in their activities to obtain information on KUR in the Agriculture sector, especially by using the media. Farmers seeking information about KUR Agricultural sector often collect it through news or information KUR Agricultural sector delivered through the media, such as television, radio, newspaper, magazines, etc. This communication pattern is carried out by farmers, especially to complement the information they have received from PPL.

### **Communication Behavior**

Communication behavior is the activity of farmers in finding information (Asra, 2015). In the process of communication, attempts to include individual factors as recipients by seeing them as passive recipients of agricultural information designed from outside, are often unsuccessful because of the lack of understanding that as human beings, women and men have different needs and interests despite working in the same field (Zainal et al, 2019). Communication activities of the recipient to gain access to information also need attention.

This is following the opinion of Health and Bryant that communication activities are looking to be able to access the information consists of a variety of ways: (a) Conduct

communication received information that individuals are not specifically trying to receive an update, but will process information often reaches it. (b) Communication seeking behavior is individuals deliberately seeking information and trying to understand it. (c) The sending communication behavior is the individual intentionally sending information to others. (d) Practicing communication behavior ie individuals who have obtained information then have desire to practice the content of message received in daily lives (Health & Bryant, 2000).

<sup>13</sup> Based on the results of the study, the communication behavior of farmers in receiving and seeking information about KUR in the Agriculture sector is at a level sometimes; this is due to other factors outside the research that also influence farmers' communication behavior. Peasant awareness of the media is at a level sometimes. This is because most farmers are more comfortable communicating directly with PPL or bank officers to find information about KUR in the Agriculture sector. The communication behavior of farmers participating in the KUR program in the Agriculture sector in Tanggamus District is shown in the following table:

**Table 2. Communication Behavior of KUR Agriculture Sector Participants**

No	Communication Behavior	Category	% (n = 84)
1	Receive Information	Never	10.7
		Sometimes	69.1
		Always	20.2
2	M-finding Information	Never	13.0
		Sometimes	81.0
		Always	6.0
3	Media Aversion	Never	10.7
		Sometimes	48.8
		Always	40.5

### Farmers' Pattern in Media Types

Media communication has a very vital role in community empowerment (Wahyono, 2019). Communication media is very influential in the communication process (Vidales, 2011). Communication media is a tool used to facilitate <sup>23</sup> the delivery of information from the communicator to the communicant to achieve the specified goals. Communication media <sup>27</sup> plays an important role in influencing changes in society (Ledbetter, 2014). The use of media types is one of the activities of farmers in the use of media as a source of information. Aspects related to media use are those that are familiar with farmers, such as radio, television, and magazines/newspapers. Magazines/ Newspapers and television are the types of media that are always used by farmers regarding information about KUR in the Agriculture sector.

5 According to McLuhan, electronic media has radically changed society. Society is very dependent on technology that uses media and that the social order of a society is based on its ability to deal with such technology (West & Turner, 2017). The media shapes and organizes a culture (Vidales, 2011). This is called Media Ecology Theory. This theory focuses on many types of media and views the media as an environment. According to Strate, media ecology is a study of the media environment, the idea that technology and engineering, to fashion (way of delivery), information and communications code plays a major role in human life (West & Turner, 2017). Furthermore, West and Turner also refer to the shaping forces possessed by technology against society as a communication bias. 15 People use the media to gain political and economic power and therefore change the social fabrication of society. 32 Based on the results of the study showed that the use of media as a source of information on the KUR program in the Agriculture sector could be seen in the following table:

**Table 3. Media Types Consume by Farmers**

No	Use of Media Types	Category	% (n = 84)
1	Listening to The Radio	Never	7.2
		Sometimes	72.6
		Always	20.2
2	Watching Television	Never	11.9
		Sometimes	42.9
		Always	45.2
3	Read Magazines/Newspapers	Never	9.5
		Sometimes	26.2
		Always	64.3

### Farmers' Understanding of KUR in The Agriculture Sector

The farmer's understanding of the KUR Agricultural sector is their knowledge of the existence of the KUR Agricultural sector. The indicators are about the procedure for filing KUR in the Agriculture sector, understanding of rights and obligations, and sanctions for violating rules. Research showed that farmers' understanding of the procedures for KUR monitoring in the Agriculture sector and about rights, obligations, and sanctions for violations are at the level of excellence. Whereas farmers' understanding of the benefits of KUR is at a very good level. As seen in the following Table 4:



**Table 4. Farmers' Understanding about KUR in Agriculture Sector**

No	Farmer Understanding	Category	% (n = 84)
1	Procedure for Submitting KUR Agriculture Sector	Not Really Understand	4,8
		Understand	57.1
		Very Understand	38.1
2	Rights, Obligations, and Sanctions Violation	Not Understand	14.3
		Understand	63.1
		Very Understand	22.6
3	Management of Agricultural Sector KUR Fund Management	Not Understand	10.7
		Understand	44.1
		Very Understand	45.2

#### **Relationship of Individual Characteristics with Farmers' Understanding of KUR Fund Management in The Agriculture Sector**

Individual characteristics greatly determine the understanding of the information received. Lionberger (Luthra & Richa, 2015) revealed that the variables are important in studying local communities, including individual characteristics. Characteristics of group members are individual characteristics (May, Arancibia, Behrendt, & Adams, 2019), which include age, level of education, and psychological traits (Mulyana, Duddy, & Agus, 2017). According to Mardikanto, individual characteristics are traits that inherent in a person and relate to aspects of life, including age, sex, position, network, social status, and religion (Sabarofek, Margareth, Sawaki, & Magriet, 2017). Attitude is a determinant for behavior because it deals with perception, personality, and motivation. Attitude is a mental readiness that is learned and organized through experience and has a certain influence on how a person responds to other people, objects, and situations related to it. Statistical test results (*rs*) partial Relationship between the characteristics of individuals (farmers) with their understanding of the management of KUR funds in the Agriculture sector is explained in the following table:

**Table 5. Correlation Coefficient of Farmer Characteristics with Farmer Understanding**

Farmer Characteristics	Farmers' Understanding of KUR in The Agriculture Sector		
	Submission Process	Sanctions for Violations	Management of KUR Fund Management
Age	0.89	-0,13	0.05
Education	0, 17	.11	.18
Farming Experience	0.02	-0.05	-0.02
Land Area	-0.01	0.20	0.12
Land Ownership Status	-0.0 8	-0.01	-0.17

Information ; \* Significant Relationship at the level; \*\*Relationship is very significant at the level  $\alpha = 0.01$ .

The correlation value of the age factor with the process of filing the KUR Agriculture sector is 0, 89 shows a very close relationship. This tendency is caused by the contribution of farmers' age in the range of 30-50 years (76.1%) in this range, the strengthened relationship is made possible by the influence of other variables such as; the mature way of thinking, responsibility, willingness to work higher, and physically still able to work as farmers and others. Using values correlation with the age factor penalties for violation of -0, 13 shows the relationship real negative, it means the age of farmers (both young and old) does not affect his understanding of the penalties for a violation that may arise. The correlation value of the age factor with the benefits of KUR in the Agriculture sector by 0, 05 also shows a real relationship, meaning that the older the farmers the level of understanding of the benefits of the KUR Agricultural sector was higher.

The correlation value of the education factor with the farmers' understanding of the process of filing KUR in the Agriculture sector was 0.177, the farmers' understanding of sanctions against violations was 0.112, and the farmers' understanding of the benefits of the Agricultural KUR sector at 0.187 showed a real relationship. The level of education in Table 1. 54.8% have a junior high school education and 45.2% have an elementary school education; there is a tendency that the educational factor does not have an impact on the level of understanding of the KUR in the agricultural sector, because the KUR program in the agriculture sector is not very well known by the farmer, contrary with other loans they can understand. Or because there are other internal factors, so to express the truth, they are still in doubt. The correlation factor value of farming experience with farmers' understanding of the process of filing KUR in the Agriculture sector is 0.021, farmers' understanding of sanctions against violations is -0.055, and with farmers' understanding of the benefits of KUR Agriculture sector by -0.024 shows a real negative relationship.

This means that experienced farmers <10 and> 30 years show a weak relationship with farmers' understanding of the Agricultural KUR sector. This situation can happen because, in 10-30 years, farmers do not have experience in managing farm credit. And this program is their first experience. The correlation value of land area factor with farmers' understanding of the process of filing KUR in the Agriculture sector is -0.013, with farmers' understanding of sanctions against violations of 0.208, and with farmers' understanding of the benefits of KUR in the Agriculture sector at 0.128 shows a real relationship. This means that the land area factor does not show a relationship of character with the submission of the KUR Agriculture sector, whereas sanctions for violations show a real negative relationship. This is because, with the area of land they have, there is doubt in returning credit. Factors of farming experience can affect this. And about the benefits of KUR in the Agriculture sector, the Relationship can be caused by the average area of land owned <1 hectare (53.6%) and > 1 hectare (46.4%).

**Relationship between Communication Behavior with Farmers**

Farmer behavior is a factor that also determines the understanding and involvement of farmers in the Agricultural sector KUR program. Behavior refers to the behavior of farmers relating to information about the KUR Agricultural sector. Theoretically, the more actively seeking and being involved in the KUR program in the Agriculture sector, the understanding of the KUR in the Agriculture sector will also increase. Statistical test results can be seen in the following table:

**Table 6. Correlation Coefficient of Communication Behavior with Farmers' Understanding**

Farmer's Behavior	Farmers' Understanding of KUR in The Agriculture Sector		
	Submission Process	Sanctions for Violations	Management of KUR Fund Management
Information Search	0.39 **	0.47 **	0.34 **
Receive Information	0.23 *	0.34 **	0.20
Media Aversion	0.30 **	0.23 *	0.33 *

Information; \* Real Relationship at the level  $\alpha = 0.05$  ; \*\*Relationship is very significant at the level  $\alpha = 0.01$ .

Based on Table 6, information retrieval factors were never under 10.7%, sometimes 69.1%, and always 20.2%. Meanwhile, in Table 6, it is known that there is a very significant relationship between information seeking and KUR filing procedures for the Agriculture sector at 0.39 at a 99% confidence level. This means that the frequency of seeking information is an indicator of understanding the procedures for filing KUR in the Agriculture sector. Farmers

who often look for information tend to have a deeper understanding and more than farmers who do not often look for KUR information in the Agriculture sector. By frequently seeking information, he will more familiar with the correct ways to apply for the credit.

Information seeking also influences the understanding of rights (Nothhaf, 2016), obligations, and sanctions against violations, with a correlation coefficient of 0.47 showing a very significant relationship at a 99% confidence level. This means that even though the correlation is not strong there are indications, by actively seeking out some information farmers can know, for example, their knowledge increases so that they can avoid sanctions. On the other hand, farmers who do not look for information hardly knowing information about the disbursement of funds, the final tempo of credit withdrawal, fertilizer distribution, and so on (Chmielecki, 2015).

Information seeking is also related to farmers' understanding of the benefits of KUR in the Agriculture sector. For example, the extension agent periodically explained the excess Fonseka fertilizer released by PT. *Pusri* is part of the KUR Agriculture sector program. By frequently seeking information, many explanations would have been known by farmers, therefore farmers can weigh the benefits of participating in the KUR program in the Agriculture sector. On the other hand, farmers who are not looking for information on KUR in the Agriculture sector will feel less benefit in the Agriculture sector's KUR program. This tendency is seen in the correlation coefficient of 0.34 which shows the relationship between farmers' understanding of the KPP is very significant at the 99% confidence level or  $\alpha = 0.01$ .

The very real relationship between the behavior of receiving information (Damanik & Tahitu, 2020) with the procedure for submitting the KUR Agriculture sector was 0.23 at a 95% confidence level. This means that the frequency of receiving information is an indicator of understanding the procedures for filing KUR in the Agriculture sector. Because in receiving information, farmers can reveal all the problems faced, can also ask all problems related to the agricultural sector KUR program. The behavior of receiving information is also related to farmers' understanding of the benefits of KUR in the Agriculture sector because the feelings and experience of farmers in joining the KUR program in the Agriculture sector are difficult to measure. The benefits of the Agricultural sector KUR will be felt if the agricultural sector KUR benefits itself. Vice versa, so, fortunately, the loss is very objective. Behavior receiving information from group members has a tendency not to be related to farmers' understanding of the benefits of KUR in the Agriculture sector. This tendency is seen in the correlation coefficient of 0.2, which shows a real relationship at a 95% confidence level.

The relationship between media exposure and the procedure for filing KUR in the Agriculture sector is very real at 0.23 at a 99% confidence level, meaning that farmers who often use the media will add their insights (Ruck & Welch, 2012). Programs that are aired through electronic media and print media also shape farmers' understanding of the Agricultural KUR sector. By utilizing print media (magazines/newspapers), for example, farmers will find ways to propose KUR in the Agriculture sector. Displaying information through the media is usually more imprinted in the hearts of farmers, so farmers who use the media as a source of information will better understand how to apply for the Agricultural sector KUR. Conversely, for farmers who do not or do not follow the development of the agricultural sector KUR program through the media, their understanding of how to apply for the Agricultural sector KUR is low.

Lack of exposure towards the media also affects the understanding of rights, obligations, and sanctions for violations. The correlation coefficient of 0.23 shows a real relationship at the level of confidence of 95%, meaning that even though the correlation is less strong, there are indications, delivery of the program through the media accompanied by illustrations and line illustrations, will be more easily understood by farmers. Besides that, farmers have their impression of the message conveyed through the media, which of course, farmers would have been quickly understanding so that the rights, obligations, and sanctions against violations are quickly absorbed by farmers.

The vulnerability of the media is also related to farmers' understanding of the benefits of KUR in the Agriculture sector. The media explained the profit factors following the KUR Agriculture sector program. From here, farmers who often use the media would have found out what are the benefits and uses of the KUR Agriculture sector for their agricultural businesses. The farmer initially did not feel the benefits of the KUR in the Agriculture sector, but after utilizing the media, he felt he had felt the benefits of the KUR in the Agriculture sector. This tendency is seen in the correlation coefficient of 0.32, which shows a very real relationship at a 99% confidence level.

Contact information sources also relate to farmers' understanding of rights, obligations, and sanctions for the slack in the Agriculture sector KUR program. The existence of sources of information as an explanation of the rights, obligations, and sanctions for written violations requires a deep understanding. The effectiveness and frequency of contact will help farmers. The point is that although the correlation is less strong, there are indications, frequent contact with sources of information regarding rights, obligations, and sanctions will reduce the risk to farmers as creditors and the government as debtors.



Contact information sources also relate to farmers' understanding of the benefits of KUR in the Agriculture sector. Often farmers absorb the benefits of the KUR Agriculture sector if he is in a condition and situation that allows him to understand the benefits. Contact with information sources is not a determining factor whether farmers feel the benefits or usefulness of the KUR Agriculture sector. Frequency of contact with information sources or not is a measure of farmers' understanding of the benefits of KUR in the Agriculture sector. for farmers who are rarely in contact with information sources, their understanding of the benefits of the KUR Agriculture sector is also low.

### Relations Between Media Usage and Farmers' Understanding of KUR Fund Management

The use of media types is the communication behavior of farmers related to farmers' understanding of the management of the KUR program in the Agriculture sector. Statistics test results are explained in the following table.

**Table 7. Correlation Coefficients of Use of Media Types with Farmer Understanding**

Use of media types	Farmers' Understanding of KUR in The Agriculture Sector		
	Submission Process	Sanctions for Violations	Management of KUR Fund Management
Listen to The Radio	0.39 **	0.47 **	0.44 **
Watch The Television	0.04	.43 **	.46 **
Read Magazines / Newspapers	0.33 **	0.39 **	0.56 **

<sup>14</sup> Based on Table 7, it can be seen that a very real relationship between listening to the radio with the filing procedure KUR Agricultural sector amounted to 0,39 at the 99 percent confidence level. This means that the frequency of listening to the radio has a significant relationship with farmers' understanding of the procedures for filing the KUR Agriculture sector. Farmers who are somewhat difficult to read will find it easier to access messages about the KUR program in the Agriculture sector through radio broadcasts, and this has proven to be very helpful to farmers in understanding the procedures for filing KUR in the Agriculture sector.

Listening to radio broadcasts also influences the understanding of rights, obligations, and sanctions against violations, with a correlation coefficient of 0.39 showing a very real relationship at 99% confidence level, meaning that there is any indication, by actively listening to the radio farmers can understand their rights and obligations of farmers as creditors so they can avoid sanctions. On the other hand, farmers who do not listen to the radio or cannot know their rights and obligations as creditors.

Listening to the radio is also related to farmers' understanding of the benefits of KUR in the Agriculture sector because information related information about the benefits and management of the Agricultural sector's KUR funds obtained will be better known to farmers. Things that might be unclear in a member meeting, for example, will be clearer after listening to the radio. This tendency is seen in the correlation coefficient of 0, 34, which shows a very real relationship at a 99 percent confidence level Relationship between watching television with the procedure for filing KUR in the Agriculture sector is 0.04 at a 95% confidence level, meaning that the visual appearance accompanied by narratives about the KUR program in the Agriculture sector through television will further clarify the ways (procedures) for submitting KUR in the Agriculture sector because a visual appearance of what was said will be clearer.

Watching television also affects the understanding of rights, obligations, and sanctions against violations, with a correlation coefficient of 0.43 showing a very real relationship at 99% confidence level, meaning that even though the correlation is less strong, there are indications, by listening to and seeing elements of visualization, farmers can understand rights, obligations, and sanctions for violations. Watching television also relates to farmers' understanding of the management of the KUR fund in the Agriculture sector that they get so that it can help improve the farming they do. This tendency is seen in the correlation coefficient of 0.47, which shows a very real relationship at a 99% confidence level.

This means that the more frequently participating in KUR programs, farmers watching television will know more about how to manage KUR funds in the Agriculture sector. Magazines/newspapers are one of the most effective communication media in conveying messages to the public. With the characteristics that are characteristic of the magazine/newspaper, because when compared with other media, magazines/newspapers can be under anywhere and can be stored in the time of the page. Thus information about the KUR Agriculture sector program will be clarified through magazines/newspapers. The relationship is very real between reading a magazine/newspaper with a procedure for filing KUR in the Agriculture sector at 0, 33 at a 99% confidence level, meaning that information through a magazine/newspaper will have a relationship with the procedure for filing a KUR in the

Agriculture sector. Farmers who often participate in programs that are aired through print media have a better understanding of KUR in the Agriculture sector. The procedure for submitting the KUR Agriculture sector will be faster and better understood through magazines/newspapers because if you do not understand it once, farmers can understand it by reading it over and over. Farmers with low literacy can ask friends or others to read and explain.

Reading magazines/newspapers also affects the understanding of rights, obligations, and sanctions for violations, with a correlation coefficient of 0.39 showing a real relationship at a 99% level of trust, meaning there are indications, program delivery via print media accompanied by illustrated images and illustrations line, it will be more easily understood by farmers. Besides that, farmers have their impression of the message conveyed through print media; farmers will quickly understand so that the rights, obligations, and sanctions against violations are quickly absorbed by farmers.

Reading magazines/newspapers also relates to farmers' understanding of the management of KUR funds in the Agriculture sector. The correlation coefficient 0.56 shows a very real relationship at a 99% confidence level shows in the media explained the profit factors following the Agriculture sector KUR program. This condition shows that farmers who often use the print media would have known what the benefits are and how to use the KUR Agriculture sector program for their advantages. This condition is in line with the results of the research by Pajriah et al. (2019) which states that Awareness can be measured based on the time used in using the media, the types of media followed, and the relationship that exists between individuals who consume information both with media content and with the media.

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## CONCLUSION

Based on the discussion it can be summarized as follows: First, Farmers' understanding of the procedures for filing KUR in the Agriculture sector, rights and obligations and sanctions for violations, and the management of the KUR fund in the Agriculture sector, which they obtained on average were quite good. Second, Besides, the results of the study showed that there are differences in communication patterns, communication behavior, and the use of media types, causing farmers' understanding of the Agricultural sector's KUR program to be different among them. These differences, especially in terms of communication patterns, communication behavior, and the use of media types that farmers choose. Besides, this is influenced by other factors that were not observed in this study, namely the presence of



more passive farmers and their level of activity as farmers. Relationship between communication patterns, individual characteristics of farmers, communication behavior, and the use of various types of media, with the largest average percentage of each factor in the category sufficiently describing the condition of farmers in Tanggamus District who are indicated to have a good understanding. To increase farmer understanding, farmer communication behavior should be improved by optimizing the existence of interpersonal media, mass media, and group <sup>31</sup> media that can be accessed by farmers to seek and convey related KUR.

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