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Analysis of Allocation of Fulfillment, Use, and Factors Influencing the Need for Cassava Farming Funds

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ABSTRACT: There is a lot of uncertainty in farming, such as farming funds using the results of previous agriculture; if it is not sufficient, farmers will make loans or use their assets. The long cassava production process, one year, only produced once, so for business sustainability, this cassava farming needs to be studied further. This study will see how the use, fulfillment, and factors affect the need for funds in cassava farming in South Abung District. The research location was determined purposively, and 153 farmers were selected using purposive random sampling. The analysis used is descriptive and Multiple Linear Regression. This study indicates four sources of funding for cassava farming: sources from own funds, loans to relatives and friends, intermediaries, and KUR. The funds owned by cassava farmers are allocated to buy seeds, fertilizers, pesticides, pay for labor, land taxes, and equipment depreciation. The factors that significantly influence the need for funds for cassava farming at the 95% confidence level are land area, seeds, fertilizers, and labor.

Key words: Source of funds, fund allocation, funding needs, cassava farming

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INTRODUCTION

The development of the agricultural sector is one part of national development which aims to increase production sustainably. As a subtropical country, Indonesia is suitable for growing crops for food and industry. One of the food crop sub-sectors with great potential to be developed is cassava. Of the several existing varieties, Uj 5 (Casesart) and Uj 3 (Thailand) are currently widely cultivated in Java and Sumatra. These two varieties are the raw materials for the tapioca flour industry.

Cassavas' potential economic and social value is a valuable (effective) future food ingredient. Besides being a food source of carbohydrates, cassava can also be used as animal feed and industrial raw materials. The many benefits and uses of cassava allow this plant to be more developed in areas of cassava production centers, one of which is in Lampung Province. In recent years, the production and size of cassava land in Lampung have continued to increase and displace corn fields. North Lampung Regency owned the highest cassava productivity in 2017, and almost all sub-districts in North Lampung Regency grow cassava with different production levels. South Abung District, which incidentally has a population of cassava farmers, is included in the top 2 cassava producers from 23 sub-districts in North Lampung Regency (BPS, 2017).

The need for cassava that continues to increase must be in line with

the production level, which must also increase so that its demands are met. Production factors are needed that support cassava farming activities, where each input used for farming requires no small amount of money. One of the problems farmers face is the income from previous agriculture, which is insufficient to meet all the needs of the next farming production factor. Therefore, it is necessary to fulfill funds from other sources.

As stated by Rahardjo (2015), the company in carrying out operations requires significant investments with large funding requirements to produce high-quality products to remain superior and survive in business competition. Companies in the agricultural sector are called agribusiness. Farmers also need appropriate funds to meet their farming needs. This cassava farmer in South Abung District can obtain funds or capital for his farming from internal and external sources. Internal money is received from loans to relatives and loans to intermediaries in cash. At the same time, external capital is obtained from financial institutions such as KUR. Financial institutions do not quickly provide capital loans to farmers. Many considerations make it a little difficult for farmers to get capital.

Funding needs are influenced by the price of production factors, ranging from land processing such as plowing the land, purchasing seeds, fertilizers, and labor costs to harvesting. Meanwhile, the income obtained from cassava farming was previously partially used for household purposes. Cassava farmers to support production activities (output).

There is a lot of uncertainty resulting from previous agriculture; if it is not sufficient, farmers will make loans or use their assets. The cassava production process takes a long time, only once a year, so cassava farming needs to be studied further for business sustainability. This study will see how the use, fulfillment, and factors affect the need for funds in cassava farming in South Abung District. By paying attention to the need for funds in agriculture, it is hoped that farmers can achieve the ultimate goal of cassava farming.

MATERIALS AND METHODS

This research was conducted in South Abung District, North Lampung Regency. Determination of the research location purposively (deliberately). This area was chosen because North Lampung is the second-largest producer of cassava in the South Abung District. Cassava is one of the leading farms the availability of the required data follows the research topic. This research was conducted from July 1, 2020, to August 1, 2020. The sampling method in this study used purposive random sampling. Purposive random sampling is a sample determination with specific considerations (Sugiyono, 2014, Mukhsin et al., 2017; Dewi et al., 2020). The sample in this study was cassava farmers who own land and cultivate their land, as many as 153 farmers.

The data used in this study are primary data and secondary data. The analysis used is descriptive analysis and multiple linear regression analysis. Descriptive analysis was used to analyze the data to answer the research objectives, including a description of agricultural conditions, especially cassava in South Abung District, namely descriptions of 1) sources of funding for cassava farming needs; 2) allocation of funds for cassava farming; 3) Factors that influence how much money is spent by cassava farmers. In contrast, the Multiple Linear Regression analysis analyzes the factors that influence

the need for cassava farming funds in South Abung District.

RESULTS AND DISCUSSION

Allocation of Funds

Allocation of use of funds is reusing funds obtained from both internal and external in the form of materials (Kasmir, 2012). Suppose the use of these funds can be assumed as the number of funds issued or what is referred to as agricultural expenditure. In that case, it can be calculated using the formula approach used by several researchers, including Soekartawi (1995), Nurjaman et al. (2017), and Abas et al. (2019) are, as follows:

TC = TVC + TFC

Where: TC = Total Cost (Rp/Ut) (Rp/Ha); TVC = Total Variable Cost (Rp/Ut) (Rp/Ha); TFC = Total Fix Cost (Rp/Ut) (Rp/Ha).

The Total Cost of production (TC) is the value of all inputs used up in cassava production, including total fixed and variable costs. TVC is the number of costs that vary according to the level of cassava produced from cassava farming. Including variable costs in cassava farming, among others: (1) the Cost of purchasing cassava seeds; (2) the Cost of purchasing fertilizers; (3) Labor wages; (4) The Cost of purchasing pesticides in units (Rp/MT) (Rp/ha). Meanwhile, TFC is the number of fixed costs incurred by cassava farmers regardless of the size of the quantity of cassava production that will be produced. So the amount of TFC is fixed for each level of output of cassava produced, namely land tax and depreciation of equipment in units of (Rp/MT) (Rp/ha).

Factors Affecting Funding Needs

Factors that influence the need for funds in cassava farming in South Abung District, North Lampung Regency using Multiple Linear Regression analysis with the following formula (Supranto, 1995; Bakce, 2021; Martina et al, 2021):

$Y = + \beta_1 Ll + \beta_2 Bb + \beta_3 Ppk + \beta_4 Pst + \beta_5 Tk + \beta_6 Tk + \beta_7 Lu + D_{pt} + D_{sp} + e$

Y = Farming Fund Needs
α = Expected Regression Coefficient
$\beta_1 - \beta_6$ = Regression Coefficient
Ll = Land area (Ha)
Bb = Seeds (Kg)
Pp = Fertilizer (Kg)
Ps = Pesticide (L)
Tk = Labor (HOK)
Lu = long time farming (years)
D = Dummy
D = Dpt = Cropping Pattern
= 0(Monoculture), 1(intercropping)
Dsp = Sales system = 0 (Wholesaler), 1 (factory)
e = Standard Error

Testing the regression model used to determine the factors that affect the need for cassava farming funds in South Abung District are:

a. Coefficient of Determination Test (R^2)

The coefficient of determination (R2) test is used to determine the magnitude of the influence of the independent variable on the dependent variable.

b. F-test

The F-test was used to determine whether the independent variables (land area, seed costs, fertilizer costs, pesticide costs, labor wages, length of farming, cropping patterns, and sales system) together had a significant effect or not on the dependent variable (the need for cassava farming funds).

c. T-test

The t-test is a test on a model to determine the effect of each independent variable (land area, Cost of seeds, fertilizers, pesticides, labor wages, length of farming, cropping patterns, and sales system) on the dependent variable (financial needs for cassava farming). This

test is used to determine whether the regression coefficient is significant.

Characteristics of Cassava Farmers

The characteristics of the respondents observed included age, formal education, number of dependents in the family, farming experience, and land area of cassava plantations. For more details on the characteristics of cassava farmers in the South Abung District, see Table 1:

Table 1. Characteristics of Cassava Farmers in South Abung District

Characteristics	Percentage (%)	Average
Age (Years old)*		
28 – 41	27.45	
42 – 55	55.56	46.50
56 – 69	16.99	
Education (Years)		
4 - 6	15.03	
7 – 9	29.41	10.69
10 – 12	43.79	
>12	11.76	
Amount of family responsibilities (Person)		
2 – 3	28.10	
4 – 5	66.01	4.07
6 – 7	5.88	
Farming Experience (Years)*		
< 5	7.84	
5 – 10	34.64	14.07
> 10	57.52	
Land area (Ha)*		
0.25 – 1.16	57.52	
1.17 – 2.08	39.22	1.25
2.09 – 3.00	3.27	

Source: Primary Data Processed, 2020

Age is an internal characteristic that can determine the achievement of farmers. A person's productivity level will reach its peak at a productive age and will experience a decrease in productivity levels as a person ages. Based on the study results, the average age of cassava farmers was 46.50 years; thus, cassava farmers in South Abung District were of productive age. This certainly affects farmers' physical ability and mindset in carrying out all production activities to optimize further the results and costs that will be used for production (Sari, 2020; Suratiyah, 2008; Hasyim, 2006).

Education is a level of formal education obtained from school that the respondent has completed. The story of education is one of the efforts to improve the quality of human resources because it will shape farmers' attitudes, abilities, and understanding of the information provided in farming. The average level of formal education taken by cassava farmers in the South Abung District is 10.69 years or 11 years. Most of the education cassava farmers have taken the government program with 12 years of compulsory education. These results are in line with research conducted by Zulfadjrin (2021) and Novia (2011), which states that

farmers with higher levels of education will find it easier to understand, feel and tend to act.

According to the norms of small happy, and prosperous families (NKKBS) through BKKBN (2007), the ideal number of family members is four: one father, one mother, and two children. The average number of dependents of a cassava farmer's family is 4.07 or 4 people. Thus, the average family of cassava farmers is classified as an ideal family so that it can be classified as a large family based on the BKKBN. The number of family dependents affects farmers' production and consumption patterns and causes differences in the amount of output and income. The more labor is used, the higher the costs incurred for consumption, which results in the smaller the number of charges allocated for farming. Still, on the other hand, the more family members who are active in agriculture, the higher the opportunity to earn income (Pratiwi and Suparmini, 2017) ; Yasin (2014).

As seen from their production results, experience is one of the best teachers for farmers in carrying out agricultural activities and can affect farming activities. The expertise in cassava farming is a non-formal educational learning process that can support success in cassava farming. The results showed that the average experience of cassava farming was 14.07 or 14 years, which indicates that, in general, cassava farming has been around for a long time and is used as a primary source of livelihood. Experience in cassava farming will help farmers in managing their agriculture. More and more extended experience in cassava cultivation is expected to provide additional knowledge and information regarding better cassava cultivation than those with less experience (Kusmaria, 2016). This statement aligns with Cepriadi and Yulida (2012). They state that farming experience makes farmers accustomed to facing difficulties and risks and knows how to overcome them even though their education level is low.

The area of land in this study is the area of land used for farming activities, where the area of land cultivated will determine the size of the funds used to carry out farming activities. The location of land owned by cassava farmers in the study area has an average of 1.25 Ha. If land area is associated with costs, farmers who have a narrow land area will spend a little for their farming needs, such as the use of production factors, because farmers adjust the conditions of production factors with the size of land they have, in contrast to farmers who have large land areas they spend a lot of money-costs than farmers who have a small area of land (Hernanto, 1989). Liana also stated a similar statement et al. (2022), where the broader the area of land cultivated, the higher the required production costs.

Source of Fulfillment of Cassava Farming Fund Needs

Financing or fulfilling the need for funds in farming is one thing that needs to be considered to support production activities. The common problem faced by most cassava farmers is that they cannot finance their agriculture using their funds or capital, so farmers need other funds to cover the shortfall.

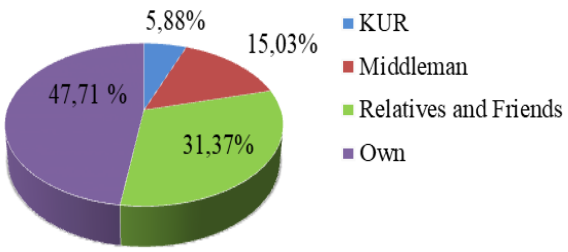

Figure 1. Sources of Fulfilling cost of cassava farming in South Abung District

Not all of the funds needed for cassava farming in the research locations were obtained from loans; farmers only borrowed from the shortage amount, while the rest came from personal funds. From Figure 1, it can be seen that only 47.71% of farmers can meet their farming production needs from private funds, 31.37% borrow from relatives and friends, 15.03% borrow from mediators, 5.88% borrow from KUR, and This is the least amount of loan sources targeted by cassava farmers in South Abung District. At the same time, the most significant percentage are farmers with their sources of funds. Mulyaqin and Astuti (2013) stated that farmers use their capital because their farming needs have been fulfilled only by using their money. They do not know the procedure for credit loans, the difficulty of loan procedures, and do not have collateral.

Allocation of Use of Cassava Farming Funds

Funds owned by farmers, both from available capital and loans, are used to meet cassava production needs of cassava farming in South Abung District, North Lampung Regency, namely to buy seeds, fertilizers, pesticides, and pay for labor well as land tax costs and depreciation of equipment. The calculation of the funds used in cassava farming is intended to determine the number of funds used from the amount prepared by farmers in one planting season. Complete data can be seen in the following table.

Table 2. Allocation of Use of Cassava Farming Funds with Self-Fulfillment Sources

Factors of Production	Average Cost (Rp/Ut/Mt)	Average Cost (Rp/Ha/Mt)	Percentage (%)
Seeds	639,205.37	544,156.66	4.61
Fertilizer	1,622,656.25	1,377,515.17	11.67
Pesticide	396,506.85	303,216.20	2.57
Labor	11,317,418.53	9,362,622.55	79.31
Shrinkage Tool	173,925.58	208,764.39	1.77
Land Tax	10,895.31	8,595.21	0.07
Total	14,160,607.89	11,804,870.18	100.00

Source: Primary Data Processed, 2020

Table 3. Allocation of Use of Cassava Farming Funds with Sources of Fulfillment Comes from Relatives and Friends

Factors of Production	Average Cost (Rp/Ut/Mt)	Average Cost (Rp/Ha/Mt)	Percentage (%)
Seeds	710,333.33	619,280.75	5.73
Fertilizer	1,591,583.33	1,364,777.90	12.63
Pesticide	340,291.67	288,953.37	2.67
Labor	10,252,359.38	8,323,851.79	77.02
Shrinkage Tool	176,617.75	202,170.75	1.87
Land Tax	10,713.28	8,756.25	0.08
Total	13,081,898.74	10,807,790.82	100.00

Source: Primary Data Processed, 2020

Based on the values in Table 2 above, it can be seen that the largest allocation of funds with sources of funds coming from themselves is for labor wages with a

percentage of 79.31%. This is because the stages of farming are pretty long, resulting in the number of workers being carried out quite a lot, resulting in a large number of HOK being used. This is equivalent to a cassava garden which is quite long, namely harvesting at the age of six to 12 months so that the treatment time is also long.

From Table 3 above, it can be seen that the largest allocation of funds is for labor wages, which is 77.02%. The interviews with farmers in South Abung District revealed that farmers borrow funds for farming from relatives and friends due to a lack of information and access to make loans to formal financial institutions, complicated procedures, and the interest charged to creditors. Loans to relatives and friends are also considered to be faster to obtain.

Table 4. Allocation of Use of Cassava Farming Funds with Sources of Fulfillment Comes from Middlemen

Factors of Production	Average Cost (Rp/Ut/Mt)	Average Cost (Rp/Ha/Mt)	Percentage (%)
Seeds	745,934.78	636,238.61	5.82
Fertilizer	1,918,967.39	1,580,927.80	14.46
Pesticide	358,782.61	270,623.19	2.47
Labor	10,371,271.74	8,244,947.72	75.39
Shrinkage Tool	213,707.01	195,697.63	1.79
Land Tax	10,132.61	8,363.04	0.08
Total	13,618,796.14	10,936,797.99	100.00

Source: Primary Data Processed, 2020

Farmers in South Abung District choose to borrow funds from intermediaries because there is no interest charged and do not require complicated procedures in the transaction. From table 4 above, the funds obtained are then allocated by farmers to meet cassava production needs, such as purchasing seeds, fertilizers, pesticides, labor wages, depreciation of equipment, and land tax, with the most significant percentage for labor wages 75.39%.

Table 5. Allocation of Use of Cassava Farming Funds with Source of Fulfillment Comes from KUR

Factors of Production	Average Cost (Rp/Ut/Mt)	Average Cost (Rp/Ha/Mt)	Percentage (%)
Seeds	1,020,000.00	694,907.41	5.81
Fertilizer	2,641,666.67	1,702,955.03	14.25
Pesticide	436,666.67	326,666.67	2.73
Labor	14,355,555.56	9,043,242.06	75.66
Shrinkage Tool	240,027.30	176,455.43	1.48
Land Tax	12,556.94	8,438.89	0.07
Total	18,706,473.14	11,952,665.48	100.00

Source: Primary Data Processed, 2020

Based on Table 5 above, it can be seen that the largest allocation of funds is for labor wages with a percentage of 75.66%. This is the same as the allocation of funds with other sources of fulfillment due to the use of quite a lot of labor within a

period that is not short so that the value of HOK also becomes large, which impacts the costs incurred for these wages.

From the data presented in Tables 2 to 5, it can be seen that farmers with funding sources from KUR are more likely to allocate funds compared to farmers with other funding sources. It can be concluded that farmers with funding sources from KUR loans are more focused on allocating funds for production facilities such as seeds, fertilizers, and pesticides. In other words, farmers can optimize the use of fertilizers, pesticides, and good seeds to increase productivity in cassava farming. However, what happens is that very few farmers borrow funds from the people's business credit institutions, as shown in Figure 2. Meanwhile, farmers with their capital tend to optimize the allocation of funds for labor wages.

Factors Affecting the Need for Cassava Farming Funds in South Abung District

Eight independent variables influence the need for cassava farming funds in South Abung District, namely: land area (LL), seeds (BBT), fertilizer (PPK), pesticides (PST), labor (TK), and length of time. Farming (LUT), cropping pattern (Dpt), and sales system (Dsp), with the dependent variable being the need for cassava farming funds (Y). Multiple linear regression analysis was used to determine the relationship between the dependent and independent variables. The results of the estimation of the factors that influence the need for cassava farming funds in South Abung District, North Lampung Regency can be seen in table 6.

Table 6. Factors Affecting the Need for Cassava Farming Funds in South Abung District

Independent Variable	Regression Coefficient	Standard Error	T-test
Land area	3078284,966	602446,628	5,110*
Seeds	23771,876	5871,033	4,049*
Fertilizer	255,001	78,205	3,261*
Pesticide	-102139,509	63724,507	-1,603
Labor	49789,942	2704,324	18,411*
Long time farming	-6097,584	16209,368	-0,376
Cropping Pattern	512235,870	276400,121	1,853
Sales system	-79507,182	304491,803	-0,261

Note: *) Significantly significant at 95% level f table = 2.00

Constant = -188635,844
R Square = 0.962
t table = 1.977
f-test = 461.412

Based on the table of processing results above, it can be obtained a multiple linear regression model with the following equation:

$$Fund = -188{,}635.844 + 3{,}078{,}284.966LL(Ll) + 23{,}771.876(Bb) + 255.001((Pp) - 102{,}139.509(Ps) + 49{,}789.942(Tk) - 6{,}097.584(Lu) + 518{,}235.870(Dpt) - 79{,}507.182(Dsp)$$

Analysis of multiple linear regression coefficients as follows:

Regression Coefficient

The constant value of the need for cassava farming funds is -188,635.844. This shows that if the area of land (Ll), seeds (Bb), fertilizer (PPp), pesticides (Ps), labor (Tk), length of farming (Lu), cropping pattern (Dpt) and sales system (Dsp) the value is one or constant then the need for farming funds is -188,635.844 rupiah.

Coefficient of Determination Test (R2)

The value of R2 (Coefficient of Determination) in the estimation results above is 0.962, which means that the dependent variable, namely the need for cassava farming funds, can be explained by independent variables, namely area (Ll), seeds (Bb), fertilizers (PPp), pesticides (Ps), labor (Tk), length of farming (Lu), cropping pattern (Dpt) and sales system (Dsp) were 96.2%. Other variables explained the remaining 3.8% outside of this research model.

F-Test

The estimation results obtained that the F-count value is 461.412 and F-table 2.00 with a 95% confidence level, so it can be concluded that the F-count > Ftable, which means reject H0 and accept H1. This shows that the variable factors, namely land area, seeds, fertilizers, pesticides, labor, length of farming, cropping pattern (dummy), and sales system (dummy), together significantly affect the need for cassava farming funds in Abung District. South of North Lampung Regency.

t-test

The t-test compares the calculated t-value with the t-table value to determine the effect of each independent variable on the dependent variable on the need for cassava farming funds in the South Abung District.

1. Land area

Based on the estimation results that the land area variable shows a value of t-count (5.110) > t-table (1.977) at the 95% confidence level, which means reject H0 and accept H1, which means that the variable land area has a significant positive effect on the need for cassava farming funds in Abung District. South. Setyawati et al. (2018) said a positive influence on the market for production funds, where the more vast the land area, the more production factors needed.

2. Seeds

Based on the estimation results, the seed variable shows a value of t-count (4.049) > t-table (1.977) at the 95% confidence level, which means reject H0 and accept H1, or it can be said that the seed variable has a significant positive effect on the funding needs of cassava farming in South Abung District.. A similar study was conducted by Utama et al. (2016) which stated that individual/partial seeds had a significant effect on the Cost of vegetable farming in Beringin Village, Srumbung District, Magelang Regency.

3. Fertilizer

Based on the estimation results, the fertilizer variable shows a value of t-count (3.261) > t-table (1.977) at the 95% confidence level, which means reject H0 and accept H1, or it can be said that the fertilizer variable has a significant positive effect on the funding needs of cassava farming in South Abung District. Mustamine (2018) also conducted almost the same research, namely examining financing for rice farming, which stated that fertilizer had a significant positive effect on the Cost of rice farming in Wala Village, Maritengngae District, Sidenreng Rappang Regency. Theoretically, the Cost will be related to the number of funds needed on the farm. It is due to the costs incurred to obtain the fertilizer.

4. Pesticide

From the results of the t-test at the 95% confidence level, it shows the value of t-count (-1.603) < t-table (1.977), which means accept H0 and reject H1, or it can be said that pesticides do not have a significant effect on the need for cassava farming funds in South Abung District.

5. Labor

The results of the t-test at the 95% confidence level indicate that the workforce has a significant effect on the need for cassava farming funds, as noted in the value of t-count (18.411) > t-table (1.977), which means accept H1 and reject H0. Almost the same research was produced by Mustamine (2018), who examined the issue of financing in rice plants, namely that labor had a significant positive effect on the costs of rice farming in Wala Village, Maritengngae District, Sidenreng Rappang Regency, where the number of expenses incurred was undoubtedly related to the needs of farming costs.

6. Long time farming

The results of the t-test at the 95% confidence level showed that the value of t-count (-0.376) < t-table 1.977, which means that accept H0 and reject H1. This value indicates that the variable length of farming does not significantly affect the varying funding needs for cassava farming in South Abung District.

7. Cropping Pattern

Based on the t-test results at the 95% confidence level, the t-count value is 1.853 < t-table 1.977, which means accept H0 and reject H1. This value indicates that the dummy variable for cropping patterns does not significantly affect the need for cassava farming funds in South Abung District.

8. Sales system

From the results of the t-test at the 95% confidence level, the value of t-count (-0.261) < t-table 1.977, which means accept H0 and reject H1. This value indicates that the dummy variable for the sales system has no significant effect on the need for cassava farming funds in South Abung District.

CONCLUSION

There are four sources of cassava farming funds in South Abung District, namely sources that come from themselves as many as 47% of farmers, loans to relatives and friends 31.37% of farmers, loans to intermediaries as much as 15.03%, and loans to KUR (credit people's businesses) as much as 5.88%, with relatives and friends as the most preferred source of farmers in making loans with a percentage of 31.37%.

Funds owned by cassava farmers, both from available funds and loans, are allocated to meet the needs of cassava farming production funds with the largest to smallest percentage sequentially, namely for labor wages, fertilizers, seeds, pesticides, and equipment depreciation, and land taxes.

Factors that significantly affect the need for funds for cassava farming are land area, number of seeds, amount of fertilizer, and number of workers.

SUGGESTION

The government should pay more attention to creating an institutional financial system with uncomplicated procedures so that it can be easily accessed by farmers to support cassava farming in terms of fulfilling financing for farming funding needs.

Limited funds to carry out farming activities have always been a problem for farmers, tiny farmers who will impact the farmers' income; therefore, farmers should be wiser in using the available funds so that maximum cassava production can be achieved.

Farmers should also be more selective in lending funds by paying attention to the payment system and the risks.

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