

**FACTORS DETERMINING THE DECISION OF FARMERS TO CHOOSE CREDIT (IJON):
FARMERS CASE IN NORTH KOLAKA**

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ABSTRACT

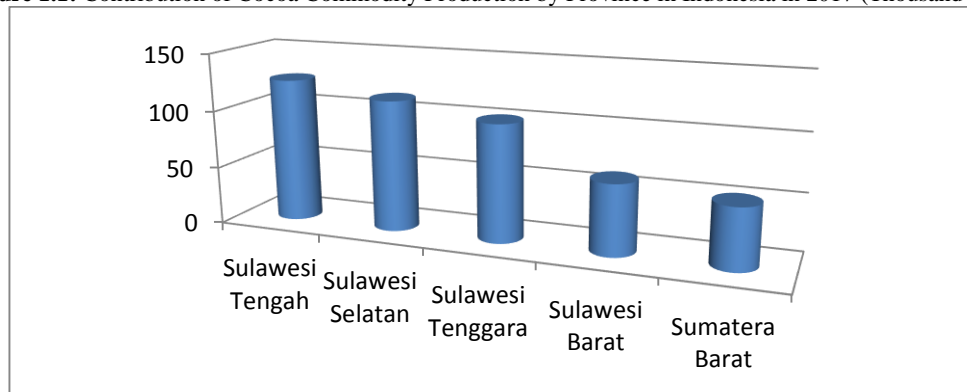
Cocoa is a commodity that contributes the most to export in Indonesia and functions as a livelihood for villagers. This cocoa productivity cannot improve the welfare of farmers in rural areas. However, it does not appropriate with the reality found in rural areas. The lack of farmers' capital resources to support productivity and farmers' needs has always been an undeniable problem. Thus, in very urgent cases, farmers will use credit to get capital to support agricultural and daily needs. Moreover, many farmers prefer to use informal credit because it is easier to be accessed than formal credit. In Indonesia, there are various types of informal credit. One of which is familiar to rural farmers, namely Ijon. The purpose of this study focuses on the economic, social, individual characteristics, and culture of farmers choosing informal credit Ijon. This research was located in Ngapa Subdistrict, North Kolaka Regency, and Southeast Sulawesi Province. The researchers choose the location because it is one of Indonesia's cocoa-producing centers. The technique was random sampling and it took 100 farmers in total. Binnary logistic regression was used to analyze economic, social, individual characteristics, and cultural factors that influence the decision of farmers to choose informal credit. The researchers found that the factors that influenced significantly were the number of workers, education, family size, experience and understanding of farmers regarding informal credit (Ijon). The farmers' family was a determinant of the farmer's decision to use informal credit, Ijon. In addition, it was found that the selling price and age factors did not mean that they opposed the farmers' decision on informal credit (Ijon). Finally, the factors determining the decision of farmers in choosing informal credit Ijon in rural areas were not economic supporters, but the role of government in supporting the role of social and cultural factors

Keywords: Cocoa, Informal Credit (Ijon), Logistics Binnary, Farmer's Household Decree.

INTRODUCTION

Indonesia is a tropical country that has abundant natural resources. For the agricultural sector, it produces a variety of commodity products, ranging from rubber, palm oil, cocoa beans, coffee beans, and so forth. One of Indonesia's mainstay commodities is cocoa. Southeast Sulawesi is one of the largest cocoa producing centers in Indonesia. This can be seen in Figure 1.1 below:

Figure 1.1: Contribution of Cocoa Commodity Production by Province in Indonesia in 2017 (Thousand Tons)



Source: Agricultural data center and agricultural information system, bps, 2019 (adapted)

In Southeast Sulawesi, one of the biggest contributors of cocoa productivity is North Kolaka Regency. Although the potential is quite promising, farmers still have problems. Currently, one farmers' problems are the capital and marketing limitations to increase farm productivity and income. Lack of capital usually occurs due to the crop time of farmers that can harvest the commodity just once, while they need life necessities every day. In a similar case, Southeast Sulawesi cocoa farmers also experience it. Rosmiati (2012) states that a lack of capital limits farmers' activities and need. For farmers who experience a lack of capital and life necessities, they must overcome immediately. The farmers need capital and try to get capital financing assistance to support the success of their agricultural business. Rural farmers have a characteristic about life where there have different patterns of income and expenditure. The patterns also occur in cocoa farmers in North Kolaka Regency. Lack of capital usually occurs due to the crop time of farmers that can harvest the commodity just once, while they need life necessities every day.

Finally, farmers will seek capital financing services. However, financial support from formal financial institutions is very difficult for small farmers in rural areas to apply. To access financing formal financial institutions, several aspects must be fulfilled, such as collateral, the background and track record of farmers. This is supported by the statement of Supriatna (2013),

he explains that the causes of farmers being unable to access credit in formal credit institutions are guarantees, repayment time, and convoluted credit procedures. Furthermore, Turvey et al (2010) state that rural credit is much needed but the rural community does not have access to formal credit.

Some cases show that farmers are forced to end up using informal credit. Natawidjaja (2013) states that in conditions of dire need, farmers must ultimately be able to depend on the support of informal credit services offered by third parties. One of the most well-known informal loans in rural Indonesia is *ijon* credit. *Ijon* is a rural credit transaction used from generation to generation. The pattern of transactions is in which farmers make loans to the *pengijon* (usually money lenders or middlemen) by mortgaging crops and agreeing to pay the loan after their harvest. But, by using informal credit, the credit interest is quite high. It must be different if farmers use formal credit because banks now have a People Business Credit Program (KUR) which is a capital program from banks with a fairly low interest rate, so farmers are not weighed with the interest rate. However, the phenomenon that occurs in rural areas is that farmers use more bonded loans. Bonded loans are considered to be an alternative for farmers, a reason to be more flexible

However, the impact of this transaction has advantages and disadvantages for farmers. It is profitable because of the existence of *pengijon* (usually money lenders or middlemen), so farmers can quickly get the money that they need. On the other hand, when comparing between formal banking credit and informal *ijon* credit, farmers will feel aggrieved, because economically they can get a greater income if their crops are not given the high enough interest. Aleem (1990) states that based on surveys on credit in developing countries, it is generally noted that non-institutional lenders, moneylenderers, traders, landlords, etc, charge interest rates which are in excess of the rates to equal loans provided by institutional lenders such as banks. Correspondingly, Vorley et al (2012) reveal that only less than 10% of farmers in developing countries (Africa, Asia, and Latin America) contribute to the global market and modernization (linking farmers to markets), while the majority of small farmers decide to access informal agreements of traditional system. This indicates that small farmers in rural areas are stil unable to fully utilize formal credit which can actually help farmers in improving the development of their farming.

The selection of farmers to obtain financing by accessing loans *Ijon* is part of the farmers' decision. There are several previous studies showthat the availability of access to credit financing provides an opportunity for farmers to be able to meet the costs of production inputs to increase the quantity of farmers' production so that it will affect the level of farmer income, Rahman *et al.*, (2014), Iski *et al* (2016), Sekyi *et al* (2017).

Inessence, the behavior of farmers in running their farms is to maximize utility by reducing input costs and output results. However, it seems that based on the pre-survey conducted by the author in North Kolaka district, there are still several farmers who carry out *ijon* transactions. With the *ijon* system, the income of farmers' income can be reduced and even fall to breakpoints. So that if they keep doing this *ijon* transaction, the lives of rural farmers will have a greater distance from welfare and closer to poverty. With this reality, the researcher is interested in identifying what factors influence cocoa farmers in North Kolaka Regency to choose access to informal credit (*Ijon*).

THEORY

Informal Credit (*Ijon*)

In the Indonesian dictionary, *ijon* has a meaning as a credit transaction in which farmers will borrow money by mortgaging their immature crops, and creditors give money to farmers as debtors paid by crops at harvest time, and the payment based on the lowest selling price.

According to Wijaya, F. (1991), "*ijon* is a form of informal credit that develops in rural areas. *Ijon* has not varied, but in general, *ijon* is a form of money credit that is paid back with the harvest. This is apawn of immature plants. It means the plant is yet ready to be harvested. The loan interest rate of repayment will be very high, in the range of 10 to 40 percent ". Farmers prefer to use *ijon* because the process is very easy and flexible. Thus, it attracts farmers to get loans quickly and practically. The utilization of *ijon* by farmers is to meet future input costs for agricultural planting and ensure the availability of input raw materials (fertilizers, seeds, and pesticides). On the other hand, it also can be allocated for the farmers' households. Until now, the implementation of *ijon* is still often done by a group of farmers, and this transaction indirectly becomes a habitual or culture of rural communities.

Agricultural Business Resources

According to Murbyanto (1989), agricultural production activities involve factors of production (input), and output. In agricultural business, the most important aspects that are included in the category of agricultural resources are: capital aspects, aspects of labor, and resources. However, in scientific development, the existence of management aspects are believed to be quite important in the management of agricultural businesses. According to Soekawati (1999), there are many sources available, but people do not have the ability to manage them properly, then using data sources will not be efficient enough. Resources in agricultural business according to Murbyanto (1989) are categorized into three factors including land (Agricultural land), capital, and labor.

Decision Making of Farmer Households

According to Polasky (2011), decision making in the context of global change is very important because it can increase awareness about the status and potential results in the future and can predict alternative results from other decisions. According to Ellis (1996), every farmer's household almost experiences hesitation in decision making, including natural, market fluctuations, and social uncertainty. According to Becker (1965), the formula of the agricultural household model (economic model of agricultural households) that combines production and consumption activities as a whole and the use of labor in the family is the main thing. Furthermore Sumarsono (2003) states that household economic decisions are also influenced by socioeconomic problems. A household socioeconomic theory explains about social factors and economic factors that influence household decisions. Greig (2009) suggests that the factors that influence decision making adjust to the circumstances and environment of each case study. Furthermore, Greig stated that due to many factors that influence decision making, several factors are classified into economic, social, and physical.

There are previous studies that discuss several factors. Economic, social, individual characteristics and culture factors significantly influence farmer's household decisions to use credit, Shahab et al (2018), Shallone et al (2018), Hermanto (2013), Lies (2013), Syamsuddin (2017). This research will look at the determinants that influence the decision of cocoa farmers to access informal credit (*Ijon*).

RESEARCH METHOD

This type of research used quantitative research. Quantitative research is used to evaluate participation or certain samples, to collect data using research instruments, and to analyze supporting data to answer and examine predetermined hypothesis.

The location chosen in this study used purposive sampling, namely North Kolaka District, as the largest cocoa producer in Southeast Sulawesi. The researchers chose Ngapa District because this area is the largest cocoa-producing area in North Kolaka Regency. This research focused on cocoa farmers in Ngapa who have done *ijon* creditor transactions. The population of Ngapasub-district farmers was 1650 farmers, and the sample used was 100 farmers using the Slovin formula. This research was also supported by primary data in the form of questionnaires and direct interviews with farmers as respondents. Moreover, secondary data was also used as supporting data.

Data collection techniques used primary data, namely observation, interviews, and questionnaires against farmer respondents. Furthermore, secondary data was from BPS (Central Bureau of Statistics) of North Kolaka District, Agriculture and Plantation Office of North Kolaka District. The analytical model in this research is logistic binnary regression so that the logit model equation used is as follows:

$$Y_i = (P_i / 1 - P_i) \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 D_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 D_8 + e$$

Notes:

(Dependent Variable)

The dependent variable of this study was the decision of farmers who chose marketing with the *ijon* system in Ngapa Village, North Kolaka District. The measure of variable used the dummy variable stated in
Value 1: respondent (farmer) states using *ijon* loans
Value 0: respondent (farmer) does not use *ijon* loans

In this study, the Independent Variables used 8 variables, it can be seen in Table 1 as follows:

Table 1 Definition and Measurement of Variables

No.	Variable	Definition	Indicator
X1	Selling Price of Cocoa	The selling price of cocoa referred to in this study is the selling price of cocoa products at a harvest time. Selling price by buying and selling of <i>ijon</i> and selling price from the market	in rupiah
X2	Total manpower	The number of workers referred to is the number of people employed by cocoa owners	in units of workers (people)
D3	Land Ownership Status	The status of land ownership meant in this study is the status of the land cultivated by farmers.	Scores are awarded based on criteria 1 = own land 0 = leased land

X4	Education	The education intended in this study is the level of formal education of farmers who have been taken by farmers.	It is stated in the time and duration of farmers' education. Elementary school = 6 years, junior high school = 9 years, high school = 12 years, etc.
X5	Experience	The experience of work as a cocoa farmer	in units of years
X6	Family size	The family size referred to in this study is the total number of farm family members who live in one house.	in dependents (people).
X7	Age	The age of the farmers referred to in this study is how old the farmers are. The calculation is carried out from the birth of the farmer until the time this research was conducted	in units of years
D8	Farmers' Understanding of the <i>ijon</i> System	Farmers' understanding of the <i>ijon system</i> meant is the understanding of cocoa farmers about the <i>ijon</i> system in Islam law.	Scores are awarded based on criteria 1 = knowing 0 = Do not know

According to Ghozali (2011: 333), logistic regression analysis is used to test the relation of the dependent variable to the independent variables. The stages of the process in this logistic regression were carried out by using the Hosmer and Lemeshow Tests. Then, the statistical test -2 log Likelihood was used to determine when the independent variables entered into the model whether the variables significantly improved the fit model or not. Furthermore, Cos and Snell's R Square test is a measure to mimic the size of R2 in multiple regression based on likelihood techniques with a maximum value of less than one which is quite difficult to interpret.

RESULTS AND DISCUSSION

The results of this study found that out of 100 respondents, 54 respondents of cocoa farmers chose or used *ijon* credit and 46 respondents cocoa farmers who did not vote or have used *ijon* loans. The test results using the Naglkerke R Square Test found simultaneously, the free variable submitted was able to explain the decision of farmers' choosing *ijon* credit of 79.6. Besides, other variables that are not available in this research explain the remaining 20.4%. For the results of the Block 2 likelihood log 0, the value was 136,058, while for the Block 2 likelihood log 1, the value was 89,544. So this result means that the capital matches the data because it found a decrease in value from Block 0 to Block 1.

Furthermore, the Hosmer and Lemeshow test obtained values with a sig of 0.632. The significant value was greater than 0.05. This means that the model predicts the value of its observations or called an acceptable model because it matches the observational data. As a result, this model can further analysis can use the model.

The significance test or Wald test was done to obtain the results of the relationship between the dependent variable to the independent variable. The following table describes the results of the logistical binnary regression:

Table 2. Results of Binnary Logistics Regression

	B	SE	Wald	df	Sig.	Exp (B)
Step 0 Constant	160	201	639	1)	424	1.174)
Selling Price of Cocoa	153	656	1635	1)	424	2,698
Total manpower	-341	1.255)	5,765	1)	045	1.975)
Land Ownership Status	-422	1.257)	5,765	1)	021	671
Education	-867	1.201)	6,979	1)	000	6,979
Experiences	-312	1.273)	5,765	1)	034	932
X6 Family size	451	2,698	6,979	1)	028	1.578)
X7 Age of Farmer	-129	3.277)	1.754)	1)	325	2.678)
D8 <i>Ijon</i> Understanding	-752	2.271)	9.875)	1)	000	687

Based on table 5. It can be seen the regression equation model formed based on the estimated parameter values in Variables in The Equation _666 is as follows:

$$Y = 0.160\alpha + 0.153 X_1 - (-0.341) X_2 - (-0.422) D_3 - (-0.867) X_4 - (-0.312) X_5 + ((0.389) 0.451) X_6 + - (- 0.129) X_7 - (-0.752) D_8 + 0.201e$$

Partially, the results of data analysis show that cocoa selling price has a significance of 0.424 is greater than 0.05 or 5%. It means that the selling price of cocoa does not affect the decision to use *ijon* loans. The selling price of cocoa to be received by farmers is not a good determinant for *ijon* credit decisions, because in a tight situation and urged farmers will receive whatever price is set by the *pengijon* (money lender or middlemen). According to Sulistyowati, et al (2013), this is because farmers use the bonded system only when farmers need additional capital to cultivate their commodities to meet the immediate needs of life that must be immediately fulfilled. Finally, farmers need the bonded labor because its access is very easy. In addition, the cocoa commodity that is transacted is still unripe and it does not yet have a certainty of risks and benefits that will be obtained by farmers. In reality, when the harvest season comes and cocoa yields increase, there is a decrease of selling prices in the market. The case occurs several times. Farmers, in this case, are thinking about both economy and time. The next risk is pests and natural disasters that can come at any time but the risks avoidance could be done. Finally, farmers who avoid risks by choosing bonded labor will not refer to commodity market prices. This is one of the reasons why the cocoa selling price has no effect on the decision of farmers' bonded labor. According to morale economic theory of Scott Farmers (1983), farmers generally prefer to have small business results and obtain definite results, rather than many yields but having risks.

The influence of the number of workers has a significance value of 0.045, smaller than 0.05 or 5% with a negative coefficient. It means that the greater the number of workers causing the smaller the use of decisions to choose bonded loans. This indicates that a small number of workers will do *ijon* credit because according to farmers *ijon* is more profitable when viewed in terms of payment of labor costs (input). To implement the *ijon* credit system, farmers have reduced the income. They should have received and reduced consumption allocations for their family needs. In a result, the farmers tend not to use labor in agriculture in large numbers when making bonded transactions because farmers do not have the desire to increase input costs by paying wages. This research is in line with the Theory of Demand where a change in the price of the bonded system can be chosen to be a substitution effect and an income effect. For the substitution effect of increasing cocoa prices by using bonded labor, it will encourage households to allocate more workers to do farm work. Whereas the effect of income based on demand theory will certainly reduce the use of farm labors. An increase in the price of farming products, will increase household income as well as household welfare. Recalling that welfare also causes households to reduce the allocation of labor in the cocoa commodity business. According to Suratiyah (2008), if running a farm can be done alone and from the workforce of family members who are not paid, then there is no need to hire outside workers, so that the level of cost efficiency incurred is able to provide maximum income for family farmers. The results of this study are in line with research conducted by Ulfa and Mustadjab (2017) which states that labor costs have a significant negative effect on farmers' decisions to commercialize their commodities.

The influence of land status has a significance of 0.021 smaller than 0.05 or 5% with a negative coefficient. This means that if farmers do not have land in a cocoa plantation, the tendency is to choose using the *ijon* credit. This indicates the status of land ownership in this case will be seen as a symbol of social status in rural communities. Farmers who own small plots of land will tend to use bonded labor because they do not have land that does not require grants to access the *ijon* credit. In this study, what was found in Ngapa Subdistrict was that people did not use gratuities in the form of land ownership status. However, the grains were in the form of cocoa plants and cocoa yields that will be obtained so that the land did not become a barrier for farmers who did not have land to use informal *ijon* credit. In the contrary, farmers who have power over their agricultural land tend to have the freedom to choose a credit system because the land is a guarantee that can be received by formal banking credit. So, farmers who own land will be oriented to markets that are more competitive because they can always keep abreast of market needs. With a guaranteed market and a stable price, all costs that have been incurred will be paid back plus profit-making. In such conditions, farmers who own land have the incentive to obtain better prices. They can increase their production by accessing formal credit which has a fairly low interest rate compared to informal bonded credit. The results of this study support the results of the research conducted by Afandi (2010) and Shahab (2018). They assert that land ownership status can be used as collateral that can be used by farmers when accessing formal credit. Moreover, this study does not correlate with Destyana, et al (2019) who explain that the status of land ownership has no influence on the decision of farmers in accessing informal credit, because in the area of research, the dominant agricultural land that is cultivated is not their own. Based on this research, the status of land ownership in each region has different functions and roles according to the social environment, culture, and values adhered in each region.

The result of the regression factor education had a significance of 0,000 less than 0.05 or 5% with a negative coefficient and significant on the decision of farmers using the *ijon* credit. So that if the number of education gets lower then the farmer's decision to do *ijon* is higher. This indicates that with high education the tendency for behavior will be rational. Rational behavior itself is a behavior of how to strive for productivity of agricultural commodities and how to maximize utility so that the income will increase. In addition, other reasons obtained from this study revealed that in the district of Ngapa Regency, North Kolaka District, farmers with low education were more likely doing *ijon* credit because most cocoa farmers in this rural area were illiterate and they did not fully understand the procedures for accessing loans from formal sources (banking). For example, they cannot even understand and fill out a loan application form themselves. This is in line with Shahab's research (2018) which revealed that length of education could influence farmers' decisions to use the informal system.

The results showed that the experience of land farming has a significance value of 0.034 less than 0.05 or 5% with a negative coefficient. This means that when the experience of farmers is low or they have no experience, the decision to do *ijon* is even greater. This indicates that high experience has considered the risks experienced if choosing the wrong decision to commercialize the commodity. The factor of farmer's experience is one of the factors that support in cultivating his farm and will have an impact on decision making. High farming experience gives a tendency that the farmers concerned have relatively high skills or vice versa. A farmer will tend to learn from his experience so that he has a picture and consideration as to what he will do to increase further production. According to Lubis (2000), people who have relatively successful experiences in running their

businesses usually have better attitudes and skills than those with less experiences. In line with the results of research conducted by Joel (2017), found that experience influences the decision of farmers to access informal credit.

The results showed that the number of family had a positive and significant influence with a value of 0.028 and more than 0.05 or 5%. This means that it can be concluded that if the number of the family gets bigger, then the farmer's decision to do *ijon* is greater. This concludes that bonded labor is a means of fulfilling capital for farmers which is relatively easy to obtain. Therefore, the more the number of family members, the more consumptions are needed in a family so that the head of the family or a farmer's market uses bonded labor in order to get money to meet their daily needs. This study supports Scotts (1983) theory about the moral theory of farmers. He states that generally the characteristics of farmers can be seen from the pattern of agricultural production which is oriented to meet the needs of family consumption or called subsistence. In this case, what happen in Ngapa District is that farmers experience conditions that according to them will have an impact on their families, and then farmers will procure and sell the results of the cocoa plantations that have been cultivated. For poor farmers who are very vulnerable socially and economically or even experiencing crop failure will have a negative impact on the survival of their families. This research is in line with research conducted, Shallone (2018) suggests that the dependent number of family influences the influence of farmers' decisions on *ijon*.

The results of the study showed that age has a value of 0.325 and is greater than 0.05 or 5% so that age is not significant to the decision of farmers to use bonded labor. Age has no influence on the decision of farmers to use bonded labor because bonding can be done at any age. Bonded credit can be done at every age level of farmers, because lack of capital and consumption needs can occur to anyone, both young and old. So that, in various conditions, farmers will continue to do bonded loans which are considered flexible enough to be carried out. For this reason, *ijon* credit in Ngapa sub-district, North Kolaka Regency, can be done at various ages, so that the decision of bonded debt is not influenced by the age of the farmer. The results of this study are in line with the results of the research conducted by Harahap, Sriyoto & Yuliarti (2018) who state that the age of the farmer does not influence the decision to commercialize their commodities.

The results showed that the experience of land farming has a significance value of 0.034 less than 0.05 or 5% with a negative coefficient. The negative coefficient implies that if the understanding of farmers is smaller, the tendency of farmers to do *ijon* greater. Seeing the facts of farmers that occur in North Kolaka, there are still many farmers who are in poverty lines. The lack of understanding of *ijon* loans gives access to do continuing *ijon* credit and is followed by the high risk of high-interest to be paid using cocoa plants. As a result, even though high cocoa productivity cannot guarantee income increases, farmers will have a large gap with welfare and closer to the shackles of poverty. There has been no previous research about understanding of farmers' bondage and the decision making for bonded loans.. Finally, the results of this study can only explain the understanding of farmers about bonded loans in Ngapa District, North Kolaka Regency.

IMPLICATIONS

Farmers, families, and rural communities in North Kolaka District need to do to help increase capital to increase agricultural productivity. However, it should be noted that the use of capital must be managed properly, and farmers are expected to make savings and investments in their farming. By this initiative, if it has a positive impact will encourage increased productivity and quality of agriculture and increase the economic prosperity of farmers' households. So there is a need for socialization to improve the quality of human resources (HR) with training in agricultural management and investment in agricultural products. The government in which the policymaker is expected to be able to pay attention to the shortcomings and needs of rural farmers and to be able to facilitate it well. Cooperation between the district government and banking institutions will be enough to educate farmers in borrowing agricultural capital, managing good agricultural products, increasing farmers' interest in investing. Supporting by bank loans for capital assistance, it helps cocoa farmers in increasing income and they can ignore the informal credit system so that this can contribute to improving the regional and national economies.

CONCLUSIONS AND RECOMMENDATIONS

From the research conducted, several conclusions are as follows:

The results showed that of the eight variables proposed in this study, on average, they influenced the decision of cocoa farmers to access *ijon*, including the number of workers, land ownership status, education, farming experience, and farmers' understanding of bonded credit. Meanwhile, the variable price of cocoa and the age of farmers do not have a significant effect. This study found that farmers' understanding of *ijon* did not appear to be fully understood. *Ijon* is still being carried out and used because *ijon* credit indirectly has become a culture that cannot be separated from the household economy of rural farmers.

There needs to be an increase in the service business in the form of socialization, awareness of the small community to get out of the circle of *ijon* system by prioritizing the productivity of their commodity products to encourage household economic recollection. This socialization must be carried out to improve communication patterns between the government and the farming community and educate farmers about agricultural products, capital management, and investment. This socialization should also be a facilitator by bringing in speakers who can understand the rural situation in North Kolaka Regency well.

To the local government for fertilizer and pesticide assistance programs for farmers is a positive regulation that is carried out to support farmers in increasing productivity and improving farmers' welfare. But the program is still not evenly distributed in its implementation. Therefore, more focused efforts need to equitably distribute the distribution of fertilizer and

pesticide assistance to villages in a fairly and equitable manner. In the end, the assistance will reduce the input costs of farmers so that the lack of capital can be gradually resolved.

It is expected that future researchers in the same field (rural credit) will be able to discuss the research results more deeply when adding other factors outside this research in Ngapa Sub-district, North Kolaka District and the need for additional analysis with a social science disciplinary approach, because the facts that occur for *ijon* informal credit in rural areas are not merely economic problems.

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