

## The Effectiveness Of The Farmer Card In Muaradua Kec, South Oku District

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### ABSTRACT

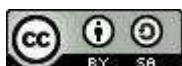
Fertilizer is one of the most important means of production as an effort to provide sector support so that production yields can increase. This effort is done by providing subsidized fertilizer based on the definitive plan of group needs (RDKK). RDKK is the basis for the distribution of subsidized fertilizers to distributors that can be obtained through farmer cards. The farmer card program aims to ensure that subsidized fertilizer is distributed to those who are entitled to it. The target of subsidized fertilizer recipients is based on several principles, including the right type, right amount, right quality, right location, right time, and right price. This research will be conducted in Muaradua Sub-district, South OKU District, using the survey method as the research approach. Determination of the number of samples will use the Slovin Formula approach which is obtained by 76 farmers who use farmer cards. In order to answer the objectives of this study, a Likert scale was used to measure the effectiveness of the 6 precise indicators. The results obtained show that the right time, quality and quantity are not effective while the accuracy of price, type and place are effective.

**Keywords:** farmer card; subsidized fertilizer; RDKK

### INTRODUCTION

Fertilizer is an important means of production to support the agricultural sector, with the aim of increasing farmers' yields. The use of fertilizers will have an impact on increasing production yields and faster growth. Fertilizers that are used in an appropriate, organic and balanced manner and based on recommendations must be supported by easy accessibility including balanced and organic fertilizers in accordance with recommendations, must be supported by access and affordable prices for the community (Ministry of Agriculture, 2017). Subsidized fertilizers are one of the implementations carried out by the government to control the distribution of fertilizers and facilitate farmers in obtaining fertilizers. Subsidized fertilizers are fertilizers whose supply and distribution are supported by government subsidies (Kholis, I. and Khasan S., 2020).

The procurement of fertilizer subsidies is based on the definitive group needs plan (RDKK). This reflects the real needs of farmers in a period of farm management. RDKK is a reference for the distribution of subsidized fertilizers at the distributor level (Widarti, 2016). RDKK preparation is carried out by farmer groups with the involvement of group members and assistance from agricultural extension workers.



The Tani Card program aims to ensure the effective and efficient distribution of subsidized fertilizers by following six main principles: the right type, the right amount, the right quality, the right location, the right time, and the right price. Farmers who have a Tani Card can obtain subsidized fertilizers based on their needs at agents or kiosks, so that agricultural activities can take place without being disrupted by subsidized fertilizer shortages. In addition, the Tani Card also functions as a savings account that farmers can use to fulfill their life needs (Adiraputra, P. and Dika S., 2021). The following is a recapitulation of RDKK data for OKU Selatan District:

**Table 1.1** Recapitulation of RDKK Data of South Ogan Komering Ulu District, 2024

Regency	Authorized by the Head of Service						Total Pupuk Organik (Kg)
	Total Penerima (NIK)	Luas Tanam	Total Pupuk Urea (Kg)	Total Pupuk Sp36 (Kg)	Total Pupuk Za (Kg)	Total Pupuk Npk (Kg)	
MUARADUA	1,605.00	4,206.75	698,359.00	17,750.00	-	563,892.00	1,723,325.00
BANDING AGUNG	2,251.00	10,678.50	2,129,100.00	-	-	1,596,600.00	5,315,250.00
BUANA PEMACA	2,910.00	15,372.25	3,577,123.00	707,947.00	-	2,038,097.00	-
BUAY PEMACA	2,020.00	5,535.00	785,096.00	35,000.00	-	1,209,959.00	131,020.00
BPR RANAU TENGAH	5,296.00	16,444.75	2,417,364.00	-	-	2,466,171.00	8,220,125.00
BUAY RAWAN	9,335.00	26,284.62	3,386,408.00	131,146.00	93,954.00	5,031,464.00	9,548,235.00
BUAY RUNJUNG	2,126.00	7,487.55	1,119,335.00	30,150.00	10,050.00	1,735,588.00	2,297,765.00
BUAY SANDANG AJI	5,421.00	21,964.25	3,355,918.00	72,450.00	36,018.00	1,097,001.00	2,110,452.00
KISAM ILIR	5,065.00	15,359.75	2,504,447.00	586,594.00	586,594.00	3,948,178.00	4,797,625.00
KISAM TINGGI	5,219.00	18,351.50	2,794,228.00	749,950.00	-	1,833,196.00	517,625.00
MEKAKAUI ILIR	5,218.00	9,355.60	1,563,340.00	134,680.00	68,950.00	2,135,747.00	1,168,868.00
MUARADUA KISAM	4,237.00	11,978.50	2,314,956.00	372,950.00	-	924,878.00	5,991,750.00
PULAU BERINGIN	3,369.00	7,350.35	1,195,417.00	213,288.00	71,088.00	1,738,548.00	710,573.00
RUNJUNG AGUNG	6,407.00	12,250.40	1,849,981.00	-	-	2,957,268.00	493,938.00
SIMPANG	4,475.00	10,695.69	1,579,539.00	-	-	3,359,283.00	1,164,998.00
SINDANG DANAU	6,217.00	15,486.69	2,536,972.00	244,150.00	-	3,018,488.00	960,620.00
SUNGAI ARE	5,641.00	13,590.25	2,137,356.00	98,886.00	-	3,493,873.00	-
TIGA DIHAJI	5,672.00	11,814.50	3,143,567.00	-	-	4,780,592.00	1,978,625.00
WARKUK RANAU SELATAN	1,826.00	4,980.25	690,981.00	56,098.00	-	1,139,288.00	449,500.00

Source: South OKU Agriculture Office, 2023

The Agriculture Office of OKU Selatan District is actively socializing the Tani Card Program issued in collaboration with Bank Rakyat Indonesia (BRI) to provide assistance

to farmers to obtain subsidized fertilizers more easily. According to data from the OKU District Agriculture Office, 36,576 Tani Cards have been printed and spread across 19 sub-districts. However, only 19,788 cards have been distributed to farmers in 15 sub-districts, which means that about 54% of the total printed cards have been distributed. This is due to constraints in the field. In Muaradua sub-district, the implementation of the Tani Card is still experiencing problems, namely the card is not functioning because the community does not want to save at the BRI bank which makes the savings balance still zero. It is hoped that the Tani Card program in Muaradua District can run effectively and be obtained by people who distribute subsidized fertilizers and utilize banking services for farmers. Based on this information, the author is interested in conducting a study on evaluating the effectiveness of the Tani Card program in Muaradua District, South Ogan Komering Ulu Regency, to assess the extent to which the program is successful in supporting the distribution of fertilizer to farmers.

## LITERATUR REVIEW

Effectiveness is an assessment of how far goals (either in terms of quantity, quality, or time) have been achieved. If the percentage of target achievement is high, the level of effectiveness will also increase. The farmer card is a card that provides integrated access to banking services for farmers. It has functions as a saving tool, conducting transactions, receiving loans, and as a subsidy card (e-wallet). The tani card has advantages such as single entry, a gradual online validation process, transparency, and many functions. The completeness and accuracy of data on the farmer card is the main basis for policy formulation by the Ministry of Agriculture. It is also a control tool to oversee transparency so that subsidies can be channeled through the banking system. In the distribution of subsidized fertilizers, it is important to meet the six principles (quantity, type, time, place, quality, and price) and reduce problems in monitoring, procurement, and distribution of fertilizers. Therefore, an open process is needed as a source of data that can be accounted for in the provision of subsidized fertilizers. Farmer cards are also a good implementation of effective supervision but also provide other great benefits to farmers.

## METHODS

According to Sugiyono (2018) the survey method is a quantitative research approach used in collecting data related to opinions, beliefs, characters, attitudes behavior and how the relationship between variables in the past and present. The choice of this method is also because it is to test hypotheses regarding social and psychological phenomena originating from samples in a population. This study used a sample of 76 farmers who used farmer cards in Muaradua District, South OKU Regency. Data analysis used in the study consisted of primary and secondary data. In order to answer the problem, this research uses a Likert scale by measuring effectiveness based on six benchmarks including type, quantity, price, place, time, and quality (Arisandi, 2016). The formula used to calculate effectiveness is adjusted to the method described in the study.

$$Kx = (Nj / N) \times 100\%$$

Where

Kx : Exact accuracy of type / place / price / quality / quantity / time (100%).

Nj : Number of respondents who use subsidized fertilizers according

to the 6 right principles  
 N : Total number of respondents (people).

The criteria for assessing the effectiveness of subsidized fertilizers based on the 6 precise indicators are as follows:

- a.  $k < 40\%$ , means very ineffective
- b.  $40\% \leq k < 60\%$ , means ineffective
- c.  $60\% \leq k < 80\%$ , means moderately effective
- d.  $80\% \leq k < 90\%$ , means effective
- e.  $90\% \leq k \leq 100\%$ , means very effective

## RESULTS AND DISCUSSION

Effectiveness is a measure that indicates the extent to which the target has achieved the predetermined target, both in terms of quantity, quality, and time. In this study, effectiveness analysis is measured based on six indicators, namely the right price, the right amount, the right type, the right place, the right quality, and the right time:

### 1. Right Price

Right Price refers to the purchase price of fertilizer set for farmers based on the Highest Retail Price (HET) which was previously set based on the Regulation of the Minister of Agriculture of the Republic of Indonesia Number 47/Permentan/SR.310/11/2018. The price ceiling for each type of fertilizer is IDR 1,800.00 per kilogram for urea, IDR 1,400.00 per kilogram for ZA, IDR 2,300.00 per kilogram for NPK, and IDR 500.00 per kilogram for organic fertilizer. Farmers can purchase a maximum amount of 50 kg of fertilizer for each type of fertilizer except organic fertilizer which is limited to a maximum of 40 kg, through authorized retailers in accordance with applicable regulations. The following is the level of price accuracy according to card users in Kecamatan Muaradua:

**Table 4.4.** Accuracy of Fertilizer Prices for the Tani Card Program in Muaradua District, 2024

No	Price Accuracy	Total Respondents (People)	Persenta (%)
1	Right Price	47	61,84
2	Not the correct price	29	38,15
Total		76	100

Source: Primary Data, 2024

The table above shows that 47 respondents or 61.84 per cent of the total respondents found that the purchase price of subsidized fertilizer was in accordance with the government's Highest Retail Price. Meanwhile, 29 respondents or 38.15 per cent experienced a mismatch in the purchase price of subsidized fertilizers with the applicable HET. Based on this percentage, the effectiveness of subsidized fertilizer price accuracy is considered effective. Farmers who get inappropriate prices generally buy from unofficial shops, but from other places such as direct purchases from farmer groups. This finding is relevant to Fahmi and Maria's (2020) explanation, which states that price differences are

generally caused by farmers buying fertilizer from places not recommended by the government, namely official retail stores.

## 2. Right Amount

The right amount refers to the quantity of fertilizer applied by farmers based on government guidelines. According to the Agriculture and Food Service Office of OKU Selatan District, the recommended fertilization dose for a 1-hectare plot/planting season is 250 kg of urea fertilizer, 100 kg of ZA fertilizer, 350 kg of NPK fertilizer, and 500 kg of organic fertilizer. The following is the level of accuracy of fertilizer amounts according to card users in Muaradua sub-district:

**Table 4.5.** Accuracy of the Amount of Fertilizer for the Tani Card Program in Muaradua District, 2024

No	Price Accuracy	Total Respondents (People)	Persentation (%)
1	Right Price	34	44,73
2	Not the correct price	42	55,26
	Jumlah	76	100

Source: Primary Data, 2024

The table provides information that respondents who apply the amount of fertilization based on government recommendations consist of 34 respondents or 44.73 percent. Another 42 respondents or 55.26 percent did not apply this. So it can be concluded that the accuracy of the amount is very ineffective in the farmer card program. The reality in the field shows that the amount of fertilization recommendations set by the government is in fact less than the amount of fertilization needs of farmers. This finding is also relevant to research conducted by Adiraputra (2021) which shows that the use of the amount of fertilizer varies greatly from low to more than the recommended amount of fertilizer set by the government.

## 3. Precise type

The types of fertilizer recommended by the government include urea, ZA, NPK, and organic fertilizer. The following is the level of accuracy of the type of fertilizer used according to card users in Muaradua Sub-district:

**Table 4.6.** Accuracy of Fertilizer Type for the Farmer Card Program in Muaradua District, 2024

No	Type Accuracy	Total Respondents (People)	Persentation (%)
1	Precise type	50	65,78
2	Not Right Type	26	34,21
	Total	76	100

Source : Primary Data, 2024

Based on Table 4.6, information can be obtained that 50 respondents or 65.78 percent used the five types of fertilizer in accordance with government recommendations. From the results of this study, the level of effectiveness in complying with subsidized fertilizer types can be assessed as effective. It can be concluded that there are more farmers who use the five types of fertilizer as recommended by the government. According to the

findings of Ramlayana (2020), the distribution of subsidized fertilizers can be in accordance with the type because in the RDKK concept, farmers determine the need for fertilizer types for the development of their farms. Therefore, the government can provide the need for each type of fertilizer to help increase their agricultural production.

#### 4. Accurate Place

The right place is when farmers obtain subsidized fertilizer at an official shop that is located close to their residence or farm location. South OKU district has 172 complete fertilizer kiosks (KPL) located in 19 sub-districts. In Muaradua sub-district alone, there are 32 KPLs that provide subsidized fertilizer. The following is the level of accuracy of where card users get subsidized fertilizer in Muaradua sub-district:

Table 4.7. Accuracy of Fertilizer Location for the Tani Card Program in Muaradua District, 2024

No	Place Accuracy	Total Respondents (People)	Persentation (%)
1	Precise place	70	92,10
2	Not Precise Place	6	07,89
	Total	76	100

Source : Primary Data (processed), 2024

Based on the data from Table 4.7, it can be seen that a total of 70 respondents or 92.10 per cent obtained fertilizer subsidies from the nearest official shop to their residence or farm location. Only 6 respondents or 07.89 per cent obtained subsidized fertilizer from other places that were not classified as official shops around the place of residence or farm location. So, it can be concluded that the accuracy of the place in the distribution of subsidized fertilizers in Muaradua District is very effective.

#### 5. Precise Quality

Appropriate quality refers to the situation where farmers receive standardized quality fertilizers from the fertilizer manufacturer, which are set by the fertilizer manufacturer. Farmers must receive fertilizers that have good quality standards in order to increase the productivity of optimal farmland. The fertilizer received must be of good quality in order to increase the productivity of agricultural land to the maximum. The following is the level of accuracy of the quality of subsidized fertilizer according to card users in Muaradua District:

Tabel 4.8. Ketepatan Mutu Pupuk Program Kartu Tani di Kecamatan Muaradua, 2024

No	Quality Accuracy	Total Respondents (People)	Persentase (%)
1	Right Quality	44	57,89
2	Not Right Quality	32	42,10
	Total	76	100

Source : Primary Data (processed), 2024

Data from Table 4.8, it can be concluded that 44 respondents or 57.89 per cent obtained quality subsidized fertilizer as stipulated by the government. Indications of the quality of subsidized fertilizer can be identified through the label on the package, weight, color, and type of content in the fertilizer. On the other hand, 32 respondents or 42.10 per cent experienced a mismatch of subsidized fertilizer with the quality standards set by the government. These results indicate that farmers' knowledge of the quality of subsidized

fertilizers is still lacking, which can be seen from the physical comparison and results of using subsidized fertilizers of various types. The level of effectiveness in achieving quality accuracy is stated as ineffective, which is caused by the lack of understanding possessed by farmers.

## 6. Punctuality

Timely refers to a condition where farmers receive the fertilizer ration according to their needs at the right time, usually before the planting period begins, such as during tillage. The following is the level of timeliness in subsidized fertilizer distribution according to card users in Muaradua Sub-district:

Tabel 4.9. Ketepatan Waktu Pupuk Program Kartu Tani di Kecamatan Muaradua, 2024

No	Timeliness	Total Respondents (People)	Persentation (%)
1	Time Accuracy	24	31,57
2	Not Time Accuracy	52	68,42
	Total	76	100

Sumber : Data Primer, 2024

Based on Table 4.9, it can be concluded that a total of 24 respondents or 31.57 per cent received fertilizer on time. Another 52 respondents or 68.42 per cent experienced delays in getting fertilizer on time, which shows that many farmers still did not receive fertilizer before the planting period. The effectiveness of time in achieving timeliness is declared ineffective. Nugroho (2021) explains that delays in the provision of subsidized fertilizers are caused by long queues due to high demand during the planting season, as well as the slowness of farmer groups in redeeming subsidized fertilizers. This causes farmer members to not receive subsidized fertilizer in a timely manner..

## CONCLUSION

Based on the results of the analysis conducted, it can be concluded that the effectiveness of the farmer card in Muara Dua District, South Ogan Komering Ulu Regency, is assessed by six benchmarks including price, quantity, type, place, quality, and time. It was found that the accuracy of price, type, and place in the distribution of subsidized fertilizer is considered effective. However, the timeliness, quality, and quantity of subsidized fertilizer were considered ineffective.

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