FACTORS AFFECTING FARMERS MOTIVATION IN INQUIRING DUCK FARM CREDIT
(A Case Study in Cirebon, West Java)

(FAKTOR-FAKTOR YANG MEMPENGARUHI MOTIVASI PETERNAK DALAM MEMPEROLEH KREDIT UNTUK USAHA PETERNAKAN ITIK – STUDI KASUS DI CIREBON, JAWA BARAT)

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ABSTRACT

Ducks farming play an important role on the income of traditional farmers. Cirebon district is one of the areas with high potential for duck farm agribusiness. Traditional duck farmers normally lack in capitals; hence a loan from government is required. Distribution of government loan needs a motivation from recipients. This study was aimed to determine factors that affecting motivation of farmers in looking for loan for duck agribusiness. The study was carried out at Kroya village, Kapetakan - Cirebon in 1996. The results showed that motivations in obtaining capital loan for duck farming were affected by farmer's characteristics and their social behaviors. High levels of motivation were occurred in farmer's oftenly visited by extension workers, frequently communicating with credit officer and actively involved in social organizations. Farmers that frequently communicate with extension workers were those with higher education and income levels. Farmers that frequently visited credit officers were older people and higher income.

Key words: *Change agent, communication, duck farmer, credit.*

ABSTRAK

Usaha peternakan itik memiliki peran yang tidak kecil bagi sumber pendapatan di daerah pedesaan. Kabupaten Cirebon merupakan salah satu wilayah yang potensial untuk mengembangkan usaha ternak itik. Usaha peternakan itik di pedesaan umumnya memiliki keterbatasan modal, sehingga memerlukan bantuan kredit dari pemerintah. Pelaksanaan pemberian kredit memerlukan adanya motivasi dari khalayak sasaran penyebaran kredit tersebut. Penelitian ini bertujuan untuk menentukan seberapa jauh faktor faktor karakteristik dan perilaku sosial mempengaruhi motivasi peternak untuk mengambil kredit. Penelitian dilakukan di desa Kroya, Kecamatan Kapetakan, Cirebon, pada tahun 1996. Hasil penelitian menunjukkan bahwa motivasi peternak mengambil kredit dipengaruhi oleh faktor karakteristik dan perilaku sosial. Tingkat motivasi yang tinggi terdapat pada peternak yang sering dikunjungi penyuluh, sering berkomunikasi dengan petugas kredit dan aktif mengikuti organisasi kemasyarakatan. Peternak yang sering berkomunikasi dengan penyuluh adalah peternak yang mempunyai pendidikan dan pendapatan tinggi. Peternak yang sering mengunjungi petugas kredit adalah peternak yang relatif tua dan berpendapatan tinggi.

Kata kunci : *Perubahan sosial, komunikasi, kredit, peternak itik.*

INTRODUCTION

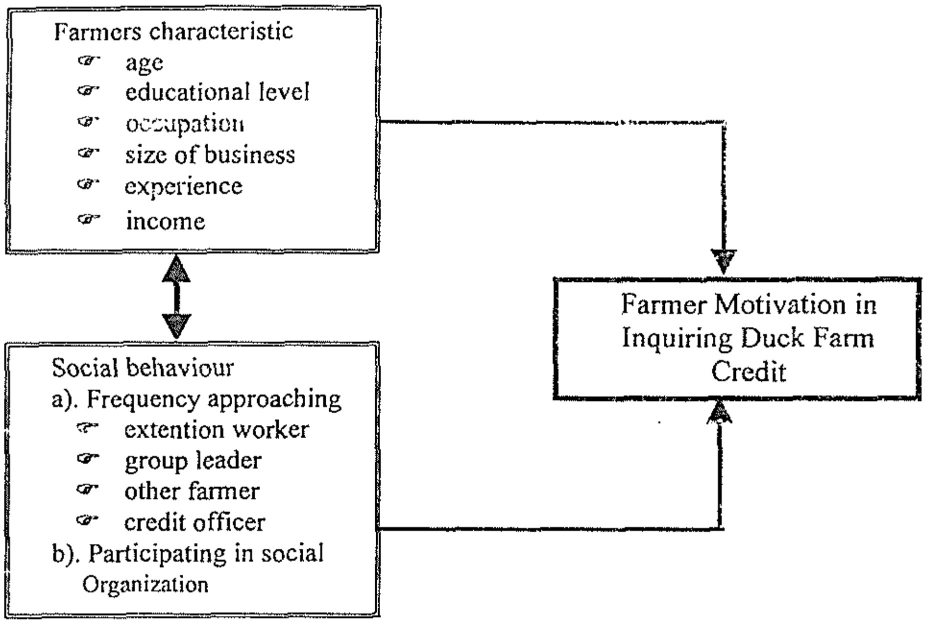
Duck farm development in Indonesia play an important role to be an alternative income source among the farmer community in rural area. Cirebon is one of potential area for duck farm business. With the passing time, the pressure of growing duck farm economic, and low of capital owning rate, indicated ample demand for duck farm investment. Credit, especially a reliable source of working capital, dispersed against 'collateral substitutes' *such as standing in the community, group guarantees or compulsory savings* (Remenyi and Quinones, 2000). Credit as a microfinance services, should provide options to minimize poverty among the farmer lives, and to invest in income generating activities with risk levels appropriate to the household basic needs security (Wright, 2000). Main issue in this particular business is facing restrictions, such as capital owning. Overcoming this restriction, the government obliges to launch a credit facility.

Motivation is an initiation and predisposing individually to earn something, especially knowledge (Rogers, 1981). Farmer motivation in inquiring credit becomes a requirement to the government to launch the duck farm credit facility selectively. Blumler (1980) recognized motive oriented consisted of: cognitive, diversified, and indetity personal oriented. Cognitive oriented included the need of information and knowledge. Diversified oriented is a need for entertainment. Identity personal is closed related to individual characteristics. Motive in this study is concentrated to the two main factors: characteristics and social behavior as an orientation to pursue information.

Thus this study is focused on the factors effecting farmers motivation in inquiring duck farm credit, consisted of two main factors: farmer characteristics and social behavior.

MATERIALS AND METHODS

Along the objective, were examined duck farmers in Kroya village, Cirebon, where duck farms were most populated from large to small size. The sample of 40 duck farmers were chosen randomly. Questioners survey was conducted by way of interviewing them in 1996. Matrix correlation is applied to statistically compare differences among variables. Theoretical framework of the study described as follows: **(Figure 1)**



Note: Farmer characteristics and social behavior are independent variables
Farmer motivation is dependent variable

Figure 1. Theoretical framework diagram

RESULT AND DISCUSSION

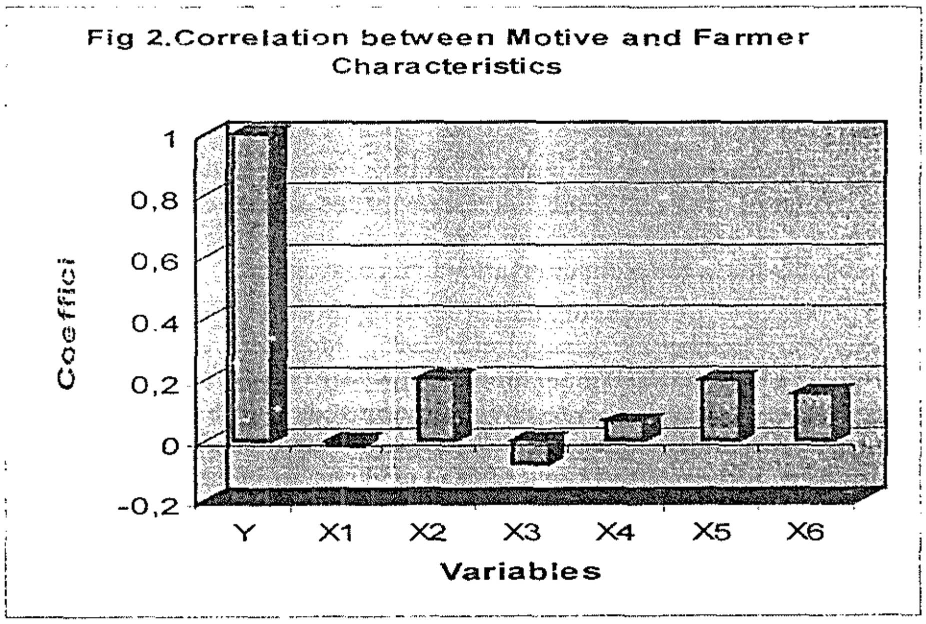
The Study Village

The study village, Kroya, is located in Kapetakan district, Cirebon, about 139 km from Bandung, - the capital of West Java province. It is 8 km from the capital district. The paddy rice is field in this area were 178.5 hectares, where the duck farm runs as part-timer job. Farmer population wass around 1,093 out of total population 3,172 people (Village statistics, 1990). Duck farms were categorized in three groups i.e., (1) breeding farm, (2) rearing farm, and (3) layer farm. Most of the farm were run as family business, i.e., labors were mainly family members.

Duck farm credit amounted from 750,000 to 1,500,000 rupiah per credit unit obtained from the Indonesian People Bank (Bank Rakyat Indonesia), a state bank. Most of the farmer applies this credit through group leader and cooperative. Extension worker and credit officer were functioned as an information source to the farmer.

Farmer Characteristics

Motivation can play a role between farmer and change agent. It constitutes a primary effort to inquire credit among the farmers. Morgan and King (1986) define the motivation as a cycling process consists of three aspects: (1) Motive, (2) Objective, and (3) Instrumental behavior. Motive is induced by objective and creates an instrumentally behavior. Result of this study indicated that characteristics affect motive either positive or negative. The process is described as shown in Fig. 2.



Note: Y = motive
X1 = age
X2 = educational level
X3 = main occupation
X4 = *size of business*
X5 = experience
X6 = income

Fig 2. Correlation between Motive and Farmer Characteristic

Correlation test is used to identify the statistically significant between motive and characteristic aspects. It could be summed up as follows:

1) Most of the respondent were young (22 - 35 year old) and categorized as productive farmer. Age factor showed negative relationship. It means that, the younger farmers were much easier adopting new innovation, such as credit, and they tended to be more motivated to request credit than the elder farmer did.

2) Educational levels were varied (ranged from illiterate to university graduated). Most of the respondent were primary school graduate (45%). It is concluded that livestock farmer holds a lower educational level, and they tend to refuse adopting a new innovation. This indicated that the higher educated farmer is more motivated to request credit than the lower educated farmer.

3) The main occupation of the respondent was diverse, although most of them engaged in duck farm activity (60%). Main occupation factor mentioned the negative *relationship to motive. It means that the part time* duck farmer is more motivated to request credit than the full time farmer did, because they need to develop their business as well. As the consequence, their business needs to be supported in capital rising, such as credit.

4) Size of business refers to number of duck owned. Averaged number of duck owned was 1,137 duck, and most of the farmer owned ducks less than the average. However, this circumstances indicated that the bigger size of business, the more motivation to request credit.

5) Experiences as the accumulation of learning process to respond positively to a new innovation (Inaugurati, 1985). Most of the farmers have experienced in duck farming around nine-year. Duck farm as a full time job is newly developed recently. It means the more experienced the farmer, the more motivation to request the credit. Experienced farmer tended to recognize the benefit of the credit as an input to develop their business.

6) Traditionally, duck farm as a small business was typically indicated by income. Total income average was 369,867 rupiah, this circumstance meant that the farmer needed a capital loan to support their business. The higher the income, the more motivated to request credit. The higher income enabling farmer to repay the credit. The higher income farmer were almost high school graduated, therefore they were really understood the procedure to apply credit.

Sakkar (1998) indicated that a person in the way he decides whether to accept or refuse an innovation, some factors would be influenced supports this motive. The factors were habit, social prejudice, and entrepreneurial caution that may lead to a conservative attitude the part of individual and prevent adoption of *even the most advanced techniques and equipment available.* Such factors are empirically relevant to a certain circumstance - in this case duck farm.

Farmer Social Behaviors

Social behavior is apparently the communication behavior of the farmer in inquiring duck farm credit. Donaldson and Scannell (1992) defined the

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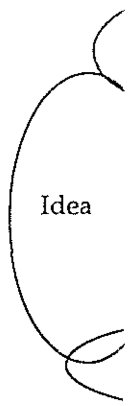

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communication is *the mutual exchange of information and understanding by any effective means.* What we are saying is that to be effective, communication must have mutually of understanding. Giving information is not enough; just because a person hears does not necessarily mean that person also understands. Ended the *definition "by any effective means"* emphasized the communication can be spoken, written, heard or seen. Goals of the communication are: (1) To *change behavior* – through effective communication, the pattern of behavior can be altered, (2) *To get action,* and (3) *To give information.* The communication process will be linked up in a chain as follows: **(Fig.3)**

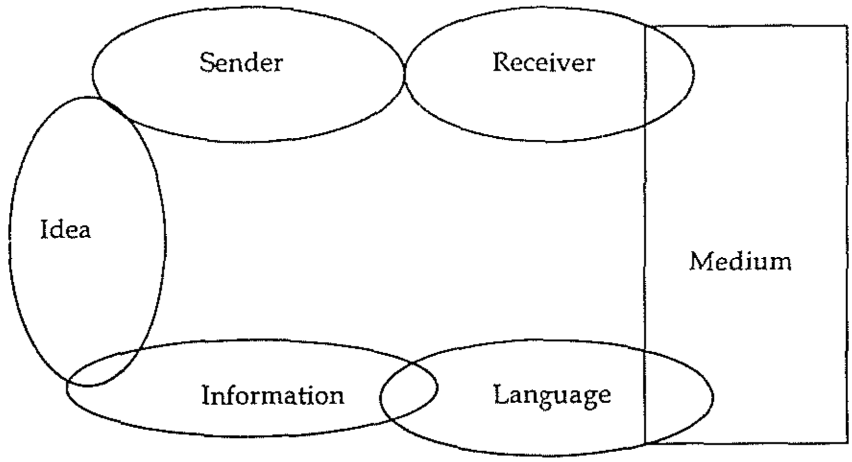
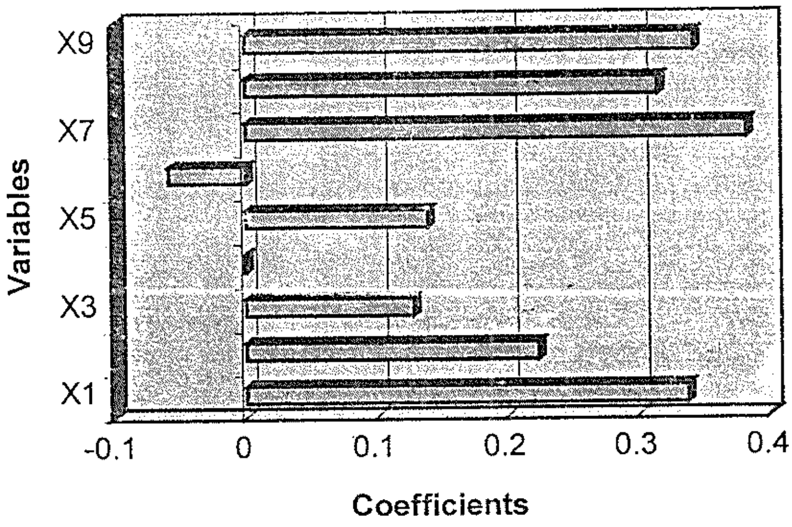


Fig.3.A communication chain
Source: Donaldson and Scannell, (1992)

The sender is totally responsible for the sturdiness of the chain, must able to express the idea in words or symbols that can easily understand. The sender is functioned extension worker, group leader, credit officer, or other farmer. The receiver is the farmer, as the learner, it is difficult to ascertain whether each person completely and fully understands the information. By learning their background, the change agent can tailor the content of information to the wants and needs of the farmer. The change agent should select media carefully to strengthen the extension method. It is worthy to remember that audiovisual aids are just that --aids—and used strategically to strengthen the communication chain. As shown, the chain is a closed system. The sender and receiver should obviously in tune with each other.

Social behavior factors affecting motivation is described as follows **(Fig. 4)**.

Fig.4 Correlation between social behavior and motive



Matrices correlation test was used to identify the statistically relationship between social behavior aspects and motive. Social behavior aspects were:

1. X1 = Frequency being approached by extension worker
2. X2 = Frequency approaching extension worker
3. X3 = Frequency being approached by group leader
4. X4 = Frequency approaching group leader
5. X5 = Frequency being approached by other farmer
6. X6 = Frequency approaching other farmer
7. X7 = Frequency being approached by credit officer
8. X8 = Frequency approaching credit officer
9. X9 = Participating in social organization.

Result of the correlation test could be summed up as follows:

1. Farmers were not approaching but more being approached by extension workers. Credibility of information is likely to be the main reason for such being active, because extension worker is an institutional agent as well as the formal agent representing the government.
2. Farmers were more being approached by group leader, instead of approaching to group leader. Credibility of information is likely to be the main reason for such being passive. Farmers' group hold weekly meeting at which they exchange ideas on farming problems.

3. As to other farmers as an agent, there was a difference between the way of approaching. Farmers prefer to be approached by other farmer, rather than to approaching. It means that farmers rarely communicate with one another in the case of duck farmer. It probably because they have the same experience in duck farming.
4. Credit officer becomes the most credible source of information on credit. Credit officer were either approaching or being approached by farmers. Credibility of information is likely to be the main reason for such being active.
5. Participating in social organization becomes an important factor in improving the farmer motive to request the credit, because member of the organization is one of the requirements to get credit.
6. Frequency of being approached by extension worker and credit officer, as well as approaching credit officer is significantly influence farmer motivation to request credit. Participating actively in social organization also magnifies this circumstance.

Farmer motive to request credit is quite related to some aspects of social behavior, such as approaching to extension worker and credit officer. Communicating to both extension worker and credit officer was merely depend on the content of topic message. The most interesting topic exchanged through communication channels are shown in **Table 1.**

Table 1. The main interested topics discussed by farmers

No	Topics	Extension worker (%)	Group leader (%)	Other farmer (%)	Credit officer (%)
1.	Farm business	10	12	4.5	66.7
2.	Animal health	30	4	18.2	0
3.	Duck production	0	0	22.7	11.1
4.	Marketing	10	56	18.2	11.1
5.	Selection/breeding	10	8	4.5	0
6.	Farm recording	0	4	0	0
7.	Credit	20	0	4.5	11.1
8.	Hatching	20	16	18.2	0

It seems that major topics are limited to *farm business, animal health, marketing, credit, and hatching.* The most credible communication sources are extension workers and other farmers. Comparatively, communication was practiced among farmers, and is enabling farmers to increase their motive to request credit. In any case the farmers were interested in credit information.

It is concluded that:

1) The younger farmer tended to be more motivated to request credit than the older farmer. Part time farmers were more motivated than the full time farmers. Larger farm size farmer, more experienced, higher educated, and higher income were more motivated in requesting credit.
2) The more often farmers visited by extension workers and credit officers, and more active participating in social organization, the higher their motivation to request credit. The more frequent farmer visited by extension workers, and by both group leader and other farmers, the higher motivated to request credit. However, the more frequent they visited group leader and other farmers, the less motivated to request credit.
3) The higher educated farmers were more frequent to communicate with extension workers and other farmers. The higher income farmers were more frequent to communicate with either extension worker or credit officer, and most of them were actively participating in social organization

CONCLUSIONS

Farmers motivation in inquiring duck farm credit were affected by their characteristics, mainly: educational level, income, and age. The higher motivated farmers in inquiring duck farm credit were: the more frequent to communicate with either extension worker or credit officer, and participating in social organization as social behavior aspects. Social behavior aspects indicated the more influencing to motive, than the characteristic aspects.

Increasing farmer motivation to request duck farmer can be assessed through communication process with either formal or informal channel.

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