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## Evaluation of the Kartu Tani Program in Optimizing the Distribution of Subsidized Fertilizers for Farmers in Banyumas Regency, Central Java Province

### Abstract

The Governor of Central Java Province initiated the Kartu Tani Program to realize the distribution, control, and supervision of subsidized fertilizers for farmers. However, there are still problems with implementing this program from the farmers, KPL and distributors, related agencies, and third parties, BRI Bank. This article discussed the evaluation of the Kartu Tani Program in Banyumas Regency. Using the Quasi Qualitative Design (QQD), the data was obtained from various documents, observations, and interviews. This article also used Manual Data Analysis Procedure (MDAP). We show that many complaints regarding the Kartu Tani are still entered into the Banyumas Regency complaint hotline, but most of these complaints can be resolved. To overcome some of these obstacles, the Department of Agriculture and Food Security of Banyumas Regency carried out a series of strategies to implement the Kartu Tani Program optimally. So, The Kartu Tani program is considered the right solution for optimizing the distribution of subsidized fertilizers to farmers in the Banyumas Regency.

**Keywords:** Fertilizer distribution, Kartu Tani, Optimization, Policy evaluation.

### I. INTRODUCTION

Agriculture is a significant financial contributor to the Indonesian economy. According to the Ministry of Agriculture (Kementan), amid the Covid-19 pandemic, the agricultural sector has contributed significantly to the national economy. Based on data from the Central Statistics Agency, year-on-year growth in the farming sector in the fourth quarter of 2020 was 2.59 percent, 10.47 percent of which was supported by the food crops sub-sector, including rice (Tempo. com, 2021). In contrast to these achievements, Indonesia's agricultural sector still has many problems. If you look at the phenomena directly in the field, farmers still face many issues (Fanani et al., 2022). The problems are the scarcity of subsidized fertilizers, delays in fertilizer distribution, inaccuracy targeting, and overpriced provision (Chakim, 2020). Through the Ministry of Agriculture (Kementan), the government seeks to overcome the shortages of subsidized fertilizers by issuing several policies related to subsidized fertilizers. Some of these policies include the Bimas and Inmas program (1969), the gas cost subsidy incentive for fertilizer producers (2002), the policy on the application of fertilizer HET (Highest Retail Cost) (2006), the replacement of subsidized fertilizer supply companies, farmer group subsidies, to Kartu Tani Program.

The Kartu Tani Program is a program initiated by the Governor of Central Java Province to realize the distribution, control, and supervision of subsidized fertilizers for farmers. This program's implementation depends on 6 (six) principles of the right amount, type, time, place, quality, and cost. This program also provides banking services for Central Java farmers (Jatengprov.go.id, 2017). Department of Agriculture and Food Security of Banyumas Regency has distributed Kartu Tani to registered farmers in the Indonesian Agricultural Information System (SINPI) by collecting data and inputting farmers' data needs in the Definitive Plan for Group Needs (RDKK).

### II. LITERATURE REVIEW

An evaluation process contains at least several dimensions that must be considered in conducting an evaluation, namely the impact of policies on the public problems of a target group, the result of policies on groups outside the target group, the impact of policies on the current era and the future era (Kiu, 2018). (William N Dunn, 2003) suggests that there are criteria in policy evaluation, namely:

1. Effectiveness is whether a policy can achieve its objectives of the policy.
2. Efficiency is the amount of effort needed to achieve the level of effectiveness.

**Commented [ma1]:** We should be **The evaluation** show that...

**Commented [ma2]:** 1. Judulnya EVALUASI Program, mestinya di Abstract berisi hasil evaluasi program, jika ada keberhasilan ditunjukkan dimana, jika ada kendala disebutkan juga secara singkat, diperlukan kesesuaian judul dan isi.. silakan diperbaiki sesuai judul temuan hasil evaluasi, jika melihat isi ada 6 yang perlu dievaluasi dari program ini yaitu amount, type, time, place, quality, and cost. Ini yang dianalisis secara QQD yang dikombinasikan dengan MDAP menggunakan teori kebijakan Suchman dan kriteria Dunn.

2. KPL mesti dipanjangkan, setelah itu untuk selanjutnya KPL bisa disingkat

**Commented [ma3]:** Kata kunci manfaatnya agar saat dilakukan pencarian di search engine dapat langsung rujuk ke paper/jurnal anda, sehingga kata kunci tdk perlu mengulang yang ada pada judul karena judul sudah menjadi kategori yang pasti di 'search'. Sehingga manfaat kata kunci tidak banyak jika mengulang judul, mesti bijak dalam memasukkan kata kunci yang tepat

**Commented [ma4]:** Sebaiknya di hasil ada dibahas khusus pada judul evaluasi program... pada bagian itu sudah disebutkan namun belum dalam sebagaimana QQD yaitu jumlah serapan pupuk, Type (jenis pupuk), lokasi program (Banyumas), waktu implementasi, quality program dan biaya (baik jika bisa disebutkan HET nilainya berapa), untuk HET ini apakah ada yang menjual dibawah HET, setidaknya dijelaskan harga terendah dan tertinggi setiap pupuk di lokasi riset

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3. Adequacy is the achievement of results in solving problems.
4. Alignment is the equitable distribution of costs and benefits to the target group.
5. Responsiveness is the achievement of a policy addressing the needs, preferences, or values of particular groups of people.
6. Accuracy is the value of the desired policy objective

In addition, there are four evaluation techniques, according to Finsterbusch and Motz (Subarsono, 2015), namely

1. Single program After-Only is based on the target group's conditions after implementation.
2. Single Program Before-After is based on the target group conditions before and after the program's implementation in terms of its changes.
3. Comparative After-Only analogizes the differences between target groups and non-target groups.
4. Comparative Before-After is based on the target group and the impact received before and after the program's implementation.

The policy is a systematic process. So that in conducting an evaluation, it is necessary to pay attention to the steps in the evaluation. Suchman in (Winarno 2014) stated that there are 6 (six) policy evaluation steps, namely identification of program objectives, problem analysis, description and standardization of activities, measurement of the level of change that occurs, and determining whether the observed changes are the impact of the program or other factors and some indicators to determine the existence of an effect.

This study uses the Comparative Before-After technique based on the Suchman policy evaluation steps and Dunn policy evaluation criteria so that valid evaluation results can be produced.

The Kartu Tani Program is a form of policy issued by the government. Public policy is a government activity where the community must participate, whether the government carries out an act or not. The policy is a way of controlling and defining something the government must implement in a problem, the triggers, and the effects of the public policy. The public policy process is a series of stages, from formulating to evaluating public policies. Before the policy formulation stage, the agenda-setting stage is followed by the policy formulation stage. The policy adoption process to policy implementation or policy implementation, and the last stage is the policy evaluation stage.

Evaluation is a way of understanding to assess an action, activity, or program carried out, whether it is by the objectives or plans. Evaluation is also a process for making decision options by planning, obtaining, and providing the information needed. Evaluation includes receiving information for use in judging the worth of a program, product, procedure, or objective or the potential utility of alternative approaches designed to attain specified goals (Hajaroh, 2018). This opinion defines evaluation, namely the determination of value (worth) related to a matter, namely the accumulation of facts used in determining the value of the success of an agenda, results, procedures, objectives, or potential uses of alternative planning to maintain a particular plan. Policy evaluation has several roles in the policy analysis process. These roles include providing valid information related to policy performance, clarifying and critiquing values that underlie the selection of goals and targets, and contributing to policy analysis methods.

Agriculture is one of the sectors of the community's economy for production and consumption needs. Indonesian Government Law Number 19 of 2013 About the Protection and Empowerment of Farmers explains agriculture is the activity of managing living natural resources with the help of technology, modes, human resources, and management. It produces commodities, such as food crops, horticulture, plantations, and livestock in an agroecosystem. Mosher also argues, "Agricultural development is a part of economic development and society in general" (Sudalmi, 2010).

The concept of agricultural development is defined as a description of all natural resource management efforts to improve farmers' welfare through environmentally friendly ways. According to Mosher, there are 5 (five) main requirements in the concept of agricultural development, namely: (Sudalmi, 2010)

1. The existence of a market for farming products.
2. Technological developments.
3. Availability of local production materials and tools.
4. The existence of production stimulants for farmers.
5. Transportation smooth and continuous.

In this case, the government issued an agricultural policy in the form of the Kartu Tani Program to carry out one of the above

**Commented [ma5]:** teori ini yang dipakai dalam proses evaluasi program, mesti terlihat digunakan pada temuan penelitian di bab hasil namun setelah membaca hasil hanya teori Suchman dan QQD yang tergambar dalam hasil. Langkah kebijakan Dunn saran saya dihapus saja. Berpegang pada teori Suchman

development requirements, namely the availability of materials in the form of subsidized fertilizer for farmers and efforts to optimize the distribution process.

### III. METHOD

This article used the Quasi Qualitative Design (QQD) or Semi Qualitative method. The side of positivism is seen when starting deductive research using theory. When it enters the data analysis stage, the technique turns inductively through how the researcher analyzes the data. According to (Bungin, 2020), Quasi Qualitative Design has the following steps: searching for the problem, literature review, founding the gap, constructing hypotheses, planning data sources and constructing data collections method, data collection, keeping a diary, transcript, coding, themes, categorization, and memos, constructing and confirmation theory, constructing new theory (Bungin, 2020).

The primary data in this article were obtained by conducting observations and interviews with informants. Informants were selected using purposive sampling and snowball sampling techniques. Observations are made by going directly to the field by looking at the transaction process using the Kartu Tani at the nearest KPL. Secondary data were obtained from notes during observation, archives, and several supporting documents received at the Banyumas Regency Agriculture and Food Security Service and the District Agricultural Extension Agency (BPP) Office. In addition, documentation during the research can also be used as a secondary data source for this article. The data analysis used Manual Data Analysis Procedure (MDAP) to find a more comprehensive problem solution.

### IV. RESULT AND DISCUSSION

#### Evaluation of the Implementation of The Kartu Tani Program in Banyumas Regency

The information from the Bureau of Infrastructure and Natural Resources website in Central Java Province stated that Kartu Tani is a Bank Rakyat Indonesia (BRI) co-branded debit card. This card informs the subsidized fertilizer allocations and payment transactions in BRI Electronic Data Capture (EDC) machine. It is also placed at retailers and is generally helpful for all banking transactions (Jatengprov.go.id, 2017).

This program was initiated to realize the distribution of subsidized fertilizers by Principle 6 (Six) Right (right amount, type, time, place, quality, and cost) and provide banking services for farmers in Central Java. The fertilizers included in the Kartu Tani Program are urea, NPK, SP, ZA, and organic. The Kartu Tani Program was first implemented as a trial in Batang Regency, Central Java, in 2015. After

evaluating its implementation, the Governor of Central Java Instruction No. 81 of 2017 was issued regarding the Use of Kartu Tani in the Redemption of Subsidized Fertilizers in Central Java Province, which requires the use of Kartu Tani for all farmers in Central Java.

Until 2017, it was reported that all districts in Central Java had used the Kartu Tani to redeem subsidized fertilizers. In 2020, through the Minister of Agriculture Regulation Number 01 of 2020, concerned with the Location and Highest Retail Cost of Subsidized Fertilizers in the Agricultural Sector for Fiscal Year 2020, the Kartu Tani Program was officially adopted as a national policy program in agriculture. In this way, the Kartu Tani Program was formally implemented for farmers throughout Indonesia.

Banyumas Regency has implemented the Kartu Tani since 2017 but has not fully used the Kartu Tani to redeem subsidized fertilizers. It means that there is still tolerance from the Department of Agriculture and Food Security of Banyumas Regency for farmers who do not have a Kartu Tani to be able to buy subsidized fertilizer without a Kartu Tani. In 2020, the implementation of the Kartu Tani in Banyumas Regency has 100 percent used Kartu Tani in redeeming subsidized fertilizers based on the Circular Letter of the Directorate General of Agricultural Infrastructure and Facilities of the Ministry of Agriculture Number 510.1/SR.340/B.5.2/08/2020 concern in Fertilizer Subsidy Governance, for the contents of the circular, including:

1. Redemption of subsidized fertilizer must use a card. Farming and collection using the Dashboard Bank in the distribution of subsidized fertilizers.
2. Implementation of the Kartu Tani in 2020 is set for the Java, Madura, Sumbawa, and West Sumbawa regions as of September 1, 2020, and in 2021 it is mandatory throughout Indonesia.

Based on the letter, it is officially mandatory to use the Kartu Tani in redeeming subsidized fertilizers for farmers in Banyumas Regency. The following memos will explain the result of Kartu Tani's implementation.



**Commented [ma6]:** Kriteria sampling yang dipilih secara purposive apa yaa, tolong diuraikan purposive yang dimaksud, mis. 1 sudah memiliki kartu tani sejak tahun...., 2. Petani yang mengusahakan tanaman ...., 3 petani yang luas lahannya ... m2, dll  
Sebaiknya semua informan disebutkan kategori dan jumlahnya, petani ... org, PPL, distributor, BRI dll

**Commented [ma7]:** Yang menggunakan Teknik snowball ini sampling yang mana.. dan bagaimana caranya menemukan sampling secara snowball mesti clear dijelaskan

**Commented [ma8]:** Gambar ini tidak terbaca dengan baik, belum ada keterangan gambar makna dari garis yang menghubungkan dibuat lebih besar agar terbaca

**Figure 1. Memos results of the evaluation of Kartu Tani Program in Banyumas Regency**

The memo above is one of the stages in the data processing process that is carried out after the research. Memos describe the research results in the form of mind mapping used by researchers in making a discussion framework and conclusions from the research they do.

Implementing the Kartu Tani Program in Banyumas Regency has been carried out under existing regulations and mechanisms. In 2020, Banyumas Regency obligated all farmers to use the Kartu Tani to redeem subsidized fertilizers. There is no more extended tolerance for farmers who do not have a Kartu Tani to redeem subsidized fertilizer.

The level of knowledge of farmers about the existence of the Kartu Tani Program is considered good. Most farmers know what the Kartu Tani Program is and the function of the presence of the Kartu Tani. From the results of interviews that have been conducted, most of the farmers said that Kartu Tani is a program given by the Central Government, especially the Ministry of Agriculture, to farmers to redeem subsidized fertilizers. Most farmers know that using this Kartu Tani is obligatory for them to buy and save subsidized fertilizers.

Kartu Tani provides several impacts for farmers and other program-implementing components. Based on interviews conducted with several farmers in Patikraja and Kebasen sub-districts, with the Kartu Tani, farmers find it easier to find and buy subsidized fertilizers. Previously, farmers had difficulty finding subsidized fertilizers. The distance of the kiosk increases the cost of purchasing fertilizer. If there is a fertilizer shortage, farmers are forced to look for fertilizer outside the Regency area to get fertilizer; that's all at a very high cost. However, after the existence of the Kartu Tani, farmers experienced many conveniences, including the relatively low price of fertilizer, the fertilizer quota, and the location of the fertilizer seller, who was sure because the plots were based on the site of residents and farmer groups. Not only farmers, fertilizer sellers, and distributors also benefit from the Kartu Tani. It is easier for fertilizer sellers to make reports on subsidized fertilizer sales to be reported to distributors. Fertilizer sellers only collect fertilizer purchase receipts for further recapitulation per month. Besides that, it is also easier for fertilizer

sellers because distributors always send fertilizer again when the fertilizer stock at the kiosk is running low. It is because the fertilizer quota at the booth can be monitored through the dashboard of the EDC machine used in the transaction process using a Kartu Tani.

Kartu Tani does provide many benefits to its users. However, on the other hand, Kartu Tani has several drawbacks that give rise to obstacles and obstacles in its implementation. The shortcomings of the Kartu Tani include the mechanism of the Kartu Tani, which is considered complicated. According to several District Agricultural Field Extension Officers (PPL) tasked with assisting farmers in collecting and registering Kartu Tani, the mechanism for submitting and registering Kartu Tani is considered too complicated. Why is that? Looking back at the target of this Kartu Tani Program, namely farmers, the mechanism is considered quite difficult. The background farmers, primarily elderly with a minimum level of education, are one of the reasons for this. According to PPL, many farmers feel inferior and are afraid to deal with the banking sector. Besides, many farmers wrongly perceive savings as obligatory in the Kartu Tani. Apart from the farmers, the PPL also found it difficult with the existing mechanism.

All data collection and submission of Kartu Tani are carried out by PPLs, even though their number is limited. Not to mention the system that is not opened at any time. It adds to the PPL's burden when problems occur in the registration of the Kartu Tani. The Kartu Tani uses a SIMPI (Indonesian Agricultural Management Information System) owned by BRI and eRDKK. It is an electronic system that includes a farmer profile in a farmer group and a definitive plan for the needs of the farmer group, starting from farmer data, land area, and farmers' fertilizer needs. All of that is contained in the eRDKK. Both SIMPI and eRDKK systems do not open at any time, usually in the middle of the year, to open new registrations. In addition to the time that is not opened at any time, the mechanism for registration and data collection of Kartu Tani also changes frequently, from initially only through eRDKK and SIMPI now having to go through eRDKK, Simluhtan to SIMPI. The frequent changes in these mechanisms create data confusion and double for PPLs, not to mention the limited number in each sub-district.

The second drawback of Kartu Tani concerns a third party implementing Kartu Tani,

namely the bank. Banyumas Regency cooperates with BRI bank in implementing the Kartu Tani program. In this case, BRI bank is a provider of banking services and a provider of EDC machines for subsidized fertilizer transactions using the Kartu Tani. As a partner of the Kartu Tani Program in Banyumas Regency, all BRI bank units in each sub-district serve the printing of Kartu Tani. The mechanism is that the farmer has previously received a letter of recommendation from the District PPL as proof that the farmer has the right

No	Type of Fertilizer	Allocation	Realized	Percentage
1.	Urea	19.873.000	14.017.306,82	71%
2.	SP-36	881.000	532.791,5	60%
3.	ZA	85.000	70.072	82%
4.	NPK	11.000.000	10.817.472,44	98%
5.	Organik	1.711.000	1.549.965,2	88%

and can print the Kartu Tani. In this case, the card printing mechanism at each BRI bank unit is different. It makes most farmers feel confused and blame the sub-district PPL. There is no uniformity of printing mechanism between one bank unit and another.

The third drawback is the uninformative design of the Kartu Tani. The side of the Kartu Tani only lists the Kartu Tani number and the name of the owner farmer. The card owner's address is not recorded. It is to anticipate that if the farmer loses the card somewhere, the person who finds it can quickly return it. In addition, the addition of addresses is also intended so that farmers with the same name are not confused when printing cards. In addition to the less informative design, the Kartu Tani PIN is universal. It is feared that irresponsible persons could misuse it.

The fourth drawback is that the Kartu Tani in Banyumas Regency cannot be used to sell agricultural products. However, its implementation in Banyumas Regency is still focused on using 100 percent of the Kartu Tani and accelerating fertilizer absorption. It cannot be used for selling agricultural products.

Although Kartu Tani cannot be used to sell agricultural products, Kartu Tani can increase the absorption of subsidized fertilizer consumption in the Banyumas Regency. Based on data from the Department of Agriculture and Food Security of Banyumas Regency, the percentage of absorption of subsidized fertilizer using Kartu Tani in Banyumas Regency as of December 23, 2021, has increased a lot. Absorption of urea fertilizer is 71 percent, SP-36 fertilizer is 60 percent, ZA fertilizer is 82 percent, NPK fertilizer is 98 percent, and

organic fertilizer is 88 percent. This percentage compares the fertilizers' allocation and the fertilizers' realization in the field. The rate can be seen in the following table:

**Table 1**  
**Percentage Absorption of Subsidized Fertilizer Using Kartu Tani compared to Allocation in Banyumas Regency as of December 23, 2021**

Source: Department of Agriculture and Food Security of Banyumas Regency, 2021

The high absorption of fertilizers is due to the high demand for fertilizers. How did it happen? Because with the Kartu Tani, it is easy for farmers to get subsidized fertilizer, and the relatively much cheaper cost makes farmers prefer to buy fertilizer using the Kartu Tani. It also cannot be separated from the performance of other implementing components.

The implementing components of the Kartu Tani Program consist of the Department of Agriculture and Food Security, the Department of Trade, distributors, KPL (Complete Fertilizer Kiosk), PPL (Field Agricultural Extension), BRI Bank, and farmers. Each component has its duties and responsibilities. In this case, the Department of Trade is responsible for distributors and KPL. The Department of Agriculture and Food Security implements the Kartu Tani Program in Banyumas Regency and oversees the PPL in the Agricultural Extension Agency (BPP) in each sub-district. BRI Bank is a third party that provides EDC machines for transactions using the Kartu Tani. The performance of the Department of Agriculture and Food Security of Banyumas Regency is considered good, responsive, cooperative, solutive, and firm. They quickly respond to various kinds of complaints and obstacles and provide solutions to existing problems. The office also often conducts counseling, monitoring the implementation of the Kartu Tani Program in each sub-district. Not only that, but the office also provides several strategies to overcome various problems and obstacles in implementing the Kartu Tani Program in Banyumas Regency. The Department of Trade, which oversees the distributor and KPL, is responsible for the performance of the distributor and KPL. If there is

**Commented [ma10]:** Data ini penyerapan pupuk bersubsidi berdasarkan jenisnya setelah ada kartu tani, bgm dengan penyerapan pupuk bersubsidi sebelum ada kartu tani? Bukankah riset ini melihat kondisi sebelum dan sesudah ada kartu tani?

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a violation, then the one who takes over the settlement is the Department of Trade. Distributors and KPL cooperate in fulfilling fertilizer needs for farmers. KPL coordinates with the distributor if the supply of fertilizer is running low. According to several KPL owners, the distributor's performance is good, tends to be responsive and firm, and distributors do not hesitate to release their KPL status if the KPL is proven to have committed a violation.

Several farmers think that KPL's performance varies. Some KPLs are disciplined and cooperative, but there are also KPLs that are not disciplined. Disciplined and collaborative KPLs carry out transaction services for purchasing subsidized fertilizers according to operating hours, meaning discipline in service time. They also sell subsidized fertilizer according to HET (Highest Retail Cost) and only buy it using the Kartu Tani. Meanwhile, KPLs who are not disciplined, namely KPLs who carry out transaction services at will, sometimes sell subsidized fertilizers above the HET and even serve the purchase of subsidized fertilizers without using a Kartu Tani. The KPL party like this will be processed and removed from the KPL status by the Department of Trade. The third-party Kartu Tani, namely BRI Bank, is often in the spotlight of farmers and the Department of Agriculture. BRI is considered less responsive and lacks coordination with the Department of Agriculture and PPLs in the sub-districts. Responses to complaints regarding system problems and cards are not responded to quickly, so many farmers have registered for Kartu Tani. However, they have not been able to transact using Kartu Tani because the card still has problems. According to the Head of the Kartu Tani Section of the Banyumas Regency Agriculture and Food Security Service, Mrs. Pratiwi, the BRI is considered to have lacked coordination regarding the printing of the Kartu Tani. The office has often asked for data regarding the number of printed Kartu Tani, the problematic Kartu Tani, but the response from BRI is considered unsatisfactory. They tend to pass the task to another person in charge. It is also due to the absence of a teller or customer service that handles explicitly and serves Kartu Tani. In other words, Kartu Tani services are still combined with general banking services.

Several advantages and disadvantages, as well as the performance of incompetent parties, have caused several obstacles or obstacles in implementing the Kartu Tani Program in Banyumas Regency. Although it has been implemented under the existing mechanism, it cannot be denied that there are still obstacles to implementing the Kartu Tani Program. These obstacles and constraints come from various

components of implementing Kartu Tani. Some of these obstacles include :

a. Farmers

Several obstacles come from farmers during the implementation of the Kartu Tani. The constraints are, first, the perceptions of farmers who are afraid to use the Kartu Tani. Farmers tend to be scared to do banking-related activities. Their lousy perception of the Kartu Tani, which resembles an ATM debit card, has caused many farmers to be reluctant to register for the Kartu Tani at the beginning of the implementation. Second, the attitude of farmers who are less obedient. Some farmers are not disciplined in making transactions using the Kartu Tani. Some unscrupulous farmers abuse the existence of this Kartu Tani facility for personal gain. A farmer group also coordinates the Kartu Tani of its members. In one transaction, the farmer group uses more than one Kartu Tani belonging to its members because the fertilizer can be evenly distributed according to the size of the existing agricultural land. The third is the use of Kartu Tani for auto debit. Auto debit is a payment system that automatically reduces the balance in the account due to transactions made by customers. This automatic reduction in harmony does not happen immediately, but there has been a prior agreement between the bank and the customer (Lifepal.co.id, 2022). With the use of the Kartu Tani for auto debit, the balance entered into the Kartu Tani is constantly drained for the debit installments. So that the Kartu Tani cannot be used for subsidized fertilizer redemption transactions.

b. KPL (Complete Fertilizer Kiosk)

There are several obstacles in implementing the Kartu Tani Program originating from KPL. These obstacles include the first, the far distance of the fertilizer kiosk. Some farmers complain that the KPL is quite far from where they live. It impacts the additional transportation costs for a single purchase of fertilizer. The remote location also causes some farmers to choose to redeem fertilizer with a one-time-many redemption system. Still, this method clearly cannot be done considering the quota recorded on the Kartu Tani, the percentage that shows how much fertilizer quota can be redeemed. Second is the distributor's fertilizer delay because many farmers buy non-subsidized fertilizers at high

**Commented [ma11]:** Apakah ada data berapa persen KPL yang bermasalah, dan berapa banyak KPL yang sudah diproses dan dicabut izinnya selama program dilaksanakan di Banyumas?

costs. The distributor was late sending subsidized fertilizer supplies to KPL due to an error in the dashboard. It is usually due to a mistake in the EDC (Electronic Data Capture) system that did not input data related to the Kartu Tani conducting transactions. In the EDC system, there was no reduction in fertilizer quota due to trades, but at the kiosk, transactions occur, and fertilizer is reduced. Third, there are KPL elements that sell subsidized fertilizers above the HET. It is detrimental to farmers because several KPL elements sell subsidized fertilizer above the HET for service fees. That is an act of breaking the rules. In this case, the Department of Agriculture and the Department of Trade immediately followed up and gave sanctions to the KPL concerned.

c. Mechanism

Constraints caused by an error in the mechanism are usually due to a mistake in the Kartu Tani support system. These obstacles include the different card numbers from the one printed on the Kartu Tani and the number in the BRI system because an empty quota on the card is concerned cannot be used for transactions to purchase subsidized fertilizers. Second, the NIK (ID number) is swapped in the system. The database of Kartu Tani is NIK. However, several farmers with the same name have different NIK. It often causes the NIK on the card to be confused with the one in the system. Third, the fertilizer quota is not complete. The quota recorded in the Kartu Tani is the application allocation quota registered in the eRDKK. In contrast, the fertilizer quota issued by the government is not based on the percentage but on the government's ability to provide fertilizer subsidies to farmers. It is often a debate among farmers and the KPL.

d. BRI Bank

Obstacles that arise from BRI Bank include problems with the EDC machine. The EDC machine is a BRI Electronic Data Capture (EDC) machine that is placed at retailers and can function to perform all banking transactions in general (Jatengprov.go.id, 2017). Some EDC machines cannot capture providers, so they cannot be used for transactions. The signal provider is weak.

These constraints affect the implementation of the Kartu Tani Program. In this case, it is necessary to have a series of solutions and strategies to minimize

the occurrence of obstacles and problems so that the implementation of the Kartu Tani Program can run optimally.

These obstacles also led to several complaints regarding implementing the Kartu Tani in Banyumas Regency. Based on the results of an interview with the Head of the Kartu Tani Section of the Banyumas Regency Agriculture and Food Security Service, Mrs. Pratiwi, most of the complaints came from individual farmers. There are several complaints related to the implementation of the Kartu Tani Program, including:

1. Empty subsidized fertilizers  
Most of the complaints entered into the Banyumas Regency complaint hotline related to the Kartu Tani are empty subsidized fertilizers. This vacancy occurred in several districts. Farmers complained about the lack of fertilizer at their nearest kiosk.
2. The fertilizer quota is not full  
The second complaint is regarding the fertilizer quota that is not full. Often farmers complain that their subsidized fertilizer quota is not complete. Farmers cannot redeem as much fertilizer as the percentage stated on their Kartu Tani.
3. Kartu Tani cannot be used  
Farmers also complain about problems in the form of their Unable Kartu Tani. Some farmers have registered for Kartu Tani, but their Kartu Tani cannot be used for transactions to purchase subsidized fertilizers at the nearest KPL.
4. KPL sells fertilizer above the HET  
The complaints included in the complaint hotline are KPL elements selling subsidized fertilizer above HET. The Department of Agriculture has set the HET (Highest Retail Cost) for the sale of subsidized fertilizers in each KPL. However, several KPL elements sell subsidized fertilizer above the HET.
5. Late fertilizers  
Complaints about late fertilizers are also frequently reported by some KPLs. Subsidized fertilizer from distributors was late in being distributed to KPL. It impacts some farmers who are forced to buy non-subsidized fertilizers, which are much more expensive.
6. KPL is not disciplined

This complaint also came from several farmers who complained about the service from KPL. There are KPL elements who arbitrarily open and close kiosks not according to operating hours. The impact is that if there are farmers who need subsidized fertilizer during service working hours, they cannot get fertilizer because the KPL closes on time.

The complaints entered into the Banyumas Regency complaint hotline are then followed up by the Banyumas Regency Agriculture and Food Security Service in coordination with various parties involved in implementing the Kartu Tani Program.

### **Strategies in Optimizing the Distribution of Subsidized Fertilizers through the Kartu Tani Program in Banyumas Regency**

Before discussing the strategy carried out by the Department of Agriculture, several suggestions exist for implementing the Kartu Tani Program. These suggestions were obtained when researchers conducted interviews with informants in the field. These suggestions include:

1. Simplify the mechanism of implementation

Based on the interview result and observation, both farmers and PPLs are giving suggestions to the government, so the implementations mechanism of the Kartu Tani Program should be simplified, both the registration mechanism and printing card process. For most farmers are difficult to register and print cards. Most of them are reluctant to come to the bank and take care of the Farmer's Card because the mechanism is complicated and complicated. The District PPL also objected to the agency for collecting data on farmers participating in the Kartu Tani registration of the Kartu Tani. The frequent changes in the data input mechanism to the system are one of the reasons for PPLs in the sub-district. The plan that is not opened occasionally causes an accumulation of farmer data and adds to the number of farmers who have not used the Kartu Tani. Kartu Tani printing at BRI Bank is also often a problem because there is no data on how many cards were printed then. For this

reason, improving and simplifying the flow of registration and printing of Kartu Tani is necessary.

2. Fill the fertilizer quota on the Kartu Tani  
The subsidized fertilizer quota recorded on the Kartu Tani and the percentage issued by the government is different. The sponsored fertilizer quota registered in the Kartu Tani is the allocation quota proposed through farmer groups and recorded in the eRDKK. Meanwhile, the percentage issued by the government is based on the government's ability to provide fertilizer subsidies to farmers. It causes misunderstanding among farmers. As a suggestion, it is better if the quota listed in the Kartu Tani is issued by the government, not the percentage allocated in the eRDKK, to minimize misunderstandings among farmers.
3. Add the sub-district PPL staff

The sub-district PPL is a party that plays an essential role in implementing the Kartu Tani Program. From recapitulating farmer group data to inputting farmer data into the Agricultural Extension Management Information System (Simluhtan), the Indonesian Food Management Information System (SIMPI), and eRDKK to monitoring and updating the eRDKK data every month by PPL. Each sub-district is given an average of 5 to 6 PPL officers. This PPL is located in the Agricultural Extension Agency (BPP) office in every District Office. The number of PPLs is minimal and inefficient in reaching all village areas in each sub-district. For example, one PPL is responsible for 4 to 5 villages in his sub-district. Not to mention the distance from one town to another, which is not always close. PPL officers must be able to foster, supervise and assist farmer groups in the village they are responsible. One of the PPL officers in Patikraja Sub-district, Mrs. Lily Setyo Prasanthi, STP, stated that they lacked PPL personnel. The number of PPL members at this time is minimal, with the burden of their main tasks and functions being so many. It is hoped that related parties, especially the Department of Agriculture and Food Security of Banyumas Regency, can consider

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proposals for the addition of PPL officers in the sub-district.

4. The implementation of the Kartu Tani Program is not politicized

According to the Sub-District Head of Patikraja, Mr. Drs. Lendra Yuspi, M.Si, the implementation of the Kartu Tani Program in Banyumas Regency has been very good. It would be nice if irresponsible people did not politicize the program. The Kartu Tani Program must be fully implemented to provide convenience and facilities for farmers to buy subsidized fertilizers and obtain bank loans for their agricultural capital.

5. Provision of markets for agricultural products

With the Kartu Tani Program, it is straightforward for farmers to buy subsidized fertilizers. However, a few farmers have requested that the Kartu Tani can also be used to sell their agricultural products. The farmers also want a market for farm products supervised and managed directly by the Department of Agriculture and Food Security so that there will be no more middlemen playing with meager costs.

6. Reducing the use of subsidized fertilizers to switch to the use of organic fertilizers in agriculture

The Head of the Department of Agriculture and Food Security of Banyumas Regency, Mr. Jaka Budi Santosa, advised the government to reduce the provision of fertilizer subsidies. It is an effort to reduce the use of chemical fertilizers to shift the use from chemical fertilizers to organic fertilizers. According to him, the use of chemical fertilizers is not entirely good, maybe the impact is not visible now, but in the next 20 to 30 years, the soil balance will be very disturbed. For that, it is time now to switch to using organic fertilizers. Mr. Jaka also added that the reduction in fertilizer subsidies by the government could be diverted to finance training in organic fertilizer production for farmers so that farmers can find safe and environmentally friendly fertilizer solutions for their agricultural processes.

Based on some of the suggestions the community gave above, the Banyumas Regency Government, through the Banyumas Regency Agriculture and Food Security Service, carried out several strategies to optimize the distribution of subsidized fertilizers through the Kartu Tani Program. These strategies include:

1. Require all farmers in Banyumas Regency to use the Kartu Tani in transactions to purchase subsidized fertilizers.
2. There is no tolerance for any farmer who buys subsidized fertilizer without using a Kartu Tani.
3. Provide strict sanctions for violators of the Kartu Tani program policy.
4. Provide several alternatives in the mechanism for implementing the Kartu Tani Program. These alternatives include:
  - a. Cultivators can register for a Kartu Tani by submitting a certificate of cultivation and obtaining permission from the agricultural land elector, provided that the farmland has not been reported in the Kartu Tani.
  - b. To anticipate the loss of Kartu Tani for elderly farmers, Kartu Tani can be entrusted to farmer groups with a note that there is an official report on fertilizer collection if fertilizer collection is carried out collectively.
  - c. Farmers who do not have a savings balance in their Kartu Tani account can still carry out transactions to purchase subsidized fertilizers using cash. The trick is to provide BRILink in every KPL.
  - d. Farmers who have excess fertilizer quotas (have a remaining percentage from their land) can be donated to other farmers who lack subsidized fertilizers, provided that there is an agreement between both parties and it is not misused.
  - e. Farmers who lack capital for farming can apply for KUR (People's Business Credit) to BRI Bank, provided the farmer has registered and has a Kartu Tani.
  - f. Kartu Tani is printed collectively based on registration batches

distributed through the respective sub-district PPL officers. The mechanism is then left to the policies of each PPL. That way, farmers do not need to come to BRI Bank.

5. To optimize the distribution of subsidized fertilizers to farmers in Banyumas Regency, the Department of Agriculture and Food Security of Banyumas Regency seeks to maximize the use of Farmer Cards by accelerating the distribution and use of Kartu Tani with the assistance of PPL officers in each sub-district.
  6. Provide socialization, counseling, assistance, and supervision during the implementation of the Kartu Tani Program.
  7. Be alert and responsive to complaints and problems in implementing the Kartu Tani Program.
  8. Improve coordination between the implementing parties of the Kartu Tani Program with the establishment of the KPPP (Fertilizer and Pesticide Supervision Commission) in which all components of the Kartu Tani Program implementers, the police and the prosecutor's office to oversee the implementation of the Kartu Tani Program.
  9. Forming Millennial farmer groups to campaign for the Kartu Tani Program and provide education on farm Millennials.
  10. Provide education to all farmers to start switching to using organic fertilizers.
- The following is the figure of Kartu Tani.

Figure 2. Kartu Tani

## V. CONCLUSION

Banyumas Regency has implemented the Kartu Tani since 2017 but has not yet fully paid for subsidized fertilizers. There is still tolerance from the Department of Agriculture and Food Security of Banyumas Regency for farmers who do not have a Kartu Tani to be able to buy subsidized fertilizer without a Kartu Tani. However, as of September 1, 2020, Banyumas Regency has required using the Kartu Tani for transactions to purchase subsidized fertilizers. It has been implemented 100 percent.

So farmers who do not have a Kartu Tani cannot buy subsidized fertilizers. Implementing the Kartu Tani Program in Banyumas Regency is under the existing mechanism. However, there are still some obstacles in the implementation, both in terms of systems, farmers, KPLs, and distributors, as well as third parties, namely BRI Bank. The problem is that many complaints regarding the Kartu Tani are still entered into the Banyumas Regency complaint hotline, but most of these complaints can be resolved. To optimize the distribution of subsidized fertilizers to farmers in Banyumas Regency, the Department of Agriculture and Food Security of Banyumas Regency seeks to maximize the use of Kartu Tani by distributing and using Kartu Tani with the help of PPL officers in each sub-district. The Kartu Tani program is considered the right solution for optimizing the distribution of subsidized fertilizers to farmers in the Banyumas Regency.

**Commented [ma13]:** Should be : There were many complaints regarding the Kartu Tani entered into the Banyumas Regency complaint hotline, but...

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## EVALUATION OF THE KARTU TANI PROGRAM IN SUBSIDIZED FERTILIZERS DISTRIBUTION IN BANYUMAS REGENCY, CENTRAL JAVA PROVINCE

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### Abstract

The Governor of Central Java Province initiated the Kartu Tani Program to realize the distribution, control, and supervision of subsidized fertilizers for farmers. However, there are still problems with implementing this program from the farmers, KPL (Complete Fertilizer Kiosk) and distributors, related agencies, and third parties, BRI Bank. The problems include the scarcity of subsidized fertilizers, delays in fertilizer distribution, inaccuracy targeting, and overpriced provision. So, this article proposes to discuss the Kartu Tani Program evaluation in Banyumas Regency. Using the Quasi Qualitative Design (QQD), the data was obtained from various documents, observations, and interviews. This article also used Manual Data Analysis Procedure (MDAP). Based on the evaluation, after the existence of the Kartu Tani, farmers experienced many conveniences, including the relatively low price of fertilizer, the fertilizer quota, and the specific location of the fertilizer seller based on residents and farmer groups. Not only farmers, fertilizer sellers, and distributors also benefit from the Kartu Tani to make subsidized fertilizer reports from sales to distributors. On the other side, we show that many complaints regarding the Kartu Tani are still entered into the Banyumas Regency complaint hotline, but most of these complaints can be resolved. The Department of Agriculture and Food Security of Banyumas Regency commits to optimally implementing the Kartu Tani Program as the right solution for subsidized fertilizers distribution to farmers in the Banyumas Regency.

**Keywords:** Fertilizer distribution, Kartu Tani, policy evaluation, subsidized fertilizers.

### Abstrak

Gubernur Provinsi Jawa Tengah menginisiasi Program Kartu Tani untuk mewujudkan penyaluran, pengendalian, dan pengawasan pupuk bersubsidi bagi petani. Namun, masih terdapat kendala dalam pelaksanaan program ini baik dari petani, KPL (Kios Pupuk Lengkap), distributor, instansi terkait, maupun pihak ketiga, yaitu Bank BRI. Permasalahan tersebut antara lain terjadinya kelangkaan pupuk bersubsidi, keterlambatan distribusi pupuk, target penyaluran yang tidak tepat dan harga pupuk yang tidak sesuai. Artikel ini bertujuan untuk membahas evaluasi program Kartu Tani di Kabupaten Banyumas. Dengan menggunakan *Quasi Qualitative Design* (QQD), data diperoleh dari berbagai dokumen, observasi, dan wawancara. Artikel ini juga menggunakan analisis data berupa *Manual Data Analysis Procedure* (MDAP). Berdasarkan hasil evaluasi, setelah adanya Kartu Tani, petani mengalami banyak kemudahan, diantaranya harga pupuk yang relatif murah, kuota pupuk, dan penjual pupuk berlokasi dekat dengan warga dan kelompok tani. Tidak hanya petani, penjual pupuk, dan distributor juga diuntungkan dengan Kartu Tani dalam membuat laporan pupuk bersubsidi dari penjualan ke distributor. Di sisi lain, menunjukkan bahwa masih banyak pengaduan mengenai Kartu Tani yang masuk ke *hotline* pengaduan Kabupaten Banyumas, namun sebagian besar pengaduan tersebut dapat diselesaikan. Dinas Pertanian dan Ketahanan Pangan Kabupaten Banyumas berkomitmen untuk melaksanakan Program Kartu Tani secara optimal sebagai solusi yang tepat dalam penyaluran pupuk bersubsidi kepada petani di wilayah Kabupaten Banyumas.

**Kata kunci:** Distribusi pupuk, Kartu Tani, evaluasi kebijakan, pupuk bersubsidi.

## I. INTRODUCTION

Agriculture is a significant financial contributor to the Indonesian economy. According to the Ministry of Agriculture (Kementan), amid the Covid-19 pandemic, the agricultural sector has contributed significantly to

the national economy. Based on data from the Central Statistics Agency, year-on-year growth in the farming sector in the fourth quarter of 2020 was 2.59 percent, 10.47 percent of which was supported by the food crops sub-sector, including rice (Tempo. com, 2021). In contrast to these achievements, Indonesia's agricultural sector still has many problems (Chakim, 2020; Fanani

et al., 2022). Through the Ministry of Agriculture, the government seeks to overcome the shortages of subsidized fertilizers by issuing several policies related to subsidized fertilizers. Some of these policies include the Bimas and Inmas program (1969), the gas cost subsidy incentive for fertilizer producers (2002), the policy on the application of fertilizer HET (Highest Retail Cost) (2006), the replacement of subsidized fertilizer supply companies, farmer group subsidies, to Kartu Tani Program.

The Kartu Tani Program is a program initiated by the Governor of Central Java Province to realize the distribution, control, and supervision of subsidized fertilizers for farmers. This program's implementation depends on six principles: the right amount, type, time, place, quality, and cost. This program also provides banking services for Central Java farmers (Jatengprov.go.id, 2017). Department of Agriculture and Food Security in Banyumas Regency has distributed Kartu Tani to registered farmers in the Indonesian Agricultural Information System (SINPI) by collecting data and inputting farmers' data needs in the Definitive Plan for Group Needs (RDKK).

The Kartu Tani program has long been implemented in Central Java. However, there are still problem implementations from the Kartu Tani admin, BPP (Agricultural Extension Agency), BRI Bank, fertilizer distributors, and farmers. The author also found some problems—first, the low level of farmers' awareness and perception of the Kartu Tani. For instance, in Patikraja District, until now, there are still farmers who have not registered with the Indonesian Food Management Information System (SIMPI), so these farmers cannot use Kartu Tani. Second, the Complete Fertilizer Kiosks are not located in the village of the distribution area, so it requires additional costs for farmers to buy fertilizer. Third, the lack of coordination between BRI Bank and PPL (Fellow Agricultural Extension) in printing Kartu Tani, so PPLs do not know the exact number of Kartu Tani that have been and have not been printed. In this case, the bank does the printing of Kartu Tani unilaterally.

Some research on Kartu Tani implementation has been done such as (Fahmi & Maria, 2020; Laleb & Nuswantara, 2019; Lestari & Wijayanto, 2022; Moko, K. W., Suwanto, S., & Utami, 2017; Wahid et al. 2021). But, this research focuses on evaluating the Kartu Tani Program implementation in the Banyumas Regency using Manual Data Analysis Procedure (MDAP) to find more alternative strategies. So, hopefully, It will provide an overview of alternative problem-solving and evaluation of the Kartu Tani program.

## LITERATURE REVIEW

An evaluation process contains at least several dimensions in conducting an evaluation, namely the impact of policies on the public problems of a target group, the result of policies on groups outside the target group, the impact of policies on the current era and the future era (Kiu, 2018). (William N Dunn, 2003)

suggests that there are criteria in policy evaluation, namely:

1. Effectiveness is whether a policy can achieve its objectives of the policy.
2. Efficiency is the amount of effort needed to achieve the level of effectiveness.
3. Adequacy is the achievement of results in solving problems.
4. Alignment is the equitable distribution of costs and target group benefits.
5. Responsiveness is the achievement of a policy addressing the needs and values of particular groups.
6. Accuracy is the value of the desired policy objective

In addition, there are four evaluation techniques, according to Finsterbusch and Motz (Subarsono, 2015), namely

1. Single program After-Only is based on the target group's conditions after implementation.
2. Single Program Before-After is based on the target group conditions before and after the program's implementation in terms of its changes.
3. Comparative After-Only analogizes the differences between target groups and non-target groups.
4. Comparative Before-After is based on the target group and the impact received before and after the program's implementation.

The policy is a systematic process. So that in conducting an evaluation, it is necessary to pay attention to the steps in the review. The Suchman theory in (Winarno 2014) states there are six policy evaluation steps: identification of program objectives, problem analysis, description and activities standardization, measurement of the change level, and determining the observed changes.

The Kartu Tani Program is a government policy. Public policy is a government activity where the community must participate, whether the government carries out an act or not. The policy is a way of controlling and defining something the government must implement in a problem, the triggers, and the effects of the public policy. The public policy process is a series of stages, from formulating to evaluating public policies.

Evaluation is a way of understanding to assess an action, activity, or program carried out, whether it is by the objectives or plans. Evaluation is also a process for making decision options by planning, obtaining, and providing the information needed. Evaluation includes receiving information to judge the program, product, procedure, and objective worth. (Hajaroh, 2018). This opinion defines evaluation, namely the determination of value related to a matter, the accumulation of facts used to determine the value of the

success of an agenda, results, procedures, objectives, or potential uses of alternative planning to maintain a particular plan. Policy evaluation has several roles in the policy analysis process. These roles include providing valid information related to policy performance, clarifying and critiquing values that underlie the selection of goals and targets, and contributing to policy analysis methods.

Agriculture is one of the sectors of the community's economy for production and consumption needs. Indonesian Government Law Number 19 of 2013 About the Protection and Empowerment of Farmers explains agriculture is the activity of managing living natural resources with the help of technology, modes, human resources, and management. It produces commodities, such as food crops, horticulture, plantations, and livestock in an agroecosystem. Mosher also argues, "Agricultural development is a part of economic development and society in general" (Sudalmi, 2010).

The concept of agricultural development is defined as a description of all natural resource management efforts to improve farmers' welfare through environmentally friendly ways. According to Mosher, there are five main requirements in the concept of agricultural development, namely: (Sudalmi, 2010)

1. The market for farming products exists.
2. Technological developments.
3. Local production materials and tools are available.
4. The production stimulants for farmers exist.
5. Transportation is smooth and continuous.

In this case, the government issued an agricultural policy in the Kartu Tani Program to carry out one of the above development requirements, namely the availability of materials in the form of subsidized fertilizer for farmers and efforts to optimize the distribution process.

## II. METHOD

The article used the Quasi Qualitative Design (QQD). The side of positivism happens when starting deductive research using theory. When it enters the data analysis stage, the technique turns inductively through how the researcher analyzes the data. According to (Bungin, 2020), Quasi Qualitative Design has the following steps: searching for the problem, literature review, founding the gap, constructing hypotheses, planning data sources and constructing data collections method, data collection, keeping a diary, transcript, coding, themes, categorization, and memos, building and confirmation theory, constructing new theory (Bungin, 2020).

This article's primary data consists of observations and interviews with 20 informants. The informants consisted of a chair of the Farmer Card Section, a head of the Banyumas Regency Agriculture and Food Security Service, a Banyumas Regency Farmer Card Admin, a Kebasen Sub-district Head, a Patikraja Sub-district Head, two people of District PPL, two people of KPL Owners, a BRI Bank Officer, and ten farmers. The author also observed directly by looking at the transaction process using the Kartu Tani at the nearest KPL.

The article's secondary data consists of notes during observation, archives, and several supporting documents received at the Banyumas Regency Agriculture and Food Security Service and the District of BPP Office. In addition, documentation during the research also become a secondary data source for this article. The data analysis used Manual Data Analysis Procedure (MDAP) to find a more comprehensive problem solution.

## III. RESULT AND DISCUSSION

### Evaluation of The Kartu Tani Program in Banyumas Regency

The information from the Bureau of Infrastructure and Natural Resources website in Central Java Province stated that Kartu Tani is a Bank Rakyat Indonesia (BRI) co-branded debit card. This card informs the subsidized fertilizer allocations and payment transactions in BRI Electronic Data Capture (EDC) machine. It is also placed at retailers and is generally helpful for all banking transactions (Jatengprov.go.id, 2017).

The program realizes the distribution of subsidized fertilizers through urea, NPK, SP, ZA, and organic. The implementation of the Kartu Tani Program's first trial in Batang Regency, Central Java, in 2015. After evaluating the trial's performance, the Governor of Central Java Instruction No. 81 of 2017 requires using Kartu Tani for all farmers in Central Java.

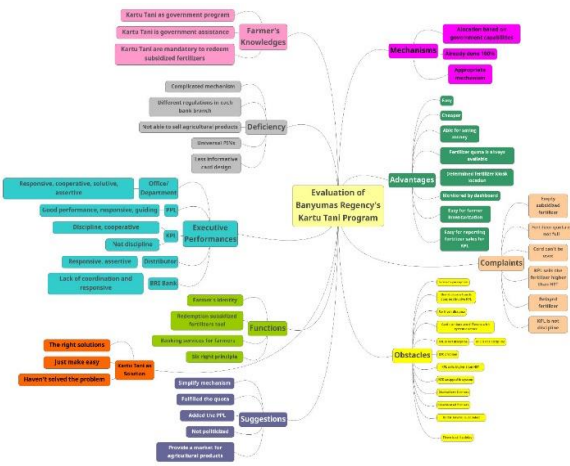
Until the 2017 report, all districts in Central Java had used the Kartu Tani to redeem subsidized fertilizers. In 2020, through the Minister of Agriculture Regulation Number 01 of 2020, concerned with the Location and Highest Retail Cost of Subsidized Fertilizers in the Agricultural Sector for Fiscal Year 2020, the Kartu Tani Program was officially adopted as a national policy program in agriculture and formally implemented for all farmers in Indonesia.

Banyumas Regency has implemented the Kartu Tani since 2017 but has not fully used the Kartu Tani to redeem subsidized fertilizers. It means that there is still tolerance from the Department of Agriculture and Food Security of Banyumas Regency for farmers who do not have a Kartu Tani to be able to buy subsidized

fertilizer without a Kartu Tani. In 2020, it 100 percent used Kartu Tani in redeeming subsidized fertilizers based on the Circular Letter of the Directorate General of Agricultural Infrastructure and Facilities of the Ministry of Agriculture Number 510.1/SR.340/B.5.2/08/2020 concern in Fertilizer Subsidy Governance, for the contents of the circular, including:

1. Redemption of subsidized fertilizer must use a card. Farming and collection using the Dashboard Bank.
2. Implementation of the Kartu Tani in 2020 for the Java, Madura, Sumbawa, and West Sumbawa regions as of September 1, 2020, and in 2021 is mandatory throughout Indonesia.

Based on the letter, it is officially mandatory to use the Kartu Tani in redeeming subsidized fertilizers for farmers in Banyumas Regency. The following memos will explain the result of Kartu Tani's implementation.



**Figure 1. Memos results of the evaluation of the Kartu Tani Program in Banyumas Regency**

The memo above is one of the stages in the data processing process after the research. Memos describe the research results in the form of mind mapping used by researchers in making a discussion framework and conclusions from the study.

Implementing the Kartu Tani Program in Banyumas Regency has been carried out under existing regulations and mechanisms. In 2020, Banyumas Regency obligated all farmers to use the Kartu Tani. So, there is no more extended tolerance for farmers who do not have a Kartu Tani to redeem subsidized fertilizer. Most farmers know what the Kartu Tani Program is and its function. From the interviews, most farmers said that Kartu Tani is a program given by the Central Government, especially the Ministry of Agriculture, to farmers to redeem subsidized fertilizers. Most farmers

know that using this Kartu Tani is obligatory for them to buy and save subsidized fertilizers.

Kartu Tani provides several impacts for farmers and other program-implementing components. Based on interviews conducted with several farmers in Patikraja and Kebasen sub-districts, with the Kartu Tani, farmers find it easier to find and buy subsidized fertilizers. Previously, farmers had difficulty finding subsidized fertilizers. The distance of the kiosk increases the cost of purchasing fertilizer. If there is a fertilizer shortage, farmers must look for fertilizer outside the Regency area to get fertilizer; that's all at a very high cost. However, after the existence of the Kartu Tani, farmers experienced many conveniences, including the relatively low price of fertilizer, the fertilizer quota, and the location of the fertilizer seller, who was sure because of the location of plots on the site of residents and farmer groups. Not only farmers, fertilizer sellers, and distributors also benefit from the Kartu Tani. It is easier for fertilizer sellers to report subsidized fertilizer sales to distributors. Fertilizer sellers only collect fertilizer purchase receipts for further recapitulation per month. Besides that, it is also easier for fertilizer sellers because distributors always send fertilizer again when the fertilizer stock at the kiosk is running low. It is because of the monitoring fertilizer quota at the booth through the dashboard of the EDC machine used in the transaction process using a Kartu Tani.

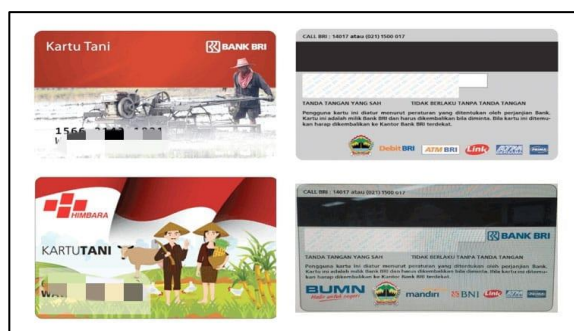
Kartu Tani does provide many benefits to its users. However, on the other hand, Kartu Tani has several drawbacks that give rise to obstacles in its implementation. The shortcomings of the Kartu Tani include the mechanism of the Kartu Tani, which is considered complicated. According to several District PPL tasked with assisting farmers in collecting and registering Kartu Tani, the means for submitting and registering Kartu Tani is considered too complex. Why is that? Looking back at the target of this Kartu Tani Program, namely farmers, the mechanism is considered quite difficult. The background farmers, primarily elderly with a minimum level of education, are one of the reasons for this (Fahmi & Maria, 2020). According to PPL, many farmers feel inferior and are afraid to deal with the banking sector. Besides, many farmers wrongly perceive savings as obligatory in the Kartu Tani. Apart from the farmers, the PPL also found it difficult with the existing mechanism.

All data collection and submission of Kartu Tani are carried out by PPLs, even though their number is limited. It adds to the PPL's burden when problems occur in the registration of the Kartu Tani. The Kartu Tani uses a SIMPI (Indonesian Agricultural Management Information System) owned by BRI and

eRDKK. It is an electronic system that includes a farmer profile in a farmer group and a definitive plan for the needs of the farmer group, starting from farmer data, land area, and farmers' fertilizer needs. Both SIMPI and eRDKK systems do not open at any time, usually in the middle of the year, to open new registrations. The registration and data collection mechanism of Kartu Tani also frequently changes, from initially only through eRDKK and SIMPI, now having to go through eRDKK, Simluhtan to SIMPI. The frequent changes in these mechanisms create data confusion and double for PPLs, not to mention the limited number in each sub-district.

The second drawback of Kartu Tani concerns a third party implementing Kartu Tani, namely the BRI bank. Banyumas Regency cooperates with BRI bank in implementing the Kartu Tani program. In this case, BRI bank is a provider of banking services and a provider of EDC machines for subsidized fertilizer transactions using the Kartu Tani. All BRI bank units in each sub-district serve the printing of Kartu Tani. The mechanism is that the farmer has previously received a letter of recommendation from the District PPL as proof that the farmer has the right and can print the Kartu Tani. In this case, the card printing mechanism at each BRI bank unit is different. It makes most farmers feel confused and blame the sub-district PPL. There is no uniformity of printing mechanism between one bank unit and another.

The third drawback is the uninformative design of the Kartu Tani. The side of the Kartu Tani only lists the Kartu Tani number and the name of the owner farmer. The card owner's address is not available to anticipate that if the farmer loses the card somewhere, the person who finds it can quickly return it to the addresses, so farmers with the same name are not confused when printing cards. In addition to the less informative design, the Kartu Tani PIN is universal. Irresponsible persons could misuse it. The following is the figure of Kartu Tani.



**Figure 2. Kartu Tani**

Kartu Tani can increase the absorption of subsidized fertilizer in the Banyumas Regency. Before

it, the absorption of subsidized fertilizer didn't reach the target and was prone to irregularities (Sucahyo et al., 2022). Based on data, the percentage of subsidized fertilizer absorption using Kartu Tani in Banyumas Regency as of December 23, 2021, has increased significantly. Absorption of urea fertilizer is 71 percent, SP-36 fertilizer is 60 percent, ZA fertilizer is 82 percent, NPK fertilizer is 98 percent, and organic fertilizer is 88 percent. This percentage compares the fertilizers' allocation and the fertilizers' realization in the field. The rate can be seen in the following table:

**Table 1**  
**Percentage Absorption of Subsidized Fertilizer Using Kartu Tani compared to Allocation in Banyumas Regency as of December 23, 2021**

No	Type of Fertilizer	Allocation	Realized	Percentage
1.	Urea	19.873.000	14.017.306,82	71%
2.	SP-36	881.000	532.791,5	60%
3.	ZA	85.000	70.072	82%
4.	NPK	11.000.000	10.817.472,44	98%
5.	Organik	1.711.000	1.549.965,2	88%

Source: Department of Agriculture and Food Security of Banyumas Regency, 2021

The high absorption of fertilizers is due to the high demand for fertilizers. How did it happen? Because with the Kartu Tani, it is easy for farmers to get subsidized fertilizer, and the relatively much cheaper cost makes farmers prefer to buy fertilizer using the Kartu Tani. It also cannot be separated from the performance of other implementing components.

The implementing components of the Kartu Tani Program consist of the Department of Agriculture and Food Security, the Department of Trade, distributors, KPL, PPL, BRI Bank, and farmers. Each component has its duties and responsibilities. In this case, the Department of Trade is responsible for distributors and KPL. The Department of Agriculture and Food Security implements the Kartu Tani Program in Banyumas Regency and oversees the PPL in every BPP in the sub-district. BRI Bank is a third party that provides EDC machines for transactions using the Kartu Tani. The performance of the Department of Agriculture and Food Security of Banyumas Regency is considered good, responsive, cooperative, solutive, and firm. It quickly responds to various complaints and obstacles, provides solutions to existing problems, conducts counseling and monitoring in each sub-district, and several strategies to overcome difficulties. The Department of Trade, which oversees the distributor and KPL, is responsible for the performance of the distributor and KPL. If there is a violation, then the one who takes over the settlement is the Department of Trade. Distributors and KPL cooperate in fulfilling



fertilizer needs for farmers. KPL coordinates with the distributor if the supply of fertilizer is running low. According to several KPL owners, the distributor's performance is good, tends to be responsive and firm, and distributors do not hesitate to release their KPL status if the KPL is proven to have committed a violation.

Several farmers think that KPL's performance varies. Some KPLs are disciplined and cooperative. Disciplined and collaborative KPLs carry out transaction services for purchasing subsidized fertilizers according to operating hours, meaning discipline in service time. They also sell subsidized fertilizer according to HET and only buy it using the Kartu Tani. Meanwhile, the undisciplined KPLs who carry out transaction services will sometimes sell subsidized fertilizers above the HET and even serve the purchase of subsidized fertilizers without using a Kartu Tani. The following is HET data determined based on the Regulation of the Minister of Agriculture Number 1 of 2020.

**Table 2**  
**HET subsidized fertilizer**

No.	Types of subsidized fertilizers	HET
1	Urea	IDR 1,800/kg
2	SP-36	IDR 2,000/kg
3	ZA	IDR 1,400/kg
4	NPK	IDR 2,300/kg
5	NPK Specific formula	IDR 3,000/kg
6	Organic	IDR 500/kg

Source: The Regulation of the Minister of Agriculture Number 1 of 2020.

The HET above should be a guideline in setting subsidized fertilizer prices for KPL to create a uniform selling price. The KPL party like this will be processed and removed from the KPL status by the Department of Trade. The third-party Kartu Tani, namely BRI Bank, is often in the spotlight of farmers and the Department of Agriculture. BRI is considered less responsive and lacks coordination with the Department of Agriculture and PPLs in the sub-districts. Responses to complaints regarding system problems and cards are not quick, so many farmers have registered for Kartu Tani. However, they have not been able to transact using Kartu Tani because the card still has problems. According to the Head of the Kartu Tani Section of the Banyumas Regency Agriculture and Food Security Service, Mrs. Pratiwi, the BRI lacked coordination regarding the printing of the Kartu Tani. The office has often asked for data regarding the number of printed Kartu Tani, the problematic Kartu Tani, but the response from BRI is considered unsatisfactory. They tend to pass the task to another person in charge. It is also due to the absence

of a teller or customer service that handles explicitly and serves Kartu Tani. In other words, Kartu Tani services are still combined with general banking services.

The advantages and disadvantages of incompetent parties' performance have caused several obstacles in implementing the Kartu Tani Program in Banyumas Regency. However, under the existing mechanism, it cannot be denied that there are still obstacles to implementing the Kartu Tani Program. These obstacles and constraints come from various components of implementing Kartu Tani.

Several obstacles come from farmers during the Kartu Tani implementation. The constraints are, first, the perceptions of farmers who are afraid to use the Kartu Tani. Farmers tend to be scared to do banking-related activities. Their lousy perception of the Kartu Tani, which resembles an ATM debit card, has caused many farmers to be reluctant to register for the Kartu Tani at the beginning of the implementation. Second, the attitude of farmers who are less obedient. Some unscrupulous farmers abuse the existence of this Kartu Tani facility for personal gain. A farmer group also coordinates the Kartu Tani of its members. In a transaction, the farmer group uses more than one time Kartu Tani belonging to its members. The third is the use of Kartu Tani for auto debit. Auto debit is a payment system that automatically reduces the balance in the account due to transactions made by customers. This automatic reduction in harmony does not happen immediately, but there has been a prior agreement between the bank and the customer (Lifepal.co.id, 2022). With the use of the Kartu Tani for auto debit, the balance entered into the Kartu Tani is constantly drained for the debit installments. So that the Kartu Tani cannot be used for subsidized fertilizer redemption transactions.

There are several obstacles in implementing the Kartu Tani Program originating from KPL. These obstacles include the first, the far distance of the fertilizer kiosk. Some farmers complain that the KPL is quite far from their settlement. It impacts the additional transportation costs for a single purchase of fertilizer. The remote location also causes some farmers to choose to redeem fertilizer with a one-time-many redemption system. Still, this method clearly cannot be done considering the quota recorded on the Kartu Tani, the percentage that shows how much the redeemed fertilizer quota is. Second is the distributor's fertilizer delay because many farmers buy non-subsidized fertilizers at high costs. The distributor was late sending subsidized fertilizer supplies to KPL due to an error in the dashboard. It is usually due to a mistake in the EDC system that did not input data related to Kartu Tani

conducting transactions. In the EDC system, there was no reduction in fertilizer quota due to trades, but there is a reduction at the kiosk, transactions occur, and fertilizer. Third, there are KPL elements that sell subsidized fertilizers above the HET. It is detrimental to farmers because several KPL elements sell subsidized fertilizer above the HET for service fees. That is an act of breaking the rules. In this case, the Department of Agriculture and the Department of Trade immediately followed up and gave sanctions to the KPL concerned.

An error also causes constraints in the mechanism of the Kartu Tani support system. These obstacles include the different card numbers from the printed and the BRI system because an empty quota on the card is concerned cannot be used for transactions to purchase subsidized fertilizers. Second, the swapped NIK (ID number) system. The database of Kartu Tani is NIK. However, several farmers with the same name have different NIK. It often causes the NIK on the card to be confused with the one in the system. Third, the fertilizer quota is not complete. The quota recorded in the Kartu Tani is the application allocation quota registered in the eRDKK. In contrast, the fertilizer quota issued by the government is not based on the percentage but on the government's ability to provide fertilizer subsidies to farmers. It is often a debate among farmers and the KPL.

The Obstacles that arise from BRI Bank include problems with the EDC machine. The EDC machine is a BRI Electronic Data Capture machine placed at retailers. It can function to perform all banking transactions in general (Jatengprov.go.id, 2017). Some EDC machines cannot capture providers for transactions, and the signal provider is weak.

These obstacles also led to several complaints regarding implementing the Kartu Tani in Banyumas Regency. Based on the results of an interview with the Head of the Kartu Tani Section of the Banyumas Regency Agriculture and Food Security Service, Mrs. Pratiwi, most of the complaints came from individual farmers.

The complaints were entered into the Banyumas Regency complaint hotline to follow up by the Banyumas Regency Agriculture and Food Security Service in coordination with all parties involved in implementing the Kartu Tani.

### **Strategies for optimizing the subsidized fertilizers distribution by using the Kartu Tani in Banyumas Regency**

Before discussing the strategy carried out by the Department of Agriculture, several suggestions exist for implementing the Kartu Tani. From the interview

and observation results, farmers and PPLs advised that the government should simplify the implementation mechanism of the Kartu Tani program from registration to the printing card process. For most farmers are difficult to register and print cards. Most are reluctant to come to the bank and care for the Kartu Tani because the mechanism is complicated. The District PPL also objected to the agency for collecting data on farmers participating in the Kartu Tani registration of the Kartu Tani. The frequent changes in the data input mechanism to the system are one of the reasons for PPLs in the sub-district. The opened plan occasionally causes an accumulation of farmer data and adds to the number of farmers who have not used the Kartu Tani. Kartu Tani printing at BRI Bank is also often a problem because there is no data on how many printed cards. So, improving and simplifying the flow of registration and printing of Kartu Tani is necessary.

The subsidized fertilizer quota recorded on the Kartu Tani and the percentage issued by the government is different. The sponsored fertilizer quota registered in the Kartu Tani is the allocation quota proposed through farmer groups and recorded in the eRDKK. Meanwhile, the percentage issued by the government is based on the government's ability to provide fertilizer subsidies to farmers. It causes misunderstanding among farmers. As a suggestion, it is better if the quota listed in the Kartu Tani depends on the government, not the percentage allocated in the eRDKK, to minimize misunderstandings among farmers.

The sub-district PPL is also essential in implementing the Kartu Tani Program. From recapitulating farmer group data to inputting farmer data into the Agricultural Extension Management Information System (Simluhtan), the SIMPI, and eRDKK to monitoring and updating the eRDKK data every month by PPL. Each sub-district consists of five to six PPL officers located in the BPP office in every District Office. The number of PPLs is minimal and inefficient in reaching all village areas in each sub-district. For example, one PPL is responsible for four to five villages in his sub-district. Not to mention the distance from one village to another, which is not always close. PPL officers must be able to foster, supervise and assist farmer groups in the village they are responsible. One of the PPL officers in Patikraja Sub-district, Mrs. Lily Setyo Prasanthi, STP, stated that they lacked PPL personnel. The number of PPL members at this time is minimal, with the burden of their main tasks and functions being so many. It will relate to the Department of Agriculture and Food Security of Banyumas Regency to consider proposals for the addition of PPL officers in the sub-district.

According to the Sub-District Head of Patikraja, Mr. Drs. Lendra Yuspi, M.Si, the Kartu Tani implementation has been very good. It would be nice if irresponsible people did not politicize the program. Implementing the Kartu Tani Program must provide convenience and facilities for farmers to buy subsidized fertilizers and obtain bank loans for their agricultural capital.

The Kartu Tani Programs are straightforward for farmers to buy subsidized fertilizers. However, a few farmers have requested that the Kartu Tani can also be used to sell their agricultural products. The farmers also want a market for farm products supervised and managed directly by the Department of Agriculture and Food Security so that there will be no more middlemen playing with meager costs.

The Head of the Department of Agriculture and Food Security of Banyumas Regency, Mr. Jaka Budi Santosa, also advised the government to reduce the provision of fertilizer subsidies. It is an effort to reduce the use of chemical fertilizers to shift the use from chemical fertilizers to organic fertilizers. According to him, the use of chemical fertilizers is not entirely good, maybe the impact is not visible now, but in the next 20 to 30 years, the soil balance will be very disturbed. Mr. Jaka added that the government reduced fertilizer subsidies to finance training in organic fertilizer production for farmers so that farmers can find safe and environmentally friendly fertilizer solutions for their agricultural processes. Besides that, BRI Bank must support all suggestions to maximize the function of the EDC machine to perform all banking transactions and improve its provider.

Based on some of the suggestions from the community above, the Banyumas Regency Government, through the Banyumas Regency Agriculture and Food Security Service, carried out several strategies to optimize this program. These strategies include:

- a) Require all farmers in Banyumas Regency to use the Kartu Tani in transactions to purchase subsidized fertilizers.
- b) There is no tolerance for any farmer who buys subsidized fertilizer without using a Kartu Tani.
- c) Provide strict sanctions for violators of the Kartu Tani program policy.
- d) Provide several alternatives in the mechanism for implementing the Kartu Tani Program. These alternatives include:
  - Cultivators can register for a Kartu Tani by submitting a certificate of cultivation and obtaining permission

from the agricultural land elector, provided the unreported farmland.

- To anticipate the loss of Kartu Tani for elderly farmers, Kartu Tani can be entrusted to farmer groups with a note that there is an official report on fertilizer collectively.
  - Farmers who do not have a savings balance in their Kartu Tani account can still carry out transactions to purchase subsidized fertilizers using cash. The trick is to provide BRILink in every KPL.
  - Farmers who have excess fertilizer quotas (have a remaining percentage from their land) give other farmers who lack subsidized fertilizers, provided that there is an agreement between both parties and it is not misused.
  - Farmers who lack capital for farming can apply for KUR (People's Business Credit) to BRI Bank, provided the farmer has registered and has a Kartu Tani.
  - The printed Kartu Tani is collectively based on registration batches distributed through the respective sub-district PPL officers based on The policies mechanism of each PPL. That way, farmers do not need to come to BRI Bank.
- e) The Department of Agriculture and Food Security of Banyumas Regency seeks to maximize the use of Farmer Cards by accelerating the distribution and use of Kartu Tani with the assistance of PPL officers in each sub-district.
  - f) Provide socialization, counseling, assistance, and supervision during the implementation of the Kartu Tani Program.
  - g) Be alert and responsive to complaints and problems in implementing the Kartu Tani Program.
  - h) Improve coordination between the implementing parties of the Kartu Tani Program with the establishment of the KPPP (Fertilizer and Pesticide Supervision Commission), in which all component implementers, the police, and the prosecutor's office oversee this program.
  - i) Forming Millennial farmer groups to campaign for the Kartu Tani Program and provide education on farm Millennials.

- j) Provide education to all farmers to start switching to using organic fertilizers.

## IV. CONCLUSION

Banyumas Regency has implemented the Kartu Tani since 2017 but has not yet fully paid for subsidized fertilizers. There is still tolerance from the Department of Agriculture and Food Security of Banyumas Regency for farmers who do not have a Kartu Tani to be able to buy subsidized fertilizer without a Kartu Tani. However, as of September 1, 2020, Banyumas Regency has required using the Kartu Tani for transactions to purchase subsidized fertilizers. It has been implemented until 100 percent. So farmers who do not have a Kartu Tani cannot buy subsidized fertilizers. Implementing the Kartu Tani Program in Banyumas Regency is under the existing mechanism. However, there are still some obstacles in the implementation, both in terms of systems, farmers, KPLs, and distributors, as well as third parties, namely BRI Bank.

Many complaints regarding the Kartu Tani entered into the Banyumas Regency complaint hotline, but most of these complaints can be resolved. To optimize this program, the Department of Agriculture and Food Security of Banyumas Regency seeks to maximize the use of Kartu Tani by distributing and using Kartu Tani with the help of PPL officers in each sub-district. However, its implementation in Banyumas Regency is still focused on using 100 percent of the Kartu Tani and accelerating fertilizer absorption. Hopefully, The Kartu Tani in Banyumas Regency will also be used to sell agricultural products.

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