THE EFFECT OF AGE, WORK EXPERIENCE AND CREDIT ON MAIZE FARMING INCOME IN JATINEGARA DISTRICT, TEGAL DISTRICT, CENTRAL JAVA PROVINCE (BKPH JATINEGARA)

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Abstrack

The purpose of this study is to find out the influence of age, work experience and credit on the income of maize farming in the district jatinegara tegal district of central Java province (bkph jatinegara). The affordable population in this study was 575 corn farmers. Sampling techniques used simple random sampling with a sample of 221 farmers using michael and isac tables. The method of data collection used is by questionnaire. Data analysis methods used in this study are descriptive statistical analysis, classical assumption test (Multicollinierity test and Heteroskedastisity Test), Multiple Linear Regression Test, analytical prerequisite test (normality test and linearity test), hypothesis test (F test and T test) and Coefficient Of Determination Analysis (R²). The results showed that age variables have a negative and significant effect on income, work experience variables have a positive and significant effect on income, credit variables have a positive and significant effect on income and independent variables (age, work experience and credit) jointly affect income. The value of the coefficient analysis of determination of 0,402 in other words the variables of all independent variables had an influence of 40,2% on dependent variables while the rest of the influences were not examined in this study.

Keywords: farming, income, age, work experience and credit.

PRELIMINARY

Agriculture is not new, agriculture is a very important element in human life. The agricultural sector functions as meeting the food needs of the people in an area or even a country. Food is the most basic need for humans because without meeting the need for food, other needs will be difficult to fulfill. The country of Indonesia is said to be an agricultural or agricultural country, but this is inversely proportional to the condition of its agriculture which is still the work of the small people. Even though agriculture is still the economic power of the Indonesian state, agriculture is still a space for the small people, almost half of Indonesia's population works in the agricultural sector.

In Central Java only in 2010-2014, maize production had fluctuated from 3058710.308 (tonnes) in 2010 and

3,051,515.72 (tonnes) in 2014. This production was influenced by the harvested area of maize, which annually experienced an increase and decrease too. Agricultural land that is getting narrower or even decreasing is the main cause of the decline in agricultural production. This production will certainly affect the income that farmers will get. Apart from that, the factors of production, internal factors of farmers can also affect the income of farmers, these internal factors can be the age or age of the farmers, the level of farmer education and the experience of farmers in farming, and there are many that affect the income of farmers.

This narrowing of agricultural land will certainly affect the food security of the community. The government, through Perum Perhutani, is trying to develop an intercropping system. In the 2013 agricultural census, the average income per household with a source of income from the rice and secondary crops agricultural sector was IDR 8,599,000. Although this amount is still below that of horticultural and plantation crops, which respectively have an amount of Rp. 14,318,000 and Rp. 13,075,000. Judging from these data, it can be concluded that the income of agricultural households in Indonesia is not high which results in a reduction in the number of young farmers. Meanwhile, in 2018 there were 88.27 percent of the workforce working in the agricultural sector. This number is lower than in previous years. The month of February 2019 there are 38. 109.196 people the population of people aged 15 years and over who work in agriculture, forestry and fisheries from the population aged 15 years and over is 196.462.765 people

Forest areas in the Tegal regency, which are directly adjacent to Pemalang district, are included in the Pemalang Forest Management Unit (KPH). KPH Pemalang isone of the management units in Regional I of Central Java Province. The area of the Tegal district that is included in the Pemalang KPH is 8,494.30 hectares. Includes BKPH Jatinegara, BKPH Kedungjati and BKPH Cipero. BKPH (Unitary Forest Management Agency) Jatinegara has an area of 3,752.7 Ha. In the Jatinegara area there are rubber, teak and many others. In addition, under the management of Perum Perhutani, there are also agroforestry products in the form of corn. KPH Pemalang itself includes Jatinegara, Kedungjati, Cipero, Slarang, Bantarsari and Sokawati.

Factors from within the farmer in the form of age and experience also greatly influence the size of the income. In a research conducted by Lestari and Sudiana in 2019, it was explained that the length of work, age and level of education had an effect on farmer productivity and farmer income (Lestari & Sudiana, 2019). Whereas research conducted by Elisia and Prayitno in 2019 resulted that age, length of work and education of farmers jointly affect farmers' income, but each variable has a different effect, the results of research on age variables explained that the older the fishermen, the income obtained by fishermen is decreasing, the variable length of work or experience has an influence, namely the longer the fishermen's work experience is very important in increasing higher fish production, while the education variable has no effect because what is needed is not formal needs but non-formal needs (Ariska & Prayitno, 2019).

From the research described above, each study has different results. So the researcher adds the independent variable in the form of credit or loan used in farming. Capital has a strong influence on farmers' income. We can know this from several studies conducted, research conducted by Mawardati (2013) explained that the size of the amount of capital owned by farmers will affect the income that the farmer will get (Mawardati, 2018). Research conducted by Risna, Munarka and

Surullah (2018) in their research explained that capital directly affects the income of seaweed farming in Lampuara Village, Ponrang Selatan District, Luwu Regency (Risna et al., 2018).

Research conducted by Hikmawati (2018) in her research resulted that the more capital used for the shrimp ponds, the more income will be obtained by shrimp farmers in Tamuku Village (Hikmawati, 2018). From the explanation of the research results, we can conclude that capital has an important role in income. Capital can come from individuals or borrow from the owner of the capital. The owner of capital can be a person or institution, institutions or people who provide capital loans, providing an interest expense that must be borne by the borrower. The amount also varies depending on the size of the loan given.

In the research conducted by RA Olawepo (2010), in his research it was found that the accessibility to credit could increase productivity which would increase farmers' income(Olawepo, 2010). In research conducted by Demissie and Legesse (2013), it is explained that credit is a mediating variable and has an influence on increasing farmer participation in increasing income (Demissie & Legesse, 2013).

Farming

Farming is the organizing of natural resources and capital which in the process is carried out by a person or group. According to Mosher (1968) farming is also called people's agriculture which comes from the English word farm and is defined as a place or part of the surface on earth that is used for agriculture by farmers. Or in other words that farming is a collection of natural resources that exist in a place that is needed in the process of agricultural production. Prof. Bachtiar Rivai (1980) explains that farming is an organization of nature, work and capital.

This organization occurs because it is deliberately attempted by a person or group (Darwis, 2017).

According to Khaeriyah (2017), the type of farming is divided into three types, as follows:
1) Monoculture Farming
   This agricultural business consists of one type of vegetable crop that is planted in a land, in the absence of other crops on the land, this pattern is usually used for vegetable crops.
2) Mixed or intercropping farming
   Agricultural business which in the process of planting consists of two or more plants on one land, this is useful for maximizing land, this pattern can be done in rice and maize fields.
3) Farming in rotation or overlapping
   Agricultural business which in the process of planting takes turns or alternates of two or more different types of plants with the aim of controlling the spread of pests and diseases.

Income

According to Kadariah (2001) it is explained that this income consists of income in the form of wages or salaries, interest, rent, dividends, profits that are measured in units of money in a certain period of time, for example a week, a month, a year or in a long period of time. Meanwhile, according to Soekartawi (2008) explains that income from is the difference between revenue and all costs incurred (Subandriyo, 2016). Income is formulated mathematically according to Suratiyah (2006) is as follows: π = TR–TC, π: Income, TR: Total revenue and TC: Total costs.

The method used to analyze income is according to Suratiyah (2006) (Yuroh & Maesaroh, 2018):

   a. Cost Analysis
      TC = TFC + TVC
      Information :

TC = Total Cost
TFC = Total Fixed Cost
TVC = Total Variable Cost

b. Acceptance Analysis
TR = Y. Hy
Information :
TR = Total revenue
Y = Number of products
Hy = selling price of production

c. Income Analysis
π = TR– TC
Information
π = Income
TR = Total revenue
TC = Total costs

The definition of farm income in this study is the income of farmers reduced by costs or expenses incurred by farmers or net income from farming. Indicators used to measure farm income, the amount of income from sales of production and costs incurred in production

Age

According to Ken Surtiyah (2015), workforce age is a factor that influences and determines a person's achievement or performance. The more physical labor is needed, the older the worker will reduce his performance. But it will be more experienced (Surtiyah, 2015). In a study conducted by Irmayani, Yusuf and Arsyad in 2015, it was explained that the age of farmers was grouped from the youngest to the oldest and was a factor that influenced the farmers' ability. The farmer's age has an influence in determining the farmer's thinking pattern to be better (Irmayani et al., 2015). Productive age ranges from 15-64 years, the population in this productive age is often referred to as the labor force. According to the Central Statistics Agency (2020) people aged 15 years or older who are employed or temporarily not working are called the labor force.

The definition of age in this study is the age of the farmer who does corn farming, the age or age of the farmer as seen from the identifier with the unit of years. The indicator used to measure the age variable is the age of the farmer.

Work experience

Work experience is the amount of time someone has spent doing a productive job. According to Sehgal & Singh (2008) in his book, it is explained that the word work experience consists of two words "work" and "experience", which means learning through experience. And it is defined that work experience is someone's participation in productive work in schools, homes, workshops, agriculture, factories under any conditions (Sehgal & Singh, 2008). According to Imam Mohtar (2019) explained that work experience is all the activities and activities of a person through education, work or assignments at a certain period of time, so that the longer a person is in a job, the more work experience will be (Mohtar, 2019). Meanwhile, according to Pambudi & Bandesa (2020) The length of time working or working experience as a farmer is the length of time or experience having a job as a farmer. In general, the results of a good job are very much based on good work experience. So work experience can determine the success that will be achieved from doing a job, such as the length of time or years of work taken in carrying out the job, the level of knowledge and skills possessed, and mastery of work and equipment (Pambudi & Bandesa, 2020).

Understanding Work experience in this study is the length of time the farmer worked as a maize farmer or how long it took to farm maize using units of years.

Credit

The definition of credit comes from the word "Credere", which means believe,

that in credit there is an element of trust from the lender to the customer so that they can use the credit as best as possible (Andrianto, 2020). According to the Financial Services Authority (2019) credit is a financial facility that allows a person or business entity to borrow money to buy a product and pay it back within a specified period with interest (Otoritas Jasa Keuangan, 2019). In lawRepublic of Indonesia Number 10 Year 1998 Concerning Amendments to Law Number 7 Year 1992 Concerning Banking, it is explained that Credit is the provision of money or equivalent claims, with a lending and borrowing agreement between the bank and another party which requires the borrower to repay the debt. after a certain period of time in the presence of interest (Kementerian Hukum dan HAM Republik Indonesia, 1998).

The definition of credit in this study is a loan product in the form of money that is used by farmers for the smooth running of farming. Indicators To measure the credit variable is the amount of credit or credit value used for farming in rupiah.

Hypothesis formulation

From the explanation of the conceptual descriptions that have been described in this study, the hypothesis of this study:

H1: There is an effect of age on income

According to Carter and McGoldrick (1988), the task of family development with the elderly must adjust to decreasing income because when an elderly person enters retirement, income decreases sharply and is increasingly inadequate while the cost of living continues to increase (Maryam et al., 2008) . According to Alfred Marshal (1993), the graph of the relationship between income and age explains that income increases more at younger ages than at older ages (Smith &

Shauman, 2013). In a study conducted by Thamrin, Herman and Hanafi (2012), it was found that the age of the farmers had a significant effect on the income of betel nut farmers (Thamrin et al., 2012).

H2: There is an effect of work experience on income

According to Xin Meng (2004), the relationship between urban work experience and wages seems to be close to linear, which means that the more work experience, the more income a person has (Meng, 2004). In a study conducted by Thamrin, Herman and Hanafi (2012), it was found that experience had a significant effect on farmers 'income, because farming experience was an important factor in increasing farmers' income (Thamrin et al., 2012). While the results of research conducted by Syafii, Subagiarta, and Yunitasari (2017) show that work experience and land area show a positive and significant effect on the income of smallholder coffee farmers in Manggisan Village, Tanggul District, Jember Regency (Syafii et al., 2017).

H3: There is an effect of credit on income

According to Kasmir (2010) credit has a positive impact in increasing income (Miftah & Pangiuk, 2020). According to Toman and Wilson (2019), one of the tools to increase and distribute people's income is by providing credit (Tambunan & Tambunan, 2019). As well as research conducted by (Marleni et al., 2014) in his research explained that credit has a positive effect on income.

H4: There is an effect of age, work experience and credit on income

According to Arifin (2005), in the agricultural development strategy of equal income distribution, first the promotion of broad-spectrum agricultural development, namely agricultural development, which makes farmer households a priority group both in research, development and agricultural extension, credit, marketing and provision of production facilities .

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Secondly, investment in human resources (HR) in rural areas can be done with the level of rural education, clean water, health, family planning, and nutrition programs. Third, the role of women in agriculture and household activities. Through agricultural education and extension programs, credit and assistance for small and medium enterprises should also reach rural and agricultural women (Arifin, 2005). According to Khaeriyah (2017), in conducting farming, there are two factors that influence the success of farming, namely internal factors, namely farmers, land, labor capital, number of families, and the ability of farmers. Meanwhile, external factors are transportation and communication infrastructure, marketing and raw materials, credit facilities and counseling (Darwis, 2017). In research conducted by (Sudrajat & Isyanto, 2018) that the number of chicken ownership, age, education, farming experience, family size, labor and credit together or simultaneously affect livestock business income.

Researchers conducted research with the object of farmers who do corn farming at BKPH Jatinegara. This research was conducted for two months, namely August 2020 to September 2020 and the method used was a survey method of data collection using a questionnaire. The data used in this study are secondary.This study is a correlational study to determine how age (X1), work experience (X2) and credit (X3) affect farm income (Y).

Affordable Population

No.	LMDH	Number of farmers
1	Wotgalih	130
2	Lebakwangi	165
3	Capar	134
4	Dukuh Bangsa	146
amount		575

The sample size in this study was determined by Isaac and Michael's table, the number of samples was 575 rounded to 600 with a standard error of 5%, so the number of samples obtained was 221 farmers. The sampling technique used was P*robability Sampling*, namely the sampling technique by providing equal opportunities for each element of the population (Sugiyono, 2018). By using simple random sampling.

RESULTS AND DISCUSSION

Multiple linear regression test

$Y = a + b_1 x_1 + b_2 x_2 + b_3 x_3$
$Y = income$ (IDR / year)
$a = constant$
$x_1 = age$ (year)
$x_2 = work\ experience\ (years)$
$x_3 = Credit\ (IDR/year)$
$b_1, b_2\ dan\ b_3$
$= Regression\ Coefficient$

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	89,103	20,716		4,301	,000		
	Age	-1,452	,565	-,272	-2,568	,012	,458	2,182

Work Experience	4,397	,763	,609	5,759	,000	,461	2,169
Credit	,635	,144	,344	4,422	,000	,854	1,171

a. Dependent Variable: Income

Source: primary data processed by SPSS 2020

$$Y = 89{,}103 - 1{,}452X_1 + 4{,}397X_2 + 0{,}635X_3$$

The constant is 89.103 means that when the independent variable (X) is constant, income (Y) is positive. The regression coefficient for the age variable (X1) is -1.452, meaning that if the age variable increases, the income variable (Y) decreases. The regression coefficient for the work experience variable (X2) is 4.397, this means that if the work experience increases, the income variable (Y) increases. The credit variable regression coefficient (X3) is equal to 0,635, this means that if credit increases, the income variable (Y) increases.

Multicollinearity Test

Multicollinearity test shows that the value of tolerance is less than 1, tolerance for Age (X1) 0.458, tolerance for work experience (X2) 0.461, tolerance for credit (X3) 0.854. This shows that there is no multicollinearity problem because the tolerance value is smaller than 1.

Heteroscedasticity Test

Heteroscedasticity testing using the Park test shows that the sig. Variable Age (X1) 0, 597, variable Work Experience (X2) 0.782, variable Credit (X3) 0.247. These results indicate that the sig. the residual square is greater than 0.05, this means that there is no heteroscedastical problem in accordance with the opinion according to Gujarati (2003) (Khusnah et al., 2017).

Normality test

Testing the data with the Kolmogorov Smirnov test, the result is that the Asymp. Sig. (2-tailed) of 0.195, the data is said to be normally distributed because of the value of Asymp. Sig. (2-tailed) is greater than 0.05.

Linearity Test

Tests carried out by SPSS using the test of linearity, Deviation from Linearity Sig. Variable Age (X1) 0.275, Deviation from Linearity Sig. Work Experience Variable (X2) 0.222 and Deviation from Linearity Sig. Variable Credit (X3) 0.848. Value of Deviation from Linearity Sig. all independent variables in this study > 0.05. So it can be concluded that there is no linearity problem

F Test

The results of the F test show that The significance value is 0.000, this value is less than 0.05, so it can be concluded that there is a joint effect of all independent variables on the dependent variable.

T-Test

The results of the T test show that the significance value of the age variable (X1) is 0.012, this value is less than 0.05, so the age variable has a partial effect on the income variable. The work experience variable is 0.000, this value is less than 0.05, so the work experience variable has a partial effect on the income variable. The credit variable is 0,000, so the credit variable has a partial effect on the income variable.

Analysis of the Coefficient of Determination (R^2)

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The result of the coefficient of determination (r^2) shows that the value of the coefficient of determination (r^2) is 0.402. So that the ability of the independent variables (age, work experience and credit) has an effect of 40.2% on income, while the rest of the influence is not examined in this study.

1. Effect of age on income

Value of Asymp.Sig. (2-tailed) the age variable is 0.195 greater than 0.05, this indicates that the data is normal. While the T test results that the sig. 0.012 this result is less than 0.05, so there is a significant effect of age on income. The value of the multiple linear regression test for the age variable (X1) has a coefficient value of -1.452, this means that age has a significant and negative effect.

2. Effect of work experience on income

Value of Asymp.Sig. (2-tailed) work experience variable is 0.195 greater than 0.05, this indicates that the data is normal. While the T test results that the sig. 0.000 this result is less than 0.05, so there is a significant effect of work experience on income. The value of the multiple linear regression test work experience variable (X2) has a coefficient value of 4,397, this means that work experience has a significant and positive influence.

3. The effect of credit on income

Value of Asymp.Sig. (2-tailed) the credit variable is 0.195 greater than 0.05, this indicates that the data is normal. While the T test results that the sig. 0.000 this result is less than 0.05, so there is a significant effect of credit on income. The value of the multiple linear regression test work experience variable (X2) has a coefficient value of 0, 635, this means

that credit has a significant and positive effect.

4. Effect of age, work experience and credit on income

The multiple linear regression test that was carried out obtained the equation $Y = 89{,}103 - 1{,}452X_1 + 4{,}397X_2 + 0{,}635X_3$, this shows that if the value of the independent variable (age, work experience and credit) is 0, then the income or the dependent variable is 89.103. The age coefficient value (X1) is -1.452, meaning that if the age variable increases, the income variable (Y) decreases. The work experience coefficient value (X2) is 4.397, this means that if work experience increases, the income variable (Y) increases. Credit coefficient value (X3) of 0, 635, this means that if credit increases, the income variable (Y) increases.

The results of the F test show that the value of Sig. is 0.000 this value is less than 0.05, it can be concluded that there is a joint influence of all independent variables (age, work experience and credit) on the dependent variable.

Meanwhile, the coefficient of determination (r^2) is used to determine how much influence the independent variable in research has on the dependent variable. The result of the determination coefficient test (r^2) is 0.402. So that the ability of the independent variables (age, work experience and credit) has an effect of 40.2% on income, while the rest of the influence is not examined in this study.

CONCLUSION

Based on the discussion and research results, it can be concluded: Age variable has a negative and significant effect on maize farming income at BKPH Jatinegara, Work experience variable has a positive and significant effect on maize

farming income at BKPH Jatinegara, Credit variable has a positive and significant effect on corn farm income at BKPH Jatinegara. As well as variables age, work experience and credit influence simultaneously or jointly on the income of corn crop farming in BKPH Jatinegara.

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