

Attitudes of farmers toward the farmer card program in Girigondo Village, Pituruh District, Purworejo Regency

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Abstract. The farmer card is one of the government's initiatives aiming to realize the distribution of subsidized fertilizers under the six appropriate principles (quantity, type, price, quality, time, and place) and provide farmers with banking services. This study seeks to determine the attitudes of farmers toward the farmer card program and the relationship between the factors forming the attitudes. Survey interviews with farmers and related parties and field observations were utilized to obtain research data. The findings revealed that the attitudes of farmers toward the farmer card program fell into the category of "poor". Age, formal education, land area, farming experience, Field Agricultural Extension (PPL) workers' role, and mass media exposure were attitude-framing factors. Spearman's rank correlation coefficient was employed to analyze the data, uncovering that formal education, farming experience, and the involvement of extension workers significantly affected the attitudes of farmers toward the farmer card program, except for farming experience, which had the opposite direction. Moreover, neither age, land area, nor mass media exposure significantly impacted the attitudes of farmers toward the program.

1 Introduction

The agricultural sector can attract the government's attention, particularly concerning development. This sector is intended to contribute to the improvement of human welfare. The tremendous natural potential in Indonesia is one of the elements supporting this sector's development [1]. Agricultural activities must incorporate agricultural development as one of their primary focuses. Agricultural development is expected to contribute to an increase in this sector's production [2]. The agricultural economy will be able to realize its full potential as a result of agricultural development. Necessary supporting factors for agricultural development comprise background knowledge, access to technology, and the proper distribution of inputs and outputs [3].

Agriculture highly depends on inputs, including seeds, fertilizers, and pesticides. Fertilizer is one of the most crucial agricultural inputs since it affects plant growth significantly. The largest application of fertilizers will produce the maximum agricultural yield [4]. The government has announced a policy for providing farmers with subsidized

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fertilizer encompassing Urea, ZA, SP-36, NPK, and organic fertilizers. This subsidized fertilizer policy has been implemented through the Highest Retail Price (HET) program [5]. In practice, however, the distribution of subsidized fertilizers continues to be plagued by numerous issues linked to oversight, procurement, and distribution [6].

The farmer card program is one of the measures taken by the government of Central Java to address issues associated with subsidized fertilizers. The farmer card is a co-branded BRI debit card used to determine the amount of subsidized fertilizer allocated to farmers based on the land they own. This farmer card is valid for farmers with a maximum of two hectares of land. In addition, the farmer card is used for subsidized fertilizer payment transactions handled using an Electronic Data Capture (EDC) system deployed at every authorized subsidized fertilizer retailer. Moreover, the farmer card can also be used for all banking activities [6].

Purworejo Regency is among the Central Java regencies that have adopted the farmer card program. In 2017, 32,507 out of 81,576 farmer cards were distributed by the Purworejo administration [7]. Pituruh District in Purworejo Regency has adopted the farmer card program. Of 8,136 farmers in Purworejo District, 6,381 have received farmer cards [8]. Girigondo is one of the Pituruh District villages with the greatest number of farmer card holders. According to data from the Pituruh District Agricultural Extension Center (2020), 335 farmers have possessed farmer cards.

Unfortunately, the field conditions demonstrate the not-yet-optimal implementation of the farmer card program. Among the entire number of farmers who have owned the farmer card, some have little interest in using it to purchase discounted fertilizers. The advent of innovations in various domains of agriculture will undoubtedly influence the tendencies or attitudes of farmers, who will either accept or reject their existence. Farmers' tendency to accept or reject the farmer card program is inseparable from factors framing their attitudes toward the program. This study aims to (1) determine the attitudes of farmers toward the farmer card program and (2) discover the factors framing their attitudes.

2 Research Method

This study employed the descriptive method [9]; [10]; [11], which involves describing or characterizing a phenomenon. The research location, Girigondo Village, was purposively determined as it has the highest population of farmer card holders among other villages in Pituruh District. Simple random sampling [12] was utilized to select 40 respondents from the population, obtaining 335 farmers having farmer cards. Subsequently, proportional random sampling was applied to determine the number of samples for each farmer group using the following formula.

$$ni = \frac{nk}{N} \times n \quad (1)$$

Description:

ni : number of sample farmers in each farmer group

nk : number of farmers from each farmer group

N : number of farmers who have received farmer cards in Girigondo Village

n : number of sample farmers was determined to be 40

Cognitive, affective, and conative attitudes were examined to determine the overall attitudes of farmers toward the farmer card program, divided into four categories. First, Farmers' Cognitive Attitudes towards the Farmer Card Program. Second, the Affective Attitudes of Farmers towards the Farmer Card Program. The Three Conative Attitudes of Farmers to the Farmer Card Program. The Four Attitudes of Farmers to the Farmer Card Program.

Table 1. Number of Selected Samples for Each Farmer Group

No.	Farmer Group	Farmer Card Holder	Selected Sample
1	Tani Jaya	36	4
2	Sri Dadi	104	13
3	Tani Muda II	81	10
4	Wahyu Minulyo	45	5
5	Tani Muda	69	8
Total		335	40

Source: [8]

2.1 Cognitive Attitudes

First, Farmers' Cognitive Attitudes towards the Farmer Card Program in Girigondo Village, Pituruh District, Purworejo Regency. The following formula was applied to determine the cognitive attitudes of farmers toward the farmer card program.

$$Interval = \frac{\Sigma_{highest\ score} - \Sigma_{lowest\ score}}{\Sigma_{category}} \quad (2)$$

$$= \frac{24-6}{4} = 4.5$$

Table 2. Determination of Cognitive Attitude Intervals

No.	Score Achievement	Cognitive Attitudes
1.	6.00 – 10.49	Unaware
2.	10.50 – 14.99	Less Aware
3.	15.00 – 19.49	Understand
4.	19.50 – 24.00	Completely Understand

2.2 Affective Attitudes

Second, the Affective Attitudes of Farmers towards the Farmer Card Program in Girigondo Village, Pituruh District, Purworejo Regency. The affective attitudes of farmers toward the farmer card program were examined using the following formula.

$$Interval = \frac{\Sigma_{highest\ score} - \Sigma_{lowest\ score}}{\Sigma_{category}} \quad (3)$$

$$= \frac{24-6}{4} = 4.5$$

Table 3. Determination of Affective Attitude Intervals

No.	Score Achievement	Affective Attitudes
1.	6.00 – 10.49	Strongly Disagree
2.	10.50 – 14.99	Disagree
3.	15.00 – 19.49	Agree
4.	19.50 – 24.00	Strongly Agree

2.3 Conative Attitudes

The Three Conative Attitudes of Farmers to the Farmer Card Program In Girigondo Village, Pituruh District, Purworejo Regency. The following formula was utilized to determine the conative attitudes of farmers toward the farmer card program.

$$\begin{aligned} \text{Interval} &= \frac{\sum \text{highest score} - \sum \text{lowest score}}{\sum \text{category}} \\ &= \frac{12-3}{4} = 2.25 \end{aligned} \quad (4)$$

Table 4. Determination of Conative Attitude Intervals

No.	Score Achievement	Conative Attitudes
1.	3.00 – 5.24	Never
2.	5.25 – 7.49	Seldom
3.	7.50 – 9.74	Often
4.	9.75 – 12.00	Always

2.4 Attitudes of Farmers

The Four Attitudes of Farmers to the Farmer Card Program In Girigondo Village, Pituruh District, Purworejo Regency. The following formula was deployed to determine the attitudes of farmers toward the farmer card program.

$$\begin{aligned} \text{Interval} &= \frac{\sum \text{highest score} - \sum \text{lowest score}}{\sum \text{category}} \\ &= \frac{60-15}{4} = 11.25 \end{aligned} \quad (5)$$

Table 5. Determination of Farmers' Attitude Intervals

No.	Score Achievement	Attitudes
1.	15.00 – 26.24	Bad
2.	26.25 – 37.49	Poor
3.	37.50 – 48.74	Good
4.	48.75 – 60.00	Excellent

Spearman's rank correlation analysis was performed to assess the relationship between factors influencing the attitudes of farmers toward the farmer card program, consisting of age, formal education, land area, farming experience, the role of Field Agricultural Extension (PPL) workers, and mass media exposure.

3 Results and discussion

3.1 Attitudes of Farmers toward the Farmer Card Program

Attitude is a person's tendency to think, feel, and act in response to particular objects. This study divided the attitudes of farmers toward the farmer card program into three: cognitive, affective, and conative. The following is the distribution of farmers' attitudes toward the program.

3.1.1 Cognitive Attitudes toward the Farmer Card Program

Cognitive attitudes in this study refer to a tendency related to farmers' knowledge about the farmer card program. Which covers a. The tendency of farmers regarding knowledge about the purpose of implementing the farmer card program, b. The tendency of farmers concerning knowledge about the benefits provided by the farmer card program, c. The tendency of farmers regarding knowledge about subsidized fertilizer types, d. The tendency of farmers

concerning knowledge about HET for each type of subsidized fertilizer, e. The tendency of farmers regarding knowledge about how to use farmer cards when buying subsidized fertilizers, and f. The tendency of farmers concerning knowledge regarding the allocation of subsidized fertilizers obtained per growing season.

Table 6. Distribution of Respondents' Cognitive Attitudes toward the Farmer Card Program

No.	Question Item	Score				Average Score	Category
		1	2	3	4		
1.	The tendency of farmers regarding knowledge about the purpose of implementing the farmer card program	0	17	20	3	2.65	Understand
2.	The tendency of farmers concerning knowledge about the benefits provided by the farmer card program	0	26	11	3	2.43	Less Aware
3.	The tendency of farmers regarding knowledge about subsidized fertilizer types	0	0	27	13	3.33	Completely Understand
4.	The tendency of farmers concerning knowledge about HET for each type of subsidized fertilizer	33	7	0	0	1.18	Unaware
5.	The tendency of farmers regarding knowledge about how to use farmer cards when buying subsidized fertilizers	0	0	27	13	3.33	Completely Understand
6.	The tendency of farmers concerning knowledge regarding the allocation of subsidized fertilizers obtained per growing season	38	12	0	0	1.30	Unaware
Total						14.20	Less Aware

Table 6 displays that farmers' cognitive attitudes regarding the farmer card program fall into the "less aware" category, with an average score of 14.20. It is evidenced by farmers' tendency to knowledge about the goals of the farmer card program, with an average score of 2.65, belonging to the "understand" category. Respondent farmers, on average, understood the aim of the farmer card program, realizing the distribution of subsidized fertilizers; therefore, they were on target. Farmers' understanding of the benefits provided by the farmer card program fell into the "less aware" category, with an average score of 2.43. On average, respondent farmers could only name one benefit of the farmer card program, a means of purchasing subsidized fertilizers, while others were unaware. It was due to a lack of counseling by PPL and farmers' lack of interest in learning about the benefits of the farmer card program.

Farmers' understanding of the varieties of subsidized fertilizers belonged to the "completely understand" category, with an average score of 3.33. Respondent farmers could name four to five varieties of subsidized fertilizers on average. Urea, ZA, SP-36, NPK, and organic fertilizers were examples of subsidized fertilizers. Farmers' awareness of the maximum retail price (HET) for each type of subsidized fertilizer fell into the "unaware" category, with an average score of 1.18. On average, respondent farmers were unaware of the HET established by the government. According to the Minister of Agriculture Regulation No. 49 of 2020, the HET for Urea Fertilizer in 2021 was IDR 2,250 per kg, ZA Fertilizer was IDR 1,700 per kg, SP-36 Fertilizer was IDR 2,400 per kg, NPK Phonska Fertilizer was IDR 2,300 per kg, and Petrogenic or Organic Fertilizers were IDR 800 per kg.

Farmers' understanding of how to utilize the farmer card when purchasing subsidized fertilizer belonged to the "completely understand" category, with an average score of 3.33.

Respondent farmers could describe in detail the phases of using the farmer card to purchase subsidized fertilizer. They must present the farmer card to the Complete Fertilizer Kios (KPL) assigned to each hamlet to acquire subsidized fertilizer. Then, they should submit the farmer card to KPL, but the card must be top-up first for purchases. Farmers could top up their cards in KPL and did not have to visit a traditional bank. The card was then swiped using an EDC (Electronic Data Capture) machine, which could be found at any authorized merchant. The farmers must input the PIN for their cards. The EDC system would then display farmer data and fertilizer allocation data. The retailer entered the amount of fertilizer purchased, and the EDC machine would output the transaction proof. The leftover fertilizer quota would be returned to the farmers as evidence.

Farmers' awareness about the allocation of subsidized fertilizers gained every growing season belonged to the "unaware" category, with a score of 1.30. On average, respondent farmers were unaware of the allocation they received on their farmer cards. It was due to farmer groups and extension workers who have never disclosed information regarding the e-RDKK data. Hence, if they wanted to know how much allocation they had on their farmer cards, they must first check it in the KPL.

3.1.2 Affective Attitudes toward the Farmer Card Program

Affective attitudes can be defined as the tendency of farmers to relate to their feelings toward the farmer card program. Which covers a. The tendency of farmers' feelings toward the goals of the farmer card program, b. The tendency of farmers' feelings towards the benefits of the farmer card program, c. The tendency of farmers to feel about the ease of obtaining subsidized fertilizer during the planting season by using a farmer card, d. The tendency of farmers' feelings toward subsidized fertilizer prices following HET, e. The tendency of farmers' feelings toward farmer cards as a means of purchasing subsidized fertilizers, and f. The tendency of farmers' feelings about the amount of subsidized fertilizer allocation listed on the farmer card.

Table 7 exhibits the farmers' affective attitudes toward the farmer card program belonging to the "disagree" category, with an total score of 14.55. With an average score of 2.38, the "strongly agree" category was where most farmers' attitudes toward the objectives of the farmer card program fell. The average respondent farmers strongly agreed with the implementation of the farmer card, aiming to realize the distribution of fertilizers following the six appropriate principles (place, quantity, quality, type, and price) and as a banking service.

With a score of 2.38, most farmers' attitudes regarding the benefits of the farmer card program fell under the "disagree" category. The interview results revealed that most farmers continued to disagree with the benefits provided by the farmer card. They believed that the only benefit of using the farmer card was as a tool to purchase subsidized fertilizers. Regarding the remaining benefits, farmers have not experienced them.

Most farmers' attitudes regarding the ease of acquiring subsidized fertilizer during planting season by utilizing a farmer card fell into the "disagree" category, with an average score of 1.78. The average respondent farmer indicated, based on interviews, that obtaining some types of subsidized fertilizers during planting season could be problematic even with the farmer card. As they mentioned during the interviews, difficulties associated with the dearth of subsidized fertilizers occurred yearly and were difficult to solve. With an average score of 3.40, most farmers' attitudes regarding subsidized fertilizer pricing following the HET belonged to the "strongly agree" category. On average, the respondent farmers indicated that the fertilizer prices complied with the government's HET.

Table 7. Distribution of Respondents' Affective Attitudes toward the Farmer Card Program

No.	Question Item	Score				Average Score	Category
		1	2	3	4		
1.	The tendency of farmers' feelings toward the goals of the farmer card program	0	0	28	12	3.30	Understand
2.	The tendency of farmers' feelings towards the benefits of the farmer card program	0	25	15	0	2.38	Disagree
3.	The tendency of farmers to feel about the ease of obtaining subsidized fertilizer during the planting season by using a farmer card	15	19	6	0	1.78	Disagree
4.	The tendency of farmers' feelings toward subsidized fertilizer prices following HET	0	0	24	16	3.40	Strongly Agree
5.	The tendency of farmers' feelings toward farmer cards as a means of purchasing subsidized fertilizers	14	17	9	0	1.88	Disagree
6.	The tendency of farmers' feelings about the amount of subsidized fertilizer allocation listed on the farmer card	16	15	9	0	1.83	Disagree
Total						14.55	Disagree

Obtaining an average score of 1.88, farmers' attitudes about farmer cards as a means of acquiring subsidized fertilizers were in the "disagree" category. Farmers reported, on average, that they disagreed with the policy of purchasing subsidized fertilizers with farmer cards. Many farmers were dissatisfied with the farmer card system not meeting their expectations. Fertilizers were not always available, their use was complicated, and there were restrictions on fertilizer allocation, all of which prevented farmers from fully accepting the farmer card program.

Having an average score of 1.83, most farmers' attitudes regarding the quantity of subsidized fertilizer allocation listed on the farmer's card fell into the "disagree" category. In general, respondent farmers disagreed with the allocation of fertilizers indicated on their farmer cards, as various fertilizers were still considered under-allocated. As a result, farmers must purchase non-subsidized fertilizers to compensate for the lack of subsidized fertilizers.

3.1.3 Conative Attitudes toward the Farmer Card Program

Conative attitudes refer to the tendency of farmers to act after they obtain and know information about the farmer card program. Which covers a. The tendency of farmers to use farmer cards as a means of purchasing subsidized fertilizers, b. The tendency of farmers to re-check the remaining subsidized fertilizer allocation they have after making a purchase transaction for subsidized fertilizer, and c. The tendency of farmers to top up farmer card balances through conventional banks (BRI).

Table 8. Distribution of Respondents' Conative Attitudes toward the Farmer Card Program

No.	Question Item	Score				Average Score	Category
		1	2	3	4		
1.	The tendency of farmers to use farmer cards as a means of purchasing subsidized fertilizers	0	0	22	18	3.45	Always
2.	The tendency of farmers to re-check the remaining subsidized fertilizer allocation they have after making a purchase transaction for subsidized fertilizer	0	19	14	7	2.70	Often
3.	The tendency of farmers to top up farmer card balances through conventional banks (BRI)	22	12	6	0	1.60	Never
Total						7.75	Often

Table 8 demonstrates that farmers' positive attitudes toward the farmer card program belonged to the "often" category, with an average score of 7.75. It is illustrated by farmers' tendency to use farmer cards to purchase subsidized fertilizers, featured in the "always" category with a score of 3.45. Following the interview results, the average respondent farmers claimed that they always use the farmer card to purchase subsidized fertilizer, both during the planting season and when it was not. Farmers typically utilized farmer cards to acquire fertilizer for plants grown around their homes when it was not planting season.

Farmers' tendency to re-check the remaining allocation of subsidized fertilizer after purchasing subsidized fertilizer was classified as "often," with a score of 2.70. Based on interviews, the average respondent farmers claimed that they often checked the remaining allocation of subsidized fertilizer held. They regularly reviewed their allocation at the beginning of each planting season.

Farmers' tendency to top up farmer card balances through traditional banks (BRI) was categorized as "never", with a score of 1.60. Respondent farmers were generally hesitant to top up their balances using traditional banks because they must wait in endless lines. Furthermore, they stated that their income was barely sufficient for their daily necessities and as capital for the following planting season.

3.1.4 Attitudes of Farmers toward the Farmer Card Program

The attitudes of farmers toward the farmer card program were divided into three: cognitive, affective, and conative. Cognitive Attitudes toward the Farmer Card Program, Affective Attitudes toward the Farmer Card Program, and Conative Attitudes toward the Farmer Card Program.

Table 9. Distribution of Respondent Data Based on Attitudes

No.	Attitude	Average Score	Category
1.	Cognitive	14.20	Less Aware
2.	Affective	14.55	Disagree
3.	Conative	7.75	Often
Total		36.50	Poor

The average score of 36.50 in Table 9 indicates that the attitudes of farmers toward the farmer card program fall into the “poor” category. In accordance with the research entitled *Attitudes And Motivation Of Rice Farmers On Adoption Farmer Card Programs In Grobogan Regency* [13]. It is evident from the acquisition of each attitude component. Due to their lack of information on the benefits of farmer cards, subsidized fertilizer HET, and their allocations on farmer cards, the cognitive attitudes of farmers fell under the category of “unaware.” Farmers’ affective attitudes were included in the “disagree” category, as evidenced by their lack of interest in using farmer cards to purchase subsidized fertilizers. It was because the benefits of the farmer card program could not be felt optimally, it was still difficult to obtain subsidized fertilizers with farmer cards, and they still did not receive an adequate amount of subsidized fertilizers. Moreover, the conative attitudes of farmers belonged to the “often” category, evidenced by farmers’ tendency to use farmer cards to purchase subsidized fertilizers (included in the “always” category) and farmers’ tendency to check the remaining allocation of subsidized fertilizers (included in the “often” category).

3.2 Relationship between Attitude-Shaping Factors and Farmers’ Attitudes toward the Farmer Card Program

Age, formal education, land area, farming experience, the role of PPL workers, and exposure to mass media were factors influencing farmers’ attitudes toward the farmer card program. To determine the relationship between each factor, a Spearman’s rank analysis test was conducted using SPSS 25. Table 10 displays the results of Spearman’s rank analysis test addressing the relationship between attitude-forming factors and the attitudes of farmers about the farmer card program.

3.2.1 Age

Regarding the farmer card program, farmers’ attitudes were unaffected by age, indicated by the age variable’s significance value (0.578) being larger than the error rate (0.05). The inconsequential result signified that the age of the farmer had no bearing on the farmer’s attitudes about the farmer card program. The correlation coefficient for the age variable was -0.091, implying a weak negative association between the age variable and attitude. In other words, a farmer’s attitude toward the farmer card program decreased with age. However, most farmers were still in their productive years. Thus, it did not change their attitude toward the farmer card program. According to a study on the “Attitude of Farmers Toward Information and Communication Technology” [14], there was no correlation between age and respondents’ views toward ICT gadgets.

3.2.2 Formal Education

Formal education significantly influenced farmers’ attitudes toward the farmer card program. It is proven by the fact that the formal education variable’s significance value (0.046) is less than the error rate (0.05). Significant results indicated that farmers’ attitudes regarding the farmer card program improved with increasing levels of formal education. The correlation coefficient for formal education was 0.317, indicating a moderately favorable relationship between formal education and attitudes. In short, the higher the formal education level of farmers, the more positively they view the farmer card program. It is consistent with findings from the “Attitude of Farmers Toward Crop Insurance Scheme” study [15] that education substantially impacted farmer attitudes. According to the survey, the highly educated group had more favorable attitudes toward the Crop Insurance Program than the less educated

group. Because acquiring a formal education enables individuals to interact with concepts in a logical manner, which in turn produces favorable dispositions toward new things, formal education is advantageous. Education, therefore, plays a significant impact in determining attitudes. Farmers with a higher level of education would be more receptive to inquiries regarding the use of farmer cards because they would be more receptive and forward-thinking about using them.

Table 10. Relationship between Attitude-Shaping Factors and Farmers' Attitudes toward the Farmer Card Program

Variable		Cognitive	Affective	Conative	Attitude
Age	Coef	-.176	-.018	.081	-.091
	Sig.	.276	.914	.619	.578
Formal education	Coef	.427**	.188	-.120	.317*
	Sig.	.006	.247	.462	.046
Land area	Coef	-.069	-.004	.065	.067
	Sig.	.672	.982	.692	.679
Farming experience	Coef	-.293	-.249	.026	-.327*
	Sig.	.067	.121	.875	.040
PPL workers' role	Coef	.446**	.193	-.004	.354*
	Sig.	.004	.233	.981	.025
Mass media exposure	Coef	.012	.198	.057	.206
	Sig.	.940	.220	.727	.203

*. Correlation is significant at the 0.05 level (2-tailed).

**.. Correlation is significant at the 0.01 level (2-tailed).

3.2.3 Land Area

The results of the analysis show that there was no correlation between land area and farmers' attitudes toward the farmer card program. The significance value of the land area variable (0.679) is bigger than the error rate (0.05), proving it. Insignificant results depicted that the size of the land area possessed by farmers had no bearing on their attitudes toward the farmer card program. The land area variable's correlation coefficient was 0.067, demonstrating a weak positive relationship with the attitude variable. Due to the insignificance of the changing land area, the amount of the land area possessed by farmers had no meaningful effect on their attitudes toward the farmer card program. Following research on farmers' attitudes toward agricultural mechanization [16], the land area did not affect farmers' attitudes toward agricultural mechanization.

3.2.4 Farming Experience

The farmers' attitudes toward the farmer card program were strongly influenced by their level of farming experience, indicated by the significance value of the agricultural experience variable (0.040) being less than the error rate (0.05). Significant results show that the longer a farmer has been on the farm, the more negative their view of the farmer card program will be. The correlation coefficient for agricultural experience was -0.327, displaying a moderately negative relationship between farming experience and attitudes. Hence, the farmers' attitudes about the farmer card program decreased proportionally to the length of their farming experience. It aligns with research on farmers' attitudes toward certified superior rice seeds, disclosing a strong negative correlation between farming experience and farmers' attitudes [17]. Therefore, the longer farmers have farmed, the more negative their attitude toward certified superior seeds.

3.2.5 Role of PPL Workers

The Field Agricultural Extension (PPL) workers played a significant impact on the attitudes of farmers toward the farmer card program. It is supported by the fact that the significance value of the PPL role variable (0.025) is less than the error rate (0.05). Significant findings exhibited that the more often PPL workers provide counseling, the more positively farmers would view the farmer card program. The correlation coefficient for formal education acquired 0.354, signifying a moderately positive relationship between the PPL workers' role and the attitudes of farmers. Therefore, the more frequent PPL counseling about the benefits of the farmer card program, the more positive the farmer's view of this farmer card program will be. In accordance with the research entitled *The Impact Of Agricultural Institutions On Farmers Decisions In The Use Of Tani Card In Jember Regency* which states that the knowledge of farmers about the farmer card program is positively related to the decision of farmers to use the farmer card [18]. It is consistent with research indicating that the role of extension workers substantially impacted farmers' attitudes regarding the rice-based GLIP program.

3.2.6 Mass Media Exposure

The exposure to mass media did not significantly influence farmers' attitudes toward the farmer card program. The significant value of the mass media exposure variable (0.203), which was less than the error rate (0.05), demonstrates it. The inconsequential results implied that farmers' access to print, electronic, and online media to obtain information about the farmer card program had no bearing on their attitudes. The correlation value of mass media exposure was 0.206, depicting a weak and positive association between mass media exposure and farmers' attitudes. It signified that farmers' attitudes about the farmer card program improved in proportion to the frequency with which they accessed print, electronic, and online media to obtain information about the program. It is consistent with research on farmers' attitudes toward the rice-based GLIP program in Guluk-Guluk District, Sumenep Regency, discovering the insignificant correlation between mass media exposure and farmers' attitudes toward the rice-based GLIP program [19].

4 Conclusion

1. The farmers' cognitive attitudes toward the farmer card program fell into the category of "less aware", while their affective and conative attitudes toward the program belonged to the categories of "disagree" and "often", respectively.
2. Farmers' attitudes toward the farmer card program were categorized as "poor".
3. Farmers' attitudes toward the farmer card program were influenced by formal education, farming experience, and Field Agricultural Extension's (PPL) worker function. Moreover, age, land area, and mass media exposure did not significantly affect their attitudes.

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