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Factors affecting farmers' access to Kredit Usaha Rakyat (KUR) in Burno Village, Senduro Subdistrict, Lumajang Regency

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ABSTRACT

Introduction: This research aims to describe the factors that influence livestock farmers in accessing Kredit Usaha Rakyat (KUR) in Burno Village, Senduro Subdistrict, Lumajang Regency. **Methods**: The research method uses a descriptive quantitative approach, determining the sample of respondents using simple random sampling and the Slovin formula for as many as 51 people. Data analysis uses multiple linear regression analysis to measure the influence of internal factors (age, education level, income, length of farming, number of livestock, and cosmopolitan level) and external factors (socio-cultural values, family involvement, role of community leaders, role of breeder organizations, and access to experts) on the capacity of dairy farmers in accessing KUR. **Results**: The research results show that the variables income, length of farming, cosmopolitan level, and the role of community leaders have a significant effect on the capacity of breeders. **Conclusion**: The capacity of dairy farmers to access KUR is categorized as moderate and the capacity of dairy farmers is influenced by income, length of farming, cosmopolitan level, and the role of community leaders.

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INTRODUCTION

Animal husbandry development is part of the reorientation of the new paradigm of agricultural policy, which is the decentralization of responsibility, structural change, and community empowerment through sustainable business methods at the macro level that benefit the people. Animal husbandry is a sub-industry that has a great opportunity to be developed because, with the increase in population, the community's need for animal products is increasing yearly. The main problem of farmers, especially dairy farmers, is that most of them are still small businesses or individuals, the main factor is limited capital in developing their livestock business (Firmansyah *et al*., 2016). Limited capital can result in low or less than optimal productivity of dairy cows. Capital is a supporting factor for the success of livestock business development. The government has made various efforts, one of which is launching a micro-credit program called "Kredit Usaha Rakyat (KUR)". The plan forms a credit scheme with an interest rate subsidy system, in which in 2020 the government lowered the KUR interest rate to 6%, with the hope that farmers can access capital easily.

The existence of capital provider institutions such as the KUR for the livestock sector is still not optimally utilized. The current condition of farmers still has low capacity both in terms of individual ability to take advantage of economic opportunities through the utilization of opportunities for access to various technological information and capital (Nurholis *et al.*, 2020). The ease of credit application procedures and the absence of collateral required must be members of livestock/farmer groups, information that is still difficult to access, and lack of socialization so that dairy farmers prefer to make loans for operational costs to cooperatives or milk cooperatives that provide loans easily and quickly.

Senduro subdistrict has the largest potential for dairy cattle in Lumajang district, with a dairy cattle population in 2020 of 3,300 heads (BPS, 2021). Burno Village is one of the villages located in Senduro Subdistrict where most of the population are farmers as well as farming. However, the credit scheme has not been able to overcome farmers' capital, because farmers think that one of the requirements for bank credit which is considered difficult is the existence of collateral, while farmers do not have goods that can be used as collateral including cultivated land where

there is no legality in the form of certificates, besides that many farmers do not have a business certificate in the livestock/farming group, so they cannot apply for capital loans through KUR.

The non-optimal utilization of the KUR program can be caused by various factors, both internal and external, in utilizing various information opportunities (including sources of capital) both in terms of individual ability. Therefore, it is necessary to study what factors influence farmers in accessing KUR to develop livestock businesses in Burno Village, Senduro Subdistrict, and Lumajang Regency. The purpose of this study was to determine the factors that influence the ability of dairy farmers to access KUR in Burno Village, Senduro District, Lumajang Regency.

METHODS

Time and place

The research was conducted in Burno village, Senduro subdistrict, Lumajang district, East Java in March-May 2022. The population used in this study was 102 dairy farmers. Determination of the sample using simple random sampling technique with the slovin formula, so that a sample of 51 people was obtained. The research method used in this study is quantitative method. Data were collected through surveys using questionnaires, observations and interviews.

Methods

Multiple linear regression analysis was used to determine the influence of internal and external factors of farmers on the ability of dairy farmers (Y) in accessing KUR in Burno Village, Senduro District, Lumajang Regency, which was processed using the SPSS program. The independent variables observed were farmers' internal factors, including age (X1), education level (X2), income level (X3), duration of farming (X4), livestock ownership (X5), cosmopolitan level (X6), and socio-cultural values (X7), and farmers' external factors, namely family involvement (X8), role of community leaders (X9), role of farmers' organizations (X10), and access to experts (X11).

Data analysis

To fulfill the requirements specified before hypothesis testing through t-test and F-test, it is necessary to test several classical assumptions used, namely normality, mulltikolinierity, and heteroscedasticity. After satisfying the classical assumption test, the hypothesis testing will be conducted using the t-test.

RESULTS AND DISCUSSION

Multiple linear regression analysis

This study used multiple linear regression analysis to examine the influence of the independent variables (age, education level, income, length of farming, cattle numbers, cosmopolitan level, socio-cultural values, family involvement, role of community leaders, role of farmer organizations, and access to experts) on the dependent variable (capacity). The estimation was conducted simultaneously with the classical assumption test. The purpose of the classical assumption test is to ensure that the minimum requirements before multiple linear regression analysis have been met. The following are the results of classical assumption testing.

1. Classical assumption test results

The results of the classical assumption test for multiple regression analysis include the normality test, linearity test, multicollinearity test, and heteroscedasticity test.

A. Normality test

The data normality test was carried out to determine whether the research data was normally distributed. Data analysis using multiple linear regression indicates that the research data must be normally distributed. When observing the significance value in the Kolmogorov Smirnov One Sample Test table, the normality test used is the Kolmogorov Smirnov method. The decision-making rule for the normality test is if the significance value is greater than 0.05 then the data is normally distributed, such as Table 1.

Based on the normality test results in Table 1 the One-Sample Kolmogorov-Smirnov test has a significance value of 0.200, where the significance level value is> 0.05. Thus, it can be concluded that the data is normally distributed and meets the classical assumptions. However, if the significance value is smaller than 0.05, the data is not normally distributed and does not meet the classical assumptions (Gujarati, 2012).

Tabel 1. Output one-sample Kolmogorov Smirnov normality test

One-Sample Kolmogorov-Smirnov Test		
Statistic		Unstandardized Residual
N		51
Normal Parameters	Mean	0.0000000
	Std. Deviation	1.91842147
Most Extreme Differences	Absolute	0.083
	Positive	0.083
	Negative	-0.074
Test Statistic		0.083
Asymp. Sig. (2-tailed)		0.200[c,d]

a. Test distribution is Normal
b. Calculated from data
c. Lilliefors Significance Correction
d. This is a lower bound of the true significance

Source: SPSS data processing, 2022

B. Multicollinearity test

The multicollinearity test is carried out to understand whether the regression model finds a correlation or relationship between the X (independent) variables. Knowing whether there is multicollinearity in the research data is by looking at the tolerance value and VIF value. The decision rule in the multicollinearity test is if the tolerance value is greater than 0.1 and VIF is less than 10 then the data does not have multicollinearity (Gujarati, 2012). Meanwhile, if the tolerance value is less than 0.1 and the VIF value is large, then there is multicollinearity in the research data. The results of the multicollinearity test are in Table 2.

Tabel 2. Output of multicollinearity test coefficients

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Age (X1)	0.697	1.434
	Education Level (X2)	0.793	1.261
	Income (X3)	0.560	1.786
	Length of Breeding (X4)	0.832	1.203
	Cattle ownership (X5)	0.683	1.465
	Cosmopolitan Level (X6)	0.670	1.492
	Socio-Cultural Values (X7)	0.651	1.536
	Family Involvement (X8)	0.685	1.460
	Role of Community Leaders (X9)	0.603	1.658
	Role of Breeder Organization (X10)	0.798	1.253
	Access to Experts (X11)	0.694	1.440

Source: SPSS Data Processing, 2022

The results of the multicollinearity test in the Coefficients table above show that the tolerance value of the 11 independent variables (X) is more than 0.1 and the VIF value is less than 10. So, the regression model carried out does not experience multicollinearity symptoms.

C. Heteroscedasticity test

The heteroscedasticity test aims to understand whether there is an inequality of variance in the residuals of the regression model. To detect the presence or absence of heteroscedasticity in the research data, a test is carried out using the Glejser method. The following are the results of the heteroscedasticity test in Table 3.

The decision-making rule in the heteroscedasticity test using the Glejser test is if the significance value is greater than 0.05. The results of the heteroscedasticity test using the Glejser method, the significance value of the independent variable X, namely (X1) Age is 0.102, (X2) Education Level is 0.477, (X3) Income is 0.567, (X4) Length of Breeding is 0.572, (X5) Cattle ownership is 0, 181, (X6) CosRole of Breeder Organizationmopolitan Level of 0.160, (X7) Socio-Cultural Values of 0.575, (X8) Family Involvement of 0.316, (X9) Role of Community Leaders of 0.052, (X10) Role of Breeder Organizations of 0.738, (X11) Access to Experts of 0.504. The significance value of the eleven independent variables is > 0.05 which means that the 11 independent variables do not occur heteroscedasticity problems.

Table 3. Output coefficients heteroscedasticity test

Coefficents[a]			
Model		t	Sig.
1	(Constant)	-1.166	0.251
	Age (X1)	-1.674	0.102
	Education Level (X2)	0.718	0.477
	Income (X3)	-0.577	0.567
	Length of Breeding (X4)	0.570	0.572
	Cattle ownership (X5)	1.363	0.181
	Cosmopolitan Level (X6)	-1.432	0.160
	Socio-Cultural Values (X7)	0.566	0.575
	Family Involvement (X8)	1.015	0.316
	Role of Community Leaders (X9)	2.002	0.052
	Role of Breeder Organization (X10)	0.337	0.738
	Access to Experts (X11)	0.675	0.504

Source: SPSS Data Processing, 2022

D. Autocorrelation test

Autocorrelation testing in this study was not carried out because the data from this study is not time series data which requires an autocorrelation test as a condition in testing classical assumptions.

2. Multiple linear regression model

A. Coefficient of determination analysis (R2)

The coefficient of determination (R Squared) is used to determine how much influence the variable (X) has on the capacity (Y) of farmers. Based on the results of regression analysis, the value of R^2 is in Table 4.

Table 4. Output coefficient of determination

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.753[a]	0.568	0.446	1.34864

a. Predictors: (Constant), Akses Tenaga Ahli (X11), Lama Beternak (X4), Keterlibatan Keluarga (X8), Jumlah Ternak (X5), Umur (X1), Peran Organisasi Peternak (X10), Tingkat Pendidikan (X2), Tingkat Kosmopolitan (X6), Nilai Sosial Budaya (X7), Peran Tokoh Masyarakat (X9), Pendapatan (X3)

b. Dependent Variable: Kapasitas (Y)

Source: SPSS Data Processing, 2022

The value of R Square in the table above is 0.568 or 56.8%. So, the contribution of the influence of the variable (X) on the breeder capacity variable (Y) is 56.8%. While the remaining 43.2% is influenced by other factors outside the research variables.

B. Regression coefficient (Partial T-Test)

The multiple regression analysis test aims to determine the factors that affect KUR access capacity if the value of prop. t count (sig.) is smaller than the percentage error of 5% ($\alpha = 0.05$), it can be concluded that the independent variable has a significant effect on the dependent variable presented in Table 5.

Based on the table above, it can be seen that there are 4 variables with a value smaller than 0.05 and a calculated t value greater than the t table value of 2.023 along with the remaining 7 variables that have a sig value greater than 0.05 and a calculated t value smaller than the t table value of 2.023 so that it can be concluded that 4 variables of income, length of breeding, cosmopolitan level, and the role of community leaders partially affect the farmer's capacity in accessing KUR. Meanwhile, the 7 variables of age, education level, cattle ownership, socio-cultural values, family involvement, the role of breeder organizations, and access to experts did not partially influence the capacity of farmers to access KUR.

The inherent nature of a person, which includes patterns of thinking, attitudes, and actions toward the environment, is called individual traits. The factors inherent in a person are called traits, and the traits are known as the characteristics of a person. The characteristics of farmers as managers determine the success rate of a livestock farm. To determine the ability of farmers, it is necessary to study the background of their involvement in the livestock

business. Considerations used to determine the ability to manage dairy cows include age, farming experience, ownership, and main occupation (Sundari & Katamso, 2017).

Table 5. Multiple linear regression analysis results

Coeffiicients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6.978	1.904		3.666	0.001
Age (X1)	0.070	0.170	0.050	0.409	0.685
Education Level (X2)	-0.429	0.265	-0.191	-1.616	0.114
Income (X3)	0.635	0.271	0.328	2.342	0.024
Length of Breeding (X4)	0.399	0.188	0.242	2.123	0.040
Cattle ownership (X5)	-0.259	0.193	-0.174	-1.341	0.188
Cosmopolitan Level (X6)	-0.442	0.118	-0.443	-3.749	0.001
Socio-Cultural Values (X7)	-0.197	0.220	-0.115	-0.895	0.376
Family Involvement (X8)	-0.062	0.140	-0.057	-0.446	0.658
Role of Community Leaders (X9)	0.242	0.111	0.298	2.187	0.035
Role of Breeder Organization (X10)	-0.124	0.094	-0.154	-1.316	0.196
Access to Experts (X11)	0.173	0.122	0.176	1.421	0.163

a. Dependent Variable: Kapasitas (Y)

Source: SPSS Data processing, 2022

C. Dependability test (Simultaneous F-Test)

The dependability test (F test) also needs to be carried out; this is used to determine whether the independent variables together have a significant effect on the dependent variable. To determine the results of the regression coefficient test by determining the calculated F value with the F table. If the calculated F value (sig.) is smaller than the error rate of 5% (α = 0.05), it can be concluded that the regression model is suitable for use. The results of the F test can be seen in Table 6.

Table 6. Output of reliability test (F-test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	93.166	11	8.47	4.657	0.000[b]
	Residual	70.934	39	1.819		
	Total	164.101	50			

a. Dependent Variable: Kapasitas (Y)

b. Predictors: (Constant), Akses Tenaga Ahli (X11), Lama Beternak (X4), Keterlibatan Keluarga (X8), Jumlah Ternak (X5), Umur (X1), Peran Organisasi Peternak (X10), Tingkat Pendidikan (X2), Tingkat Kosmopolitan (X6), Nilai Sosial Budaya (X7), Peran Tokoh Masyarakat (X9), Pendapatan (X3)

Source: SPSS Data Processing, 2022

The result of the calculated F value in Table 6 is 4.657, meaning that the calculated F value is 4.657> F table, which is 2.04, and the sig. value is 0.000 which means it is smaller than 0.05. So, it can be concluded that the 11 independent variables (age, education level, income, length of time breeding, cattle ownership, cosmopolitan level, socio-cultural values, family involvement, role of community leaders, role of breeder organizations, access to experts) together (simultaneously) affect the farmer's capacity to access KUR.

After going through the classical assumption test and model feasibility test, the next step is to interpret the data. The interpretation must see several signs such as negative or positive. A positive sign indicates that the influence of the variable runs in the same direction, while a negative sign indicates that the influence of the variable runs in reverse.

Based on the results of data processing multiple linear regression analysis using SPSS 26 Software, the linear regression equation is obtained as follows:

$$Y = 6{,}978 + 0{,}070X_1 - 0{,}429X_2 + 0{,}635X_3 + 0{,}399X_4 - 0{,}259X_5 - 0{,}442X_6 - 0{,}197X_7 - 0{,}062X_8 + 0{,}242X_9 - 0{,}124X_{10} + 0{,}173X_{11}$$

The linear regression equation above can be interpreted as follows a) The constant (α) has a value of 6.978 which means that if the independent variable is 0 then the farmer's capacity to access KUR is 6.978, b) The coefficient of the age variable (X1) is positive at 0.070 which means that every time there is an increase in age by 1 value, the farmer's

capacity to access KUR will increase by 0.070, c) The coefficient of the education level variable (X2) is negative by 0.429 which means that every time there is an increase in the level of education by 1 value, the farmer's capacity to access KUR will decrease by 0.429, d) The coefficient of the income variable (X3) is positive by 0.635 which means that every time there is an increase in income by 1 value, the farmer's capacity to access KUR will increase by 0.635, e) The coefficient of the length of farming variable (X4) is positive at 0.399, which means that every time there is an increase in the length of farming by 1 value, the capacity of farmers to access KUR will increase by 0.399, f) The coefficient of the cattle ownership (X5) is negative at 0.259, which means that every time there is an increase in the cattle ownership by 1 value, the capacity of farmers to access KUR will decrease by 0.259, g) The coefficient of the cosmopolitan level variable (X6) is negative at 0.442 which means that every time there is an increase in the cosmopolitan level by 1 value, the capacity of farmers to access KUR will decrease by 0.442, h) The coefficient of the socio-cultural value variable (X7) is negative at 0.197 which means that every time there is an increase in socio-cultural values by 1 value, the capacity of farmers to access KUR will decrease by 0.197, i) The coefficient of the family involvement variable (X8) is negative by 0.062 which means that every time there is an increase in family involvement by 1 value, the farmer's capacity to access KUR will decrease by 0.062, j) The coefficient of the community leader role variable (X9) is positive by 0.242 which means that every time there is an increase in the role of community leaders by 1 value, the farmer's capacity to access KUR will increase by 0.242, k) The coefficient of the breeder organization role variable (X10) is negative by 0.124 which means that every time there is an increase in the role of breeder organizations by 1 value, the farmer's capacity in accessing KUR will decrease by 0.124, l) The coefficient of the expert access variable (X11) is positive by 0.173 which means that every time there is an increase in expert access by 1 value, the farmer's capacity in accessing KUR will increase by 0.173. Based on these results, it can be concluded that 5 variables will increase the farmer's capacity to access KUR if these variables increase, and 6 sub-variables will reduce the farmer's capacity to access KUR if these sub-variables increase.

3. Hypothesis testing and conclusions

Testing the research hypothesis and making conclusions is done by looking at the results of the significance level of the variables. If the significance level is smaller than 0.05 (5%) then the variable affects the farmer's capacity to access KUR. The following are hypothesis testing and conclusions:

1. Age

Based on the results of the analysis of the effect of age (X1) on the farmer's capacity (Y) the significance number shows a value of 0.685. So, it can be concluded that there is no significant effect of the age variable on the farmer's capacity. Age is one of the individual characteristics that affect a person's biological and physiological functions. Age will affect people in learning, understanding and accepting age updates and affect their work productivity. The older the age, the less dependent on others or the more independent. Chamdi (2003) suggests that younger farmers (productive age 20-45 years) generally want to know more about something and are more interested in adopting technology. However, in this study, farmers of different ages did not affect their ability to access KUR.

2. Education level

Based on the results of the analysis of the effect of education level (X2) on the farmer's capacity (Y) the significance number shows a value of 0.114. So, it can be concluded that there is no significant effect of the variable level of education on the farmer's capacity.This differs from the opinion of Efferson (Azwardi & Wastutiningsih, 2001) how state that the level of education, both formal and non-formal, has a great influence on the absorption of KUR information, because the influence of education on a person will provide a broad insight. According to Soetarjo *et al.* (1973) in Azwardi & Wastutiningsih (2001), a person's education generally influences his way of thinking. The higher the level of education, the more dynamic the attitude towards new things.

3. Income

Based on the results of the analysis of the effect of income (X3) on the farmer's capacity (Y) the significance number shows a value of 0.024. So, it can be concluded that there is a significant effect of income variables on the farmer's capacity. The range of income of farmers in Burno village is IDR 2,500,000 - 4,000,000, this income is not only obtained from livestock business because most of the farmers are farmers. According to Mahbubah *et al.* (2012), income is the total income from the results of the main job and also side jobs. The low income causes a high interest in accessing KUR, which will be used by most farmers to develop their livestock business. The implementation of KUR itself aims to improve and expand productive business financing channels, increase the competitiveness of micro, small and medium enterprises, and promote economic growth and employment (Kementrian Koordinator Bidang Perekonomian, 2018).

4. Length of breeding

Based on the results of the analysis of the effect of length of breeding (X4) on the farmer's capacity (Y) the significance number shows a value of 0.040. So, it can be concluded that there is a significant effect of the variable

length of breeding on the farmer's capacity. This is consistent with Nurholis *et al.*, (2020) that the length of time farmers have been farming has a significant impact on their ability to access KUR.

The success of farmers in livestock production in addition to being determined by formal education is also determined by the experience of farmers, the longer a person in livestock production will be the more experience gained. Work experience in terms of farm management also determines the mindset of farmers and is one of the factors that influence decision making (Makatita *et al.*, 2014). Experience is the best teacher in running a business. The more experienced the farmer, the better the business. Breeding experience comes from a person based on how long he has been struggling in the livestock business. The longer the time used to run a business, the better the experience and skills gained (Triyanto, 2017).

5. Cattle ownership

Based on the results of the analysis of the effect of cattle ownership (X5) on the farmer's capacity (Y) the significance number shows a value of 0.188. So, it can be concluded that there is no significant effect of the variable cattle ownership on the farmer's capacity. The level of livestock ownership is the number of livestock kept or cultivated by livestock farmers in a maintenance period (Krisna Rizal & Harry, 2014). number of livestock does not affect the ability of farmers to access KUR because KUR itself is a credit facility provided to micro, small and medium enterprises and cooperatives whose businesses are very feasible and do not provide adequate collateral as required by banks (Hidayanto, 2010).

6. Cosmopolitan level

Based on the results of the analysis of the effect of cosmopolitan level (X6) on the farmer's capacity (Y) the significance number shows a value of 0.001. So, it can be concluded that there is a significant influence of the cosmopolitan level variable on the farmer's capacity. This is in line with the statement of Sumardjo *et al.*, (2008) that the level of cosmopolitan significantly affects the capacity of farmers. The breadth of insight and knowledge of farmers in Burno Village will positively affect the capacity of farmers in accessing KUR. This refers to the opinion of Suprayitno *et al.*, (2015) that the cosmopolitan level of farmers is reflected by farmers' access to information sources, the broader the farmer's access to information sources, the broader the farmer's insight and knowledge.

7. Socio-cultural value

Based on the results of the analysis of the effect of socio-cultural values (X7) on the farmer's capacity (Y) the significance number shows a value of 0.376. So, it can be concluded that there is no significant influence of socio-cultural value variables on the farmer's capacity. The lack of influence of socio-culture on the ability of farmers to access KUR indicates that the acceptance of KUR as an activity does not affect the values or norms that are believed to be associated with access to KUR. The form of socio-cultural values according to the Spranger model divides socio-cultural values into 6 (six) groups, namely (1) Theoretical values that underlie the actions of a person or group of people based on rational considerations, (2) Economic values that are based on whether or not there are financial benefits from their actions, (3) Solidarity or cooperation values without thinking about their own benefits, (4) Religious values that are based on the belief (holiness) that something is true and sacred, (5) Art values that are influenced by considerations of art and beauty regardless of material considerations, (6) The value of power that is based on the consideration of whether something is good or bad for the benefit of oneself or one's group (Alisyahbana, 1981).

8. Family involvement

Based on the results of the analysis of the effect of family involvement (X8) on the farmer's capacity (Y) the significance number shows a value of 0.658. So, it can be concluded that there is no significant effect of family involvement variables on the farmer's capacity. In rural agricultural enterprises, the decision on cultivation is dominated by the head of the family. Similarly, family members do not influence the ability of farmers to access KUR in the use of KUR because the decision is in the hands of the head of the family. This is in line with the research conducted by Takasenserang *et al.*, (2021) which states that the head of the family plays an important role, in the business of raising beef cattle in Makalonsow Village, East Tondano District, decisions in cultivation are determined by the head of the family.

9. The role of community leaders

Based on the results of the analysis of the effect of the role of community leaders (X9) on the farmer's capacity (Y) the significance number shows a value of 0.035. So, it can be concluded that there is a significant influence of the variable role of community leaders on the farmer's capacity. According to Surbakti (1992: 40) in Hermawan *et al.*, (2022) says that a community leader is someone who is widely respected and respected by the community and can be a factor that unites a nation-state. Community leaders who are an inseparable part of the community itself are instruments that are closely related to the development of society, especially people who are still in a rural environment. This role then becomes a significant factor in the process of influencing the community in all aspects to

increase community participation. Similarly, about the access to KUR, this research shows that community leaders make a significant contribution in making farmers want to access KUR for the development of their farms.

10. Role of breeder organization

Based on the results of the analysis of the effect of the role of breeder organizations (X10) on the farmer's capacity (Y) the significance number shows a value of 0.196. So, it can be concluded that there is no significant effect of the variable role of breeder organizations on the farmer's capacity. The lack of influence of the role of farmer organizations in accessing KUR is because this is a new program that is not widely known in Senduro Village. It takes time to socialize the program both to farmer groups as farmer organizations and to farmers as individuals. Utilizing the role of farmer groups will facilitate the acceptance of an innovation. As the opinion of Firmansyah *et al.*, (2017), which conveys that farmer institutions have a role in solving farmers' agricultural problems, disseminating information and agricultural technology, a place for cooperation among farmer group members, and a place for group cooperation with other parties outside the farmer group.

11. Expert access

Based on the results of the analysis of the effect of access to experts (X11) on the farmer's capacity (Y) the significance number shows a value of 0.163. So, it can be concluded that there is no significant effect of the expert access variable on the farmer's capacity. An expert is someone who is considered a trusted source of certain techniques and expertise in assessing and deciding something correctly, well, and reliably according to certain specialized fields. An expert is a labor qualification that works more with science, concepts, and thoughts (Musyafa, 2015). In this study, access to experts does not affect the ability of farmers to access KUR due to the ease of access to KUR, where KUR can be accessed without collateral, which is a type of credit for debtor business development that does not involve physical collateral, but is assessed based on business prospects (Sugestian 2013).

CONCLUSION

Based on the results of research on factors influencing farmers in accessing Kredit Usaha Rakyat (KUR) in Burno Village, Senduro Subdistrict, Lumajang Regency, factors that influence the capacity of dairy farmers to access KUR are income, length of farming, cosmopolitan level, and the role of community leaders.

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