Independent Oil Palm Smallholder Credit Settlement

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ABSTRACT

BACKGROUND AND OBJECTIVES

KSU Jaya Bersatu in Guhung Village distributes loans to independent oil palm farmers, but in the last three years, there have been stagnant bad loans to 36 debtors worth Rp574 million, even though the number of credit recipients has increased. This condition shows serious problems that risk disrupting the sustainability of cooperatives, so research needs to be conducted to examine socio-economic factors that affect the smooth payment and provide a more appropriate basis for loan policies.

METHODS

The study uses a descriptive quantitative approach with binary logistic regression analysis. The respondents amounted to 95 independent oil palm farmers who were selected through purposive sampling. Data were collected using questionnaires and interviews, then analyzed by the Hosmer-Lemeshow test, Pseudo R^2 value, Wald test, and odds ratio.

FINDINGS

The results of the study showed that the value of the loan, education, number of dependents, and business experience had a significant effect on the smooth flow of credit, while income and land area had no real effect. Farmers with higher education, fewer dependents, and longer business experience tend to settle credit more smoothly.

CONCLUSION

Cooperatives need to be more selective in determining the amount of loans and considering the educational background and business experience of members. Financial education needs to be improved, and loan limits should be adjusted to the ability to pay to reduce the risk of bad credit.

Keywords: Cooperative; Credit; Farmer; Logistics; Palm

INTRODUCTION

Cooperatives in Indonesia play an important role in national economic development, especially in improving welfare and empowering low-income communities. One of the real contributions of cooperatives is to provide financial services in the form of business loans with lower interest rates than formal financial institutions (1). In the agricultural sector, cooperatives function not only as savings and loan providers, but also as institutions that support various small businesses in the community. The Multi-Business Cooperative (KSU) is a form of cooperative that carries out this function, including providing access to business capital for farmers (2). In this

study, independent oil palm smallholders are oil palm farmers who manage their own plantations without attachment to the core company, so that in meeting their business capital needs, they are highly dependent on cooperative credit access, such as KSU Jaya Bersatu, which is the focus of this research, and there are no other independent smallholders (3). Therefore, KSU Jaya Bersatu helps independent oil palm farmers gain access to business capital to improve their welfare.

KSU Jaya Bersatu in Guhung Village, Belimbing District, Melawi Regency, is a cooperative that plays a role in distributing credit for independent oil palm farmers. The provision of credit is carried out based on an agreement between the cooperative and members regarding the obligation to repay loans along with interest according to the predetermined time. This credit is very important for smallholders because the capital needed to maintain oil palm plantations is quite large, while access to other financing is very limited (4). However, cooperative data shows that although the number of debtors increased from 86 in 2021 to 177 in 2023, bad loans remained at 36 debtors with a value of around IDR 574 million annually. This shows that there are serious problems in the settlement of loans for independent oil palm farmers (5). Various efforts have been made by the cooperative, such as expanding the number of debtors, increasing total credit disbursement, and providing flexibility in payment times. However, this strategy has not been able to reduce the number of non-performing debtors. Economic limitations encourage low-income farmers to prioritize price and convenience over other factors. This shows that economic conditions greatly affect decision-making patterns, including in the management of farmers' loans (6). This problem shows the need for a more in-depth study of the factors that affect the smooth settlement of credit in oil palm plantation sector cooperatives.
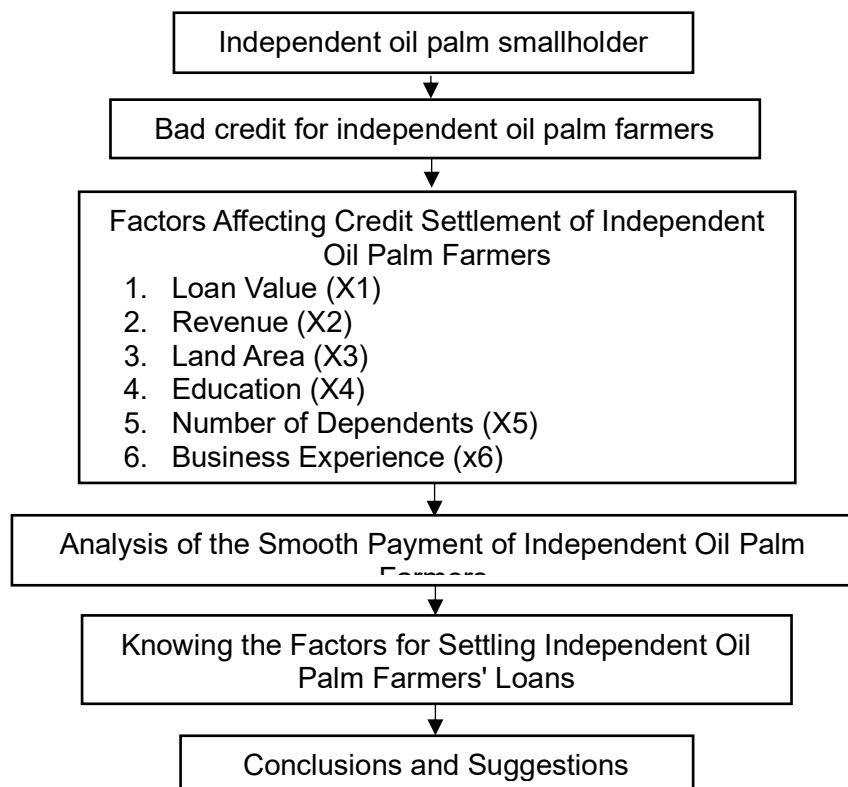
A number of previous studies have emphasized the importance of socioeconomic factors in influencing the success of credit settlement. Syaleh (2018) emphasized that the amount of loans and the number of dependents affect the risk of bad credit. Cheats (2024) emphasizes education as a factor that increases financial literacy and family business management ability, while Fitri (2019) demonstrates business experience in improving the ability to manage payment risk. On the other hand, research by Rozci (2023) puts income as the dominant factor that affects the smooth running of credit, while Pambudi & Bendesa (2020) emphasize land area as an indicator of production capacity.

Most previous research has focused on formal financial institutions or savings and loan cooperatives in urban areas, so not many have examined cooperatives in the rural oil palm plantation sector (12). In addition, previous research has tended to emphasize income and land area, while other variables such as family burden, fluctuations in palm oil prices, and plantation conditions due to replanting have not been explored much (13). This creates a research gap that needs to be answered through new research. The contribution of this research lies in its study of rural oil palm plantation cooperatives, especially KSU Jaya Bersatu, using binary logistics regression analysis to identify the most dominant socio-economic factors in influencing the smooth settlement of credit. This approach provides a more comprehensive understanding of the individual and family factors in influencing credit success, while expanding the literature on agricultural credit, which has been more focused on income and asset aspects.

The novelty of this study lies in the study of independent oil palm farmers who are members of KSU Jaya Bersatu in Guhung Village, Melawi Regency, which is still rarely studied in the context of settlement of cooperative loans in the rural plantation sector, as well as the use of binary logistic regression analysis to identify dominant factors more accurately. The purpose of this study is to analyze the influence of socio-economic factors on credit settlement, find the most influential variables in determining the smooth payment process, and provide policy recommendations for cooperatives to reduce the risk of bad loans.

RESEARCH METHOD

This study aims to explain the factors that affect the credit settlement of independent oil palm farmers in KSU Jaya Bersatu, with dependent variables in the form of smooth credit settlement (Y) and independent variables including loan value (X1), income (X2), land area (X3), education (X4), number of dependents (X5), and business experience (X6).

Independent oil palm smallholder

↓

Bad credit for independent oil palm farmers

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Factors Affecting Credit Settlement of Independent Oil Palm Farmers
1. Loan Value (X1)
2. Revenue (X2)
3. Land Area (X3)
4. Education (X4)
5. Number of Dependents (X5)
6. Business Experience (x6)

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Analysis of the Smooth Payment of Independent Oil Palm Farmers

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Knowing the Factors for Settling Independent Oil Palm Farmers' Loans

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Conclusions and Suggestions

Picture 1. Framework for Independent Oil Palm Farmers Credit Settlement at KSU Jaya Bersatu

The framework of this study emphasizes that socio-economic factors such as loan value, income, land area, education, number of dependents, and business experience are suspected to affect the smooth settlement of loans for independent oil palm farmers in KSU Jaya Bersatu. The relationship between these variables is described in a frame of mind, where the socio-economic

conditions of farmers play a role as independent variables that affect dependent variables, namely, smooth or non-smooth credit settlement. The research was conducted at the KSU Jaya Bersatu Multi-Business Cooperative, Guhung Village, Belimbing District, Melawi Regency. This location was chosen purposively because there is a problem of bad loans that has stagnated at quite a high rate over the past three years, so it is relevant to the focus of research on socioeconomic factors that affect credit settlement.

The population in this study is all cooperative members who receive credit at KSU Jaya Bersatu. From this population, a sample of 95 respondents was determined using the purposive sampling technique, which considers members who still have current credit or who have completed their credits. The data collection method includes primary data and secondary data. Primary data were obtained through structured questionnaires and interviews with respondents, while secondary data were collected from cooperative reports, documentation, and relevant supporting literature.

The data analysis in this study is arranged according to the research objectives:

1. Objective 1, to analyze the influence of socio-economic factors on credit settlement, was analyzed using binary logistic regression with dependent variables in the form of credit smoothness (1 = current, 0 = non-current) and independent variables including loan value, income, land area, education, number of dependents, and business experience.
2. Objective 2, to find the most influential variable in determining the smoothness of payments, was analyzed using the Wald test to see the significance ($p < 0.05$) and Odds Ratio (OR) to measure the direction and strength of influence of each variable.
3. Objective 3, to provide policy recommendations for cooperatives, is carried out by descriptive analysis of respondent characteristics and interpretation of logistic regression results, so that recommendations are based on dominant factors that are proven to affect the smooth settlement of credit.

Before regression analysis was performed, a multicollinearity test using the Variance Inflation Factor (VIF) (VIF ≤ 10) was used to ensure that there was no correlation between independent variables. Model feasibility is tested through the Hosmer-Lemeshow Test (feasible if $p > 0.05$) and -2 Log Likelihood (the smaller the better). Furthermore, the combined influence of all independent variables was tested with the Likelihood Ratio Test (G Test), while the model's ability to explain data variations was assessed using Pseudo R^2.

RESULTS AND DISCUSSION

This research was conducted through interviews using a questionnaire containing responses related to credit from KSU Jaya Bersatu Guhung Village. Data collection was carried out on February 10 - March 10, 2025, with a total of 95 respondents, consisting of 36 non-current debtors and 59 current debtors. Respondents have different characteristics based on the smoothness of payments, loan value, income, land area, education, number of dependents, and business experience.

Table 1. Characteristics of Research Variables

No.	Variabel	Category	Total (n=95)	Percentage (%)
1	Smooth Payment	Fluent	59	62
		Not Smooth	36	38
2	Loan Value (Rp)	1.000.000 – 10.000.000	34	36
		11.000.000 – 15.000.000	19	20
		16.000.000 – 20.000.000	42	44
3	Income (Rp/Year)	20.000.000 – 30.000.000	21 (2021); 13 (2022); 24 (2023)	22; 14; 25
		31.000.000 – 40.000.000	47 (2021); 47 (2022); 43 (2023)	49; 49; 45
		> 40,000,000	27 (2021); 35 (2022); 28 (2023)	28; 37; 29
4	Land Area (Ha)	1,5 – 2	74	78
		3,5 – 4	20	21
		> 4	1	1
5	Education (Year)	No School	26	27
		SD	12	13
		SMP	23	24
		SMA	27	28
		D3	1	1
		S1 or higher	6	6
6	Number of Dependents (People)	1 – 2	23	24
		3 – 4	55	58
		> 4	17	18
7	Business Experience (Years)	5 – 10	19	20
		11 – 20	56	59
		> 20	20	21

Source: Primary Data Analysis, 2025

1. Respondent Characteristics and Socio-Economic Factors
    a. Loan Value: The majority of farmers take loans of IDR 16-20 million, indicating a high capital requirement. Although the nominal amount is large, some are able to pay on time, indicating adequate financial management.
    b. Income: The majority of annual income is IDR 31-40 million, so the smooth payment is relatively stable in 2022, but in 2023, there will be an increase in low-income farmers due to fluctuations in FFB prices and plantation productivity.

c. Land Area: The majority have land of 1.5-2 ha; Productivity is not always comparable because some of the land is in the replanting program.

d. Education: Generally low to medium (27% out of school, 37% elementary-junior high), limiting financial management skills, but practical experience in the field helps farmers to remain able to complete credit.

e. Number of dependents: The majority have 3-4 dependents, 18% more than 4 people; Family spending reduces payment capacity, so income management is important.

f. Business Experience: The majority have 11-20 years (59%) to >20 years (21%) experience, improving their adaptability and garden management.

2. The Influence of Socio-Economic Factors on the Smooth Payment of Credit

a. Loan Value: The larger the loan, the greater the risk of delay, but good financial management can overcome it (14).

b. Income: Middle-income increases the likelihood of paying on time; Low income increases the risk of default (15).

c. Land Area: Doesn't always determine smoothness; land in replanting reduces productivity and affordability (16).

d. Education: Lower education limits business management, but field experience can make up for its limitations (17).

e. Number of Dependents: High dependents reduce the ability to pay, so an income management strategy is needed (18).

f. Business Experience: Long-term business experience improves adaptability, garden management, and credit completion success (19).

Data Analysis Results

1. Multicollinearity Test

Based on the multicollinearity analysis on the variables of loan value, income, land area, education, number of dependents, and business experience, the analyst showed a tolerance value of > 0.1 and VIF < 10. This indicates that there is no multicollinearity between variables, so the logistic regression model is stable and valid to use. These findings are in accordance with field conditions, where farmers' decisions to take loans are not significantly influenced by these factors simultaneously, so the model can be trusted for further analysis (20).

2. Uji Goodness Of Fit

The results of the Hosmer-Lemeshow test yielded a Chi-square value of 5.770 with a significance of 0.673 (>0.05), which means that the logistic regression model corresponds to the observed data. There is no significant difference between the model's predictions and the actual data, so the model can be used to accurately explain the relationships between variables. Diverse field conditions reinforce the validity of this model (21).

3. R2 Pseudo Value Test

Based on the results of the analysis, the model has a -2 Log Likelihood value of 98.83, with Cox & Snell R^2 of 0.249 and Nagelkerke R^2 of 0.339. This shows that the model is able to explain 24.9%–33.9% variation in the smooth settlement of credit, while the rest is influenced by other factors outside the model, such as fluctuations in palm oil prices, family

health conditions, and additional sources of income. Thus, although the statistical model is quite good, a qualitative approach is needed for a deeper understanding (10).

4. Likelihood Ratio Test

Table 2. Likelihood Ratio Test Results

No.	Test	Chi-square	df	Itself.
1	Step	27.243	6	0.000
2	Block	27.243	6	0.000
3	Model	27.243	6	0.000

Source: Primary Data Analysis, 2025

The results of the Likelihood Ratio test showed a Chi-square of 27.243 with a significance of 0.000, indicating that the logistic regression model is simultaneously significant in explaining credit settlement. All independent variables have a joint effect on the smooth credit of farmers. This is in accordance with field conditions where credit settlement is influenced by various socio-economic factors, so that the model is considered appropriate and relevant for the basis of cooperative policies (22).

5. Forest Test

Table 3. Wald Test Results and Odds Ratio

No.	Variable	B	S.E.	Forest	df	Itself.	Exp(B)
1	X1 Loan Value	-0.188	0.053	12.78	1	0.000	0.828
2	X2 Revenue	0.010	0.014	0.545	1	0.460	1.010
3	X3 Land Area	0.124	0.263	0.224	1	0.636	1.133
4	X4 Education	0.117	0.054	4.621	1	0.032	1.124
5	X5 Total Dependents	-0.372	0.224	2.771	1	0.096	0.689
6	X6 Business Experience	0.086	0.049	3.011	1	0.083	1.089
7	Constant	0.854	2.139	0.160	1	0.690	2.350

Source: Primary Data Analysis, 2025

Based on the results of the logistics regression test shown in the table, the loan value variable (X1) has a negative and significant effect on the smooth settlement of credit, meaning that the larger the loan, the more difficult it is for farmers to repay the credit if it is not supported by good financial management and productivity (27). Income (X2) has a positive but insignificant effect, likely due to unstable income, high household needs, or funds that are not prioritized for credit (28). Land area (X3) also has a positive effect but is not significant, because large land is not necessarily productive or is already in the replanting stage (29). Education (X4) has a positive and significant influence, showing that education helps farmers manage their businesses and credit better (17). The number of dependents (X5) has a marginal negative effect, meaning that a large family burden reduces the ability to pay credit on time (30). Meanwhile, business experience (X6) has a positive and significant effect, showing that farming experience improves the ability to manage risk and repay credit (31).

The results of the binary logistics regression analysis with odds ratio (OR) showed that each independent variable has a different contribution to the chance of bad loans in oil palm farmers. The regression equations obtained are:

$$g(x) = 0.854 − 0.188(X1) + 0.010(X2) + 0.124(X3) + 0.117(X4) − 0.372(X5) + 0.086(X6)$$

Furthermore, the interpretation of the equation model is carried out with the value of the ODSS ratio. Each of the results of the ODSS ratio is categorized as a significant variable. Loan value (OR=0.828): Each increase in the loan value decreases the chance of credit smoothness by 17.2%. This shows that large loans increase the risk of default if not balanced with productivity and good financial management (23). Education (OR=1.124): Education plays an important role, where an increase in one level of education increases the chances of credit success by 12.4%. Education facilitates the understanding of business management and credit obligations (32). Number of dependents (OR=0.689): Each additional dependent decreases the chance of credit smoothness by 31.1%. The large economic burden of the family reduces the funds to pay off loans on time (33). Business experience (OR=1.089): Each year of farming experience increases the chances of credit success by 8.9%. Experienced farmers can manage business risks and payouts better (9).

a. The Influence of Socio-Economic Factors on Credit Settlement

Logistic regression analysis showed that the value of the loan, education, number of dependents, and business experience had a significant effect on the smooth settlement of credit, while income and land area had no real effect. This shows that the size of the loan, educational background, family burden, and business experience determine the ability of farmers to pay off loans rather than the level of income and land they own.

b. The Most Influential Variable on Smooth Payment

The results of the Wald and Odds Ratio tests indicate that the number of dependents and the value of the loan have the strongest negative influence on the smooth repayment, while education and business experience have a positive effect. These findings confirm that family factors and farmers' managerial capacity are the dominant variables in determining credit flow.

c. Policy Recommendations for Cooperatives

Cooperatives need to set a loan ceiling that is adjusted to the economic capacity of farmers, consider the number of dependents in risk assessment, and strengthen financial literacy and business assistance. With this policy, the risk of bad loans can be reduced so that the sustainability of cooperatives and member businesses is more guaranteed.

Overall, the results of this study show that the smooth payment of credit is influenced by a combination of socioeconomic factors, especially the loan value, education, the number of dependents, and business experience. These findings are in line with research by Anwar & Zulhelmi (2023), which states that the amount of loans affects the smooth running of credit, as well as by Happy (2022), which confirms that the number of household dependents is a depressing factor in credit repayment capacity. Similarities are also seen with Nurjanah (2023), who found that business experience plays an important role in determining farmers' ability to meet

credit obligations. However, the results of this study differ from those of Ekawati (2022), which emphasizes that income and land area have a significant effect on credit flow, while in this study, the two variables have no real effect. This difference may be due to local conditions, where some of the respondents' land is still in the replanting period, so that it does not provide optimal yields, as well as fluctuations in palm oil prices that affect farmers' incomes. These findings underscore the importance of business feasibility considerations in supporting sustainability and preventing the risk of non-performing loans (26).

CONCLUSION

The results of the study show that the settlement of loans for independent oil palm farmers in KSU Jaya Bersatu is significantly influenced by the loan value, education, number of dependents, and business experience, while income and land area have no real effect. Large loans and many dependents increase the risk of delay, while higher education and long experience magnify the chances of credit smoothness. Practically, cooperatives need to adjust the loan value and improve the financial literacy of members, while theoretically, these findings confirm the important role of individual and family factors in the success of independent sawir farmers' plantation credit.

RECOMMENDATIONS

This study shows that the smooth settlement of independent oil palm farmers in KSU Jaya Bersatu is significantly influenced by the loan value, education level, number of dependents, and business experience. Meanwhile, income and land area do not have a significant impact. These findings confirm the importance of considering socio-economic factors in credit distribution. Therefore, cooperatives need to improve members' financial literacy and tighten the credit selection process to reduce the risk of bad loans.

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