FACTORS AFFECTING ECONOMIC GROWTH OF THE AGRICULTURAL SECTOR IN KARANGANYAR REGENCY

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ABSTRACT

Different regions across Indonesia play crucial roles in advancing the national economy. The regional governments, with their in-depth understanding of local conditions, are best positioned to create policies that align with community needs and foster regional economic development. This research aims to analyze the impact of working capital distribution, investment credit, labor force size, and agricultural land area on economic growth within the agricultural sector in Karanganyar Regency. This study employs an empirical method combined with quantitative research techniques. To meet the data requirements, the researcher used secondary data from Karanganyar Regency for the years 2011-2021. Multiple linear regression analysis techniques were utilized for data analysis. The findings indicate that the distribution of working capital credit and the amount of arable land significantly impact the economic growth of Karanganyar Regency's agricultural sector. In contrast, the distribution of investment credit and the number of productive workers do not have a significant impact.

Keywords: Working Capital Credit, Investment Credit, Number of Labor Force, Agricultural Land Area, Economic Growth in the Agricultural Sector

A. INTRODUCTION

According to Sutrisna (2013), per capita economic growth, as reflected in GRDP, indicates better job opportunities, higher income levels, and substantial tax revenue. This increased revenue enables the government to enhance efforts toward improving the welfare of the poor.

A reference study indicates that a region's economic growth and development are significantly influenced by factors such as the role of the financial sector in credit distribution, the number of productive workers, and the extent of agricultural land. The financial sector is crucial in promoting high economic growth within a country. The success of development can be assessed by the tangible outcomes reflecting the achieved level of economic growth. To reach high economic growth, funding sources are essential to support business activities. In this context, banking plays a key role in providing the necessary development capital. Detailed records show an increase in banking credit requests to finance business sectors, which drives regional and national economic growth. The banking sector significantly impacts macroeconomic growth, functioning not only as financial institutions but also as facilitators for maintaining monetary policies. In Indonesia, the primary focus of banking in relation to economic growth is the credit aspect (Fahriyansah, 2018).

Banking, through its credit facilities, acts as an institution that facilitates capital financing by allocating credit funding based on priority scales to foster sustainable economic development and equitable distribution of development outcomes. Investment credit and working capital are the main banking products focused on enhancing economic development. These are influenced by two key factors. First, the

ease with which banks provide credit to business actors boosts consumption and purchasing power by offering working capital credit for personal needs and business expansion. Second, banking plays a crucial role in increasing investment financing and business unit capital, which is expected to enhance capacity and economic productivity.

In addition to lending by banking institutions, the workforce is another critical sector that requires significant attention and focus. Individuals are considered part of the workforce if they are capable of working and can meet job demands. According to Law No. 13 of 2003, Chapter 1, Article 1, Paragraph 2 concerning Employment, the workforce consists of individuals who can work to produce goods or services to meet their own needs or those of the community. The workforce plays a crucial role in influencing economic growth, with both positive and negative impacts. A larger workforce can enhance product and service productivity, thereby accelerating economic growth. Conversely, a limited workforce and a lack of job opportunities can increase regional unemployment, leading to a decline in economic growth.

Once the labor requirement is satisfied, this will rank among the primary resources for boosting the economy. This requires a balance between increasing the number of available jobs and enhancing the quality of human resources. Therefore, the success of a country's economic conditions is influenced by factors such as natural resources, human resources, technological readiness, and infrastructure availability. Today, not only physical capital but also human capital is increasingly important for economic growth. Research by Haq (2018) confirms that labor significantly influences the level of economic growth.

Another factor that significantly influences economic growth and development is the area of agricultural land. The size of agricultural land is a crucial supporting factor that impacts the economic growth rate in a region. In Karanganyar Regency, the agricultural land area is dynamic and fluctuating, affecting the Gross Regional Domestic Product (GRDP). According to Law No. 41 of 2009 on environmental protection and management, policies regarding land use planning systems, particularly for agricultural land, are implemented to ensure sustainable use. This law defines the sustainable use of agricultural land for food as a system for planning, determining, developing, utilizing, managing, controlling, and evaluating agricultural land to meet food needs sustainably. The law serves as a reference for the Government and Regional Governments to maintain national food security and sovereignty.

This leads one to the conclusion that the researchers' goal in analyzing the data of their research was to determine whether or not the amount of agricultural land, the number of laborers, working capital credit channels, and investment credit relationships affected the rate of economic growth in the agricultural sector in Karanganyar Regency, Central Java Province.

B. RESEARCH METHODS

This research employs an empirical approach with quantitative methods. To meet data requirements, secondary data from Karanganyar Regency for the period 2011-2021 were used. Multiple linear regression analysis was applied for data analysis. The operational definitions of the research variables are as follows:

1. Independent Variables
   These variables, also known as stimulus variables, influence other variables, namely the dependent variables. The independent variables in this research are:
   a. Distribution of Working Capital Credit

This refers to the amount of credit provided by financial institutions to the community in Karanganyar Regency to enhance production and operational activities. It is measured in millions of rupiah for the period 2011-2022.

b. Distribution of Investment Credit

This is a capital loan service provided by banking institutions to individuals or companies for business purposes or repayment of business outcomes. It is measured in millions of rupiah for the period 2011-2022.

c. Number of Labor Force

This refers to the number of individuals of productive age who are either working or seeking work in Karanganyar Regency. It is measured in person units for the period 2011-2022.

d. Agricultural Land Area

This is the total amount of land in Karanganyar Regency used for agricultural production. It is measured in hectares for the period 2011-2022.

2. Dependent Variable

This variable is influenced by other variables, or in other terms, it is a dependent variable affected by the independent variable. This variable is typically represented by Y. In this research, the dependent variable is identified as Economic Growth in the Agricultural Sector.

Economic growth in the agricultural sector can be understood as the process of increasing productivity in agricultural capacity within a specific area to achieve higher output results. It is measured based on the Gross Regional Domestic Product (GRDP) value derived from the agricultural sector in Karanganyar Regency, expressed in billions of rupiah for the period spanning from 2011 to 2022.2.

C. RESEARCH RESULT

1. Multiple Linear Regression Analysis

The researcher's approach involves analyzing the impact of independent variables, namely the distribution of working capital credit (X_1), distribution of investment credit (X_2), number of workforce (X_3), and agricultural land area (X_4), on the dependent variable, which is economic growth in the agricultural sector (Y). The multiple linear regression equation is formulated as follows:

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$ (Djarwanto dan Subagyo, 2016: 299)

Explanation:

Y   = Economic growth in the agricultural sector
X_1 = Distribution of Working Capital Credit
X_2 = Distribution of Investment Credit
X_3 = Number of Workforce
X_4 = Agricultural Land Area
a   = Constant
b_1, b_2, b_3, b_4 = Regression coefficients
e   = *Error*

The following outcomes of the SPSS test, which was utilized to evaluate the impact of the independent and dependent variables in this study:

Table 1. Multiple Linear Regression Test Results

Variabel	B	t	Sig.
(Constant)	-5548,673	-2,302	0,055
Distribution of Working Capital	0,001	3,419	0,011

Credit	-0,001	-1,104	0,306
Distribution of Investment Credit	0,002	0,356	0,732
Number of Workforce	0,092	2,587	0,036
Agricultural Land Area			

Source: Processed secondary data, 2024

It is known that the results obtained from multiple linear analysis obtained the following equation values:

$Y = -5548{,}673 + 0{,}001X_1 - 0{,}001X_2 + 0{,}002X_3 + 0{,}092X_4$

The explanation of the value of the regression equation is:

a : -5548.673 means that if the distribution of working capital credit (X_1), distribution of investment credit (X_2), number of workforce (X_3), and agricultural land area (X_4) are all zero, then economic growth in the agricultural sector (Y) would be negative.

b_1 : 0.001 means that if the distribution of working capital credit (X_1) increases, the level of economic growth in the agricultural sector (Y) will increase, assuming the variables of investment credit distribution (X_2), number of workforce (X_3), and agricultural land area (X_4) remain constant.

b_2 : -0.001 means that if the distribution of investment credit (X_2) increases, it will result in a decrease in economic growth in the agricultural sector (Y), assuming the variables of working capital credit distribution (X_1), number of workforce (X_3), and agricultural land area (X_4) remain constant.

b_3 : 0.002 means that if the number of labor force (X_3) increases, it will lead to an increase in economic growth in the agricultural sector (Y), assuming the variables of working capital credit distribution (X_1), investment credit distribution (X_2), and agricultural land area (X_4) remain constant.

b_4 : 0.092 means that if the area of agricultural land (X_4) increases, it will lead to an increase in economic growth in the agricultural sector (Y), assuming the variables of working capital credit distribution (X_1), investment credit distribution (X_2), and number of workforce (X_3) are considered the same.

From the results of the data analysis above, it can be concluded that the dominant influence on economic growth in the agricultural sector (Y) is the agricultural land area variable (X_4), because the regression coefficient value is the largest, namely 0.092 among the other regression coefficient values.

2. **T Test**

Next, the t analysis test is intended to examine the influence of working capital credit distribution (X1), investment credit distribution (X_2), number of workforce (X_3) and agricultural land area (X_4) partially on economic growth in the agricultural sector (Y). By processing the data using the SPSS test, the following calculation results are obtained:

Table 2. T test results

Variabel	B	t	Sig.
(Constant)	-5548,673	-2,302	0,055
Distribution of Working Capital Credit	0,001	3,419	0,011
	-0,001	-1,104	0,306
Distribution of Investment Credit	0,002	0,356	0,732
	0,092	2,587	0,036
Number of Workforce			
Agricultural Land Area			

Source: Processed secondary data, 2024

a. Test the significance level of the impact of working capital credit distribution (X1) on economic growth in the agricultural sector (Y).
The result of the calculated t value was recorded at 3.419 and the p value was 0.011 < 0.05, so in the results of the analysis of hypothesis-1 it was stated: "The working capital credit provided has an influence on the economic growth of the agricultural sector in Karanganyar Regency", were proven true.

b. Test the significance level of the influence of investment credit distribution (X2) on economic growth in the agricultural sector (Y). The analysis yielded a t value of -1.104 with a p value of 0.306, which is greater than 0.05. Therefore, the analysis results for the second hypothesis, which stated that "investment credit distribution has a significant influence on the economic growth of the agricultural sector in Karanganyar Regency," were not proven true.

c. Test the significance level of the influence of the number of labor force (X3) on economic growth in the agricultural sector (Y). The analysis yielded a t value of 0.356 with a p value of 0.732, which is greater than 0.05. Therefore, the analysis results for the third hypothesis, which stated that "the number of labor force has a significant influence on the economic growth of the agricultural sector in Karanganyar Regency," were not proven true.

d. Test the significance level of the influence of agricultural land area (X4) on economic growth in the agricultural sector (Y). The analysis yielded a t value of 2.587 with a p value of 0.036, which is less than 0.05. Therefore, the analysis results for the fourth hypothesis, which stated that "agricultural land area has a significant influence on the economic growth of the agricultural sector in Karanganyar Regency," were proven true.

3. **F Test**

The working capital credit distribution (X_1), investment credit distribution (X_2), number of workforce (X_3), and agricultural land area (X_4) are the independent variables under investigation. An F test is used to ascertain the impact of these variables on the growth of the agricultural sector economy (Y). Using the SPSS test to process the data yields the following computation results:

Table 3. F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5936154,218	4	1484038,555	12,933	0,002
Residual	803247,719	7	114749,674		
Total	6739401,938	11			

Source: Processed secondary data, 2024

The value of the SPSS test analysis value obtained by F count is 12.933 with a p value of 0.002 <0.05, so it can be concluded that distribution of working capital credit (X_1), distribution of investment credit (X_2), number of workforce (X_3) and The area of agricultural land (X_4) simultaneously has a significant effect on the economic growth of the agricultural sector (Y).

4. **Coefficient of Determination**

This is a quantitative testing technique to determine how much the independent variables–working capital credit distribution (X_1), investment credit distribution (X_2), workforce size (X_3), and agricultural land area (X_4), influence the

dependent variable, which is the growth of the sector's economy. agriculture (Y). The following are the outcomes of the coefficient of determination analysis:

Table 4. Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,939	0,881	0,813	338,74721

Source: Processed secondary data, 2024

The calculation analysis yielded an Adjusted R Square value of 0.813, which indicates that the independent variables–working capital credit distribution (X_1), investment credit distribution (X_2), workforce size (X_3), and land area agriculture (X_4)–have an effect on the dependent variable, economic growth in the agricultural sector (Y), amounting to 81.3%. The remaining 18.7% is indicated to have been influenced by factors outside the scope of this study.

D. DISCUSSION

1. Working Capital Credit Distribution's Impact on Agricultural Sector Economic Growth

As a consequence, the first hypothesis, which states that the distribution of working capital credit has a significant relationship to economic growth in the agricultural sector in Karanganyar Regency, has been proven to be true. The results of multiple linear regression analysis produced a calculated t value of 3.419 with a p value of $0.011 < 0.05$.

The coefficient value from the regression analysis is 0.001, indicating that an increase of 1 million rupiah in working capital credit distribution will enhance economic growth in the agricultural sector by 0.001 billion rupiah. Working capital loans are typically used to boost production activities within the operational processes of customers or community business actors. Additionally, working capital credit is beneficial for supporting various stages of entrepreneurial activities, helping customers and small to medium-sized businesses expand their operations by utilizing these credit facilities. In Karanganyar Regency, the number of business actors is currently very large, and these methods positively impact regional economic growth. The results of this research align with previous studies by Nurjannah (2017) and Maherka (2019), which also found that working capital credit significantly affects economic growth.

In general, it can be said that rising working capital credit will have an impact on farmers' ability to raise more money for their businesses. Production capacity will rise in response to an increase in corporate capital since working capital credit is easier to obtain. This will inevitably lead to strong economic growth, particularly in the industry. Karanganyar Regency's agricultural sector.

It is well known that the low productivity in the agricultural sector is primarily due to farmers' limited capital capacity. By facilitating easier access to working capital credit, it is expected that farmers' capital capacity will increase, significantly impacting the GRDP in the agricultural sector. However, in practice, there is a dilemma. The high cost of living for farmers, combined with their low daily income, often leads to the misuse of business capital credit. Instead of being used to finance their agricultural activities, this credit is frequently spent on daily living expenses or consumption. Consequently, the primary goal of providing working capital credit to farmers is seen as ineffective. The funds intended to help farmers

run and develop their businesses, thereby boosting the regional economy and farmers' incomes, are often diverted, resulting in the opposite effect.

2. Distribution of Investment Credit's Impact on Agricultural Sector Economic Growth

The analysis's findings, which support the second hypothesis that "Investment credit distribution has a significant effect on the economic growth of the agricultural sector in Karanganyar Regency"–can be found at t = -1.104 and p value = 0.306 > 0.05. As a result, the hypothesis is not supported.

Investment credit is one method of raising finance for capital improvements or capital goods purchases. However, the results of this research show a discrepancy with existing theories, which suggest that higher investment credit to third parties should positively correlate with higher economic growth. The research found a negative relationship between investment credit and its intended goals. Instead of increasing productivity or adding new capital goods, the credit was often used for replacement activities or repairing old capital goods, leading to no significant productivity gains. This research aligns with findings by Mejeiling Tahang (2017), who also concluded that investment credit does not significantly affect economic growth.

Additionally, it can be concluded that this condition often arises from a mismatch between the level of credit growth and the rate of economic growth. In other words, when economic growth is driven by high levels of credit, the expected increase in output or productivity does not materialize. Instead, the opposite occurs, with productivity declining (the law of diminishing returns). Furthermore, the decline in productivity is also due to the imperfect credit transmission process, which impacts productivity and income, ultimately leading to reduced economic growth. These issues explain why there is no change in economic growth from the previous year, despite significant increases in productivity output and gross domestic product.

3. The Number of Workforce's Impact on Agricultural Sector Economic Growth

The analysis that has been carried out produces a calculated t value of 0.356 with a p value of 0.732 > 0.05, as for the third hypothesis, namely: "The number of workers who are ready to work has a significant influence on economic growth in the agricultural sector in Karanganyar Regency", there is inappropriate results.

The analysis results demonstrate that there is no significant influence of labor on the economic growth of the agricultural sector in Karanganyar Regency. This situation arises because, while a high number of laborers is expected to drive economic development, it instead becomes a burden due to a lack of job opportunities, leading to unemployment. Consequently, the labor force does not significantly impact the economic growth of the agricultural sector. This finding aligns with previous research by Asdar (2018) and Mohammad Fahriyansah (2018), which also indicated no clear significant relationship between the labor force and economic growth. As one of the world's most populous countries, Indonesia contributes significantly to the availability of a large workforce. Utilizing labor from a huge workforce to the fullest extent possible will undoubtedly boost economic growth and affect social welfare levels. But because jobs must be available to the whole workforce, this is only possible if there are jobs. The conditions of employment in Indonesia provide evidence in support of this claim. With a workforce ready to contribute to economic progress, Indonesia's size should be a benefit given its big population, but instead it becomes a liability due to the

lack of suitable job opportunities to match the size of the workforce. Thus, large unemployment rates are the outcome.

Given that nearly all Indonesian workers still have inadequate degrees of education, the educational component of the country's low labor quality is also a problem. The low educational attainment of the Indonesian workforce is the reason for their lack of technological and knowledge expertise. Low output productivity or production results while rising production costs are the result. It is challenging for Indonesian industry to compete with imported goods from other nations due to the higher production costs. Furthermore, low salaries for Indonesian labor are a contributing factor to the overall poor quality.

4.   Agricultural Land Area's Impact on Economic Growth in the Agricultural Sector

The analysis obtained with the results is that if the calculated t value is 2.587 through a p value of 0.0036 <0.05, then the analysis results from the 4th hypothesis are listed: "Agricultural land area has a significant effect on the economic growth of the agricultural sector in Karanganyar Regency" , proven to be true.

The agricultural sector plays a crucial role in economic growth and contributes significantly to the GRDP of Karanganyar Regency, as it is the main livelihood for many residents due to the extensive agricultural land. Data shows that GRDP achievements in Karanganyar Regency have developed in line with the area of agricultural land. The size of agricultural land is a key determinant of economic growth in the region, as it can boost the productivity of agricultural products. This finding is consistent with previous research by Quarthano Reavindo (2020), which highlighted the significant influence of agricultural land area on the GDP of the agricultural sector. Similarly, Rafita Fitri Sitorus (2019) discussed in her article the impact of land area and palm oil production capacity on the GRDP of the plantation sub-sector in Asahan Regency. Her research showed a significant and positive relationship between land area, oil palm production, and GRDP in the plantation sub-sector. The study emphasized that a large agricultural land area leads to high productivity and positively influences the economic growth rate of a region, particularly in Asahan Regency.

E. CONCLUSION

The distribution of working capital credit and land area, as can be seen, have a significant impact on the agricultural sector and the rate of economic growth in Karanganyar Regency. In contrast, the variables of investment credit distribution and worker count do not have a positive and significant impact on growth. the Karanganyar Regency's economy.

Additionally, the researchers' input and recommendations are as follows: In this instance, as the holder of policies and regulations, the regional government of Karanganyar Regency is expected to prioritize the agricultural sector because it has the potential to boost regional economic growth with the support of sufficient agricultural land area as capital in developing the regional economy. Growing the size of agricultural land will undoubtedly boost agricultural product production and absorb labor, which will directly improve community welfare and eventually lead to strong economic growth.

The prevailing assumption among local communities views investment credit negatively. It is important to provide education to demonstrate that investment credit is a funding tool that positively impacts economic conditions. Credit, fundamentally a

banking product, requires careful selection in the approval process to maximize outcomes.

The government's role in ensuring economic growth and development includes maintaining a conducive business climate and keeping the inflation rate within reasonable limits. This fosters confidence among business people and encourages a more dynamic business environment, which in turn is expected to boost the gross regional domestic product (GRDP) and stimulate economic growth.

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