Analysis of the Causes of Rubber Farmers Mortgaging Farms and Leisure Time Utilization Empowerment Model

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Abstract
South Sumatra gives a fairly large contribution of rubber production compared to other provinces in Indonesia, but until 2019 the price of rubber is still below the standard. The decline in world rubber prices has greatly impacted the lives of farmers in South Sumatra, among others, causing farmers to pawn their gardens to meet the ever-increasing needs of life. This study aims to analyze the causes of farmers mortgaging gardens and build a the equation of leisure time utilization models and the empowerment model of farmer empowerment. The research sample was determined by purposive sampling, namely rubber farmers who mortgaged their gardens. The large number of samples was calculated using the Slovin formula of 100 farmers. The analysis was conducted using qualitative model by Miles dan Huberman, and quantitative descriptive methods. Quantitative analysis is done by developing the Chayanov model. The results showed that 87.09 percent rubber farmers pawned their gardens because of the continuous decline in rubber prices so that the income obtained was insufficient to meet their daily needs. Model of farmer empowerment through the strategy of utilizing free time by conducting micro small and medium businesses, among others by making handicrafts, making culinary business from garden products in home yards. The Implications of this study provide recommendations for regional government to be able make the program more effective for small and medium businesses and cooperatives, especially for rubber farmers.

Keywords: Leisure time, Rubber, Pawn, farm, leisure

I. Introduction
Indonesia is one of the largest rubber producing countries in Asia, in 2016 Indonesian rubber production with dry beans reached 34,340 tons (this amount is the production of large private plantations, smallholder plantations, and large state plantations. (Indonesian Rubber Outlook, 2016-2020). Rubber commodity cultivation spreads in most provinces (26 provinces) in Indonesia. Based on rubber production data in Indonesia, on average in 2010-2016 there were 6 (six) provinces of production centers that had a cumulative contribution of up to 73.86%, namely South Sumatra, Sumatra North, Riau, Jambi, West Kalimantan and Central Kalimantan. South Sumatra provided the largest contribution of 27.57% of Indonesia's total production or 864.04 thousand tons. The second rank is North Sumatra with 434.85 thousand tons (13.88%), followed by Riau 337.83 thousand tons (10.78%), Jambi 274.08 thousand tons (8.75%), West Kalimantan 245.59 thousand tons (7.84%), Central Kalimantan 158.28 thousand tons (5.05%), while the remaining 819.11 thousand tons (26.14%) come from other provinces.
South Sumatra provides the largest cumulative contribution, it is certainly expected to be able to improve the lives of Rubber farmers. But what happened? In recent years there has been a significant decline in rubber prices, as stated by the Head of Plantation Management and Marketing of the Plantation Service of South Sumatra Province, Rudi Aprian, said that many factors have caused rubber prices on the international market to not increase since 2013. Rudi stated that one of the prices rubber never rises due to excess supply in the export market, bearing in mind that there are a number of new countries that become rubber exporters. Previously the world's natural rubber production only came from six natural rubber producing countries namely Thailand, Indonesia, Vietnam, India, China, and Malaysia with market share 85.1 percent. Then, new producing countries emerged recently such as Myanmar, Laos, and Cambodia. According to him, the economic condition of China which experienced a decline due to the impact of the trade war with the United States also affected the decline in rubber prices. China and India are still net importers of rubber. While demand for global rubber is still dominated by China, Western Europe, the United States, Southeast Asia and South Asia. China until now still dominates the demand for global natural rubber with a share of 40.5 percent of global consumption.

China's economic growth is the main factor influencing the demand for natural rubber in the world. While the current situation is unfavorable due to the trade war, another factor causing rubber prices to plummet namely the price of rubber on the international futures market, namely the price of rubber formed in Singapore (SICOM), is a reference for transactions by natural rubber business players. Tokyo (TOCOM), and the Shanghai Future Exchange also have roles in shaping world natural rubber prices. It was pointed out that the mechanism of price discovery (price discovery platform) at SICOM did not fully reflect the fundamental factors of supply and demand for natural rubber in the world. Rubber prices on the international market are also very dependent on foreign exchange rates, namely commodity prices have a relationship with the exchange rate of regional currencies against the US dollar. If the strengthening of the US dollar exchange rate drops the exchange rates of other currencies, it will affect the world rubber prices. Then, another factor is the development of the automotive and tire industries. At present, he said, there is a decline in the global economy resulting in decreased demand for cars. While natural rubber is consumed as much as 70 percent for the world tire industry.

In addition, the latest factor also greatly influences the price of rubber, namely natural conditions. In 2017 there was a flood in Thailand on a scale large enough that farmers could not conduct wiretapping at all. This condition results in a tight supply of natural rubber to the global market which has an impact on rising natural rubber prices. At present there is also an attack of the deciduous disease Pestalotiopsissp which causes a significant decline in natural rubber production above 15 percent. Rubber production in three ITRC countries until August 2019 estimated at only 480,000 tons, but this condition has not impacted on price increases. In 2019 the price of rubber is still below the standard which is only around US $ 1.3 / kg FOB, so the price of rubber at the farm level is only around Rp 5,000 / kg - Rp7,000 / kg, and in the farmer group around Rp8,000 / kg - Rp9 ,000 / kg. The latest data shows a decline in South Sumatra's rubber exports in May 2019 by 22 percent, in line with the decline in the province's rubber production which shrank by 40 percent to 583,000 tons in the first quarter of 2019. Whereas in 2017 - 2018, quarterly rubber production was in the range of 971,000 tons (Ferry Hidayat, Editor of WE Online / Ant, 2019) The fall in world rubber prices has greatly impacted the lives of farmers in South Sumatra. The results of an interview with a rubber farmer in Banyuasin regency, who complained in an angry tone about the price of rubber which was only Rp 5,000 per kilogram made him choked up. The farmer conveyed to President Jokowi who was being blushed at the People's Farm School, on Saturday (6/12/2018), "Please pay attention to the price of our rubber," said the farmer. "Why are you angry at
me?" President Jokowi replied. The farmer could only answer that the price of rubber was determined by the factory. The low price of rubber became a topic of dialogue between President Jokowi and a farmer in December 2018. There has been no significant improvement since then. Rubber prices continue to show decline until entering 2019. The figure still remains in the range of Rp. 7,000 per kg. In fact, the ideal rubber price is around Rp 12,000 per kg. The fall in rubber prices, on the other hand, has an impact on the decline in purchasing power, especially farmers. The many needs caused by the large number of children in the family, the increasingly diverse needs of life due to technological advancements, the high cost of education, health care costs, and cultural patterns of rural farming communities that have imitated the lifestyle of life in big cities are the factors causing many farmers to find solutions to get financing by mortgaging their gardens.

The results of Yustini's (2011) research in Lahat Regency and the City of PagarAlam, South Sumatra on rice and coffee farmers, showed that there was a kind of rice pawning pattern by farmers to their immediate family, relatives or neighbors known as "nating". In this study it was concluded that in addition to consumption motives, it turns out cultural factors have a significant influence as a cause of farmers pawning their fields (nating), these factors include holding a wedding, circumcising children, and sending children out of the area. This behavior continues to this day, although now the existence of non-bank financial institutions, namely Pawnshop, has been felt to be quite large in the midst of society.

II. Literature review

The behavior of the community or farmers who often mortgaged rice fields or gardens is certainly strongly influenced by household decision making to meet consumption needs and non-consumption needs. Ellis (1988) the economic model of household decision making was first put forward by Chayanov, namely the theory of household utility maximization (theory of household) utility maximization). The theory focuses on household decision making regarding the number of workers and families who run production to meet consumption. The decision concerns the trade off between work and income. The main factor influencing the trade off is the household demographic structure, namely the size and composition of working and non-working members. Some of the assumptions used include: 1) there is no labor market, meaning that there are no workers hired or renting out labor 2). Farming output is stored for household consumption or sold in the market and valued at market prices 3) all household members have access to land for planting and 4) each farming community has social norms for the minimum income that everyone receives.

Chayanov's model of household decision making includes aspects of production and consumption (NurJelita, SyaifulHadi, and DjaimiBakce, 2016). The production aspect is shown by the production function curve or family income curve (TVP curve) which illustrates the response of output or family income to various levels of labor input use. Changes in the production function or family income curve can be caused by changes in production technology, output prices or other resources combined with labor. The consumption aspect is shown by the indifference curve (1) which describes the total utility of the combination of leisure and income. Farm household balance occurs at point A which is the intersection of the production function and indifference curve. Whereas at point B, the indifference curve slope represents the change in income due to the loss of one leisure unit. Some demographic variables concerning production and consumption are family size, number of workers in the family, minimum standard of living and consumer / worker ratio, figure 1.
The development of the household model was further developed by Becker (1978) by emphasizing household time allocation. The concept of household time allocation is the basis of new home economics (Ellis, 1998). Figure 2 shows that the time allocation available to households consists of home work time, wage work time and leisure time. Singh et al. (1986) have developed a basic model of farm household behavior. The farmer household model assumes that the household maximizes the utility function of the commodities produced and consumed by households and commodities purchased, as well as leisure time. The function of utilities faced as follows:

\[ U = U(X_{kp}, X_p, X_l) \]

Where:
- \( X_{kp} \) = Consumption of basic commodities
- \( X_p \) = Consumption of goods purchased in the market
- \( X_l \) = Take your leisure time
- \( Q_C \) = Output in the market
- \( OF \) = Total labor costs
- \( OT_1 \) = Family member time for farm work
- \( T1T2 \) = Time of hire labor
- \( T2T \) = When family members are at home (leisure and homework)
- \( Y \) = Farm output
- \( Q \) = the time available for households
- \( A \) = The balance of consumption
- \( B \) = balance of production
- \( C \) = Consumption of output
- \( F1 \) = Income

The obstacles faced by cash income are as follows:

\[ P_m X_m = P_a (Q - X_a) - w (L - F) \]

Where:
- \( P_m \) = price of goods purchased in the market
\[ Pa = \text{Prices of basic commodities} \]
\[ Q = \text{household production of basic commodities} \]
\[ W = \text{Level of labor wages} \]
\[ L = \text{Total labor input} \]
\[ F = \text{Input of family labor} \]
\[ Q-Xa = \text{market surplus} \]

Furthermore, farm households also face the following time constraints:

\[ X1 + F = T \text{ or } F = T - X1 \] ................................. (3)

Where:
\[ T = \text{total time available for households} \]

In addition to the constraints of cash income and time, farm households face the following technological constraints on production:

\[ Q = Q(L, A) \] .......................................... ................................ (4)

Where:
\[ A = \text{Fixed Production Factor} \]

Another assumption used in the farm household model is that the use of variable inputs such as fertilizers and pesticides are removed in the model. The farmer household model also ignores the choice between competing crops produced by the household. Furthermore, for workers in families with non-family workers who are hired are perfect competition (perfect competition) and can be added directly. This shows that if there is a shortage of labor in farming production activities due to labor in the family allocating time devoted to off-farm or non-farm activities, the household hires workers from outside the family to replace labor in the family by providing wages. Then the model also assumes that the farmer's household is a price taker for the three markets, namely the staple goods market (pm), the market for goods purchased in the market (pa) and the labor market (w).

The necessities of life are increasing due to technological and communication advancements, as well as the accelerating economic globalization, increasingly making the variety of goods offered. Not to mention cultural patterns, or socio-economic characteristics of the community, while real income is declining, due to soaring prices of basic necessities. This of course raises the urge on the community to pawn his valuables to meet the varied needs. Mortgaged goods can be gold, silver, electronics, land, and other types of valuables. One of the most mortgaged assets is rice fields or gardens.

Mangkuprawira (1985) in his study that analyzed the time allocation and work contribution of family members in the economic activities of rural and urban households in Sukabumi district. The results of the research prove that the main source of income for the family is the husband as the head of the household, followed by his wife and children. Besides, there is a real tendency that the higher the economic layer of the household, the greater the contribution of the husband and wife's work to family income.

Several studies of farmer household economic models conducted in general use a model built to clarify household economic behavior in general so that the equation system contains a number of similarities, namely the equation system representing production activities, the use of family and non-family labor, farming income, non-farm income, equality consumption, investment expenditure (education, health and savings). Specific differences in the household groups analyzed by strata group. As Kusnadi (2005) distinguishes households based on the area of land that is narrow, medium, and land area on food crop farming. The farmer household economic model can also only study certain commodities such as Dirgantoro (2001) which examines only mustard commodities in Bogor district. Syukur (2002) looks at the impact of changes in credit, savings and taxes on the economic performance of households participating in credit in Bogor district. In connection with the behavior of
many farmers who also use the role of pawnshops or do pawning land (gardens) with family and closest relatives. According to the Civil Code Article 1150 pawn is defined as:

"A pawn is a right obtained by a person owing for a movable object, which is surrendered to him by a person who is in debt or by someone else on his behalf and who gives the debtor the power to take repayment of the object in advance rather than other debtors, with the exception of fees. to auction off these items and costs incurred to save after the goods have been pawned, which costs must come first."

(Civil Code article 1150)

From the definition of the pawn, there are several main elements, which are: Pawn was born because of the agreement to hand over the power of the pawn to the creditor holding the pawn. The surrender can be carried out by the debtor or another person on behalf of the debtor. The items which are pawned objects are only movable objects, both bodily and not bodied. Mortgage holding creditors have the right to take repayment from the mortgage items prior to other creditors


The movable property is handed over to someone who is in debt by someone who has a debt or by someone else on behalf of someone who has a debt. A person who is in debt gives authority to a person who is in debt to use movable property that has been surrendered to pay off debt if the debtor cannot repay his obligations when due (Mujahidin, Muhammad, Understanding Pawn, accessed, 20 November 2019).

The legal basis for the implementation of the pawn can be seen in articles 1150-1160 Civil Code. In the Civil Code Article 1150 the legal basis for the pledge is the same as the definition of the pledge itself as follows:

"A pawn is a right which is obtained by a person who is in debt for a movable object, which is handed over to him by someone who is in debt or by someone else on behalf of someone who has a debt. A person who is in debt gives authority to a person who is in debt to use movable property that has been surrendered to pay off debt if the debtor cannot repay his obligations when due (Anshori, Abdul Ghafur, Islamic Banking in Indonesia, (Yogyakarta: GadjahMada University, Press, 2007, p. 129)

III. Research Methodology

This research uses primary data and secondary data. Primary data were collected directly by the interview dept (in-depth interview) based on the questionnaire that had been prepared previously. Secondary data was collected from data published by the Central Bureau of Statistics (BPS, South Sumatra Province, 2018), internet and other literature. The population in this study were rubber farmers in the Banyuasin District, which numbered around 37,481 families. According (Sanusi, Sumiyati, and Winata 2019) to The research method uses explanatory survey method (explanatory survey method) containing the description, and relational research focused on the explanation of the relationship between variables. Otherwise Financial Sustainability are not Whereas in Banyuasin III sub-district the number reached 13,561. The sample used in this study was taken purposively (purposive sampling), where the determination of the sample was done by directly recording the number of rubber farmers who mortgaged their gardens in Banyuasin III District, Banyuasin Regency.

Determination of the amount using the Slovin formula

\[ n = \frac{N}{1 + N(e)^2} \]

Where:

\[ n = \text{Number of samples} \]

\[ N = \text{Number of services} \]
\[ e = \text{Confidence Level or Confidence Level of 10\%} \]

By using \( \alpha = 10\% \), the number of samples obtained in this study were calculated as follows:

\[ n = \frac{13.561}{1 + 13.561(0.1)^2} \]
\[ n = \frac{13.561}{136.61} = 99.26 = 100 \text{ farmers} \]

After the data is processed, tabulated, described, analyzed and drawn a set of problems raised in this study (with qualitative descriptive methods), then the analysis is carried out by compiling a leisure time utilization model for garden farmers to increase family income through the use of added value in the agribusiness sector (Miles danHuberman, 2007: 173-174) . .

The model that is built is based on the amount of time available from the farmer household in Banyuasin, South Sumatra, which is arranged in the following equation:

\[ OL = (a.\text{Okj} + b. \text{Ol} + c.\text{Os}) \]

Where:
- \( OL \) = the total time available from the household
- \( \text{Okj} \) = the amount of time allocated for work
- \( \text{Ol} \) = the amount of time allocated to relax
- \( c.\text{Os} \) = the amount of time allocated to sleep (wife)
- \( L\text{.Max} \) = maximum amount of work from the household

This model was developed from a model developed by Chayanov proposed by Ellis (1998) about household decision making covering aspects of production and consumption.

IV. Results and Discussion

a. Characteristics of Farmers who Mortgaged Rubber Gardens

As one of the largest rubber producing districts in the province of South Sumatra, the majority of land use in Banyuasin is used for agriculture. More than half of the area of Banyuasin Regency is used for agricultural land. The agricultural land which has an area of 906,994 ha consists of 198,298 ha of paddy fields, 196,119 ha of plantations, 169,087 ha of forests, swamps, ponds and ponds 167,786 ha, fields and fields of 37.02 ha, pastures and temporary fields of 138,631 ha. (Table 1)

Table 1. Area of Smallholder Plantation and Number of Farmers by Commodity Type in Banyuasin Regency in 2018

<table>
<thead>
<tr>
<th>Type Commodity</th>
<th>Garden Area (Ha)</th>
<th>Percentage (%)</th>
<th>amount Farmers (KK)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rubber</td>
<td>88.875</td>
<td>60.2</td>
<td>37.481</td>
<td>48.6</td>
</tr>
<tr>
<td>Palm oil</td>
<td>12.848</td>
<td>8.7</td>
<td>11.602</td>
<td>15.0</td>
</tr>
<tr>
<td>Coconut</td>
<td>45.932</td>
<td>31.1</td>
<td>28.007</td>
<td>37.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>147.655</strong></td>
<td><strong>100.0</strong></td>
<td><strong>77.000</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Sumber: BPS Sumatera Selatan (2018)

Plantation commodities that are mostly cultivated by the people of Banyuasin Regency are rubber, oil palm, and coconut. As can be seen in Table 1, the area and number of farmers involved in rubber plantations is the highest compared to oil palm and coconut. 60.2 percent of the total area of rubber
plantations cultivated by smallholder farmers indicates that the rubber commodity is still the main plantation commodity planted by the people of Banyuasin Regency. The production of the most important community plantation commodities in 2009 was rubber production. Rubber and palm oil commodities are export commodities whose prices are relatively stable, so that the lives of rubber and palm oil farmers are more prosperous compared to other commodity farmers. From the results of the study it can be illustrated by the characteristics of research respondents who mortgaged their gardens due to the decline in rubber prices, as shown in Figure 1.

The area of land pawned from the entire land area of the estate that is owned by rubber plantation farmers has quite a varied figure, and the use of money obtained from mortgaging the garden can be used with a variety of needs. The average money from mortgaging the garden is used to meet the basic daily needs of daily living, among others, to meet consumption, school fees for children, buy household appliances, pay for parties and others. The amount of vacant land is mortgaged and the use of garden pledge money can be described in Table 2.

Table 2. Characteristics of Rubber Farmers based on the Number of Rubber Plantation Land Owned (ha)

<table>
<thead>
<tr>
<th>Area of Garden Land owned (ha)</th>
<th>Number of Rubber farmers (people)</th>
<th>Number of farmers mortgaging rubber plantations (people)</th>
<th>% the number of farmers mortgaging Rubber gardens (people)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 5 ha</td>
<td>47</td>
<td>21</td>
<td>21</td>
</tr>
<tr>
<td>6 – 10 ha</td>
<td>27</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>&gt;10 ha</td>
<td>36</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Jumlah</td>
<td>100</td>
<td>31</td>
<td>31</td>
</tr>
</tbody>
</table>

Of the total rubber farmers who pawned their gardens, as many as 33 people or around 33%, including 21 people pawned their gardens in the range of 1-5 ha, 9 people in the range of 6 -10ha gardens, and only 1 person who mortgaged their rubber gardens in the range> 10 Ha. Average area of pledged garden as shown in Figure 2.

Figure 2 shows that from rubber farmers who own land between 1-5 hectares, they average 1 to 3 ha of mortgages, while those who own 6-10 ha of land, average of mortgaging their rubber gardens between 4 - 6 ha, and only 1 respondent which mortgaged 75% of their farms, covering an area of 7.5 ha. If in total a total of 31 rubber farmers who pawned their gardens, on the average, they pawned part of their gardens to get money to finance the needs his life.
b. Result of Study

1) The reason the farmers pawned gardens

The results of the study in the field, were asked to rubber farmers what is the main cause of mortgaging their plantations, due to falling rubber prices, so that the income they earn is not enough to finance their living needs and encourage them to pawn their gardens. The survey results show the number of farmers pawning their rubber plantations due to falling rubber prices is illustrated in Table 4. Table 4 shows that 87.09 percent of rubber farmers gave their plantations for cultivation because of the continuous decline in rubber prices, so that the income they earned was insufficient to meet their daily needs. The interview with Mr. Aryo, a Rubber farmer in Banyuasin III District, PangkalanBalai, in July 2019, according to him, he pawned his garden because from 2017 the price of rubber continued to decline, while the necessities of life were increasingly expensive. Sometimes the results obtained are then sold to collectors, unable to cover their costs or debts at the warung. This condition occurs in a fairly long period of 2017 to 2019.

According to Rudi, Head of Plantation Product Management and Marketing Division, South Sumatra Province Rudi Aprian said that many factors have caused rubber prices in the international market to not increase since 2013. Rudi said that one of the rubber prices has never gone up due to excess supply in the export market, bearing in mind there are a number of new countries that become rubber exporters. Since 2017 In 2019 the price of rubber is still below the standard which is only around US $ 1.3 / kg FOB, so the price of rubber at the farm level is only around Rp 5,000 / kg - Rp 7,000 / kg, and in the farmer groups around IDR 8,000 / kg - IDR 9,000 / kg (Ferry Hidayat, Editor of WE Online / Ant, 2019)

2) Empowerment Model for Farmers with Leisure Utilization

From table 3, it is reflected that almost all respondents of rubber farmers who are 21 people have a considerable amount of leisure time, which is around 46.67%. With a considerable amount of time to be relaxed, this research builds a strategy to use leisure time by conducting micro small and medium businesses, such as by making handicrafts, making food or market snacks from garden products in the yard, or trading food. The model built is of course taking into account the agribusiness potential of the Banyuasin III sub-district.

To find a solution for rubber farmers in Bayuasin, the research built a model of farmer empowerment by utilizing free time so as to increase family income by first calculating or calculating the time that could be allocated to increase productive activities. Based on the model developed by researchers from the Chyanov Model, the rubber farmer women's time allocation is calculated. According (Hakim et al. 2019) to Third, using supply chain strategy to increase higher maternal income, the need for increased time allocation efficiency in the domestic sector. The model that is built is based on the amount of time available from the farmer household in Banyuasin, South Sumatra, which is arranged in the following equation:

\[ OL = (a. Okj + b. Ol + c. Os) \times L. Max \] ……………..(7)

Where :

- OL = is the total time available from the household
- Okj = the amount of time allocated for work
- Ol = the amount of time allocated for relaxing and hiring
- in the household
- c. Os = the amount of time allocated for sleep
- L. Max = maximum amount of work from the household

Based on the results of research in the field, the formulation of a model that can be built is formulated as follows:
OL = 7 (24 hours) + 9 (24 hours) + 8 (24 hours)
OL = 0.29 OK + 0.38. OL + 0.33Os

The average time allocated by rubber farmers to work in rubber plantations is only 7 hours, 9 hours are allocated to complete work at home and relax. And an average of 8 hours is used for sleep or rest. Of the 9 hours of leisure time at home, an average of 3-4 hours is still used to relax in a conversation with family or neighbors or just laze around while watching TV. Based on the results of a survey with 45 female respondents of rubber farmers, the data obtained that the time allocation that is still used for leisure is illustrated in table 3.

Table 3. Rubber Farmer Time Allocation to relax from the total Allocation of time (9 hours) to work and relax at home

<table>
<thead>
<tr>
<th>Time Allocation (9 hours)</th>
<th>Number of Rubber Farmers</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Untuk mengerjakan pekerjaan di rumah</td>
<td>1-2 hours 3-4 hours &gt; 4 hours</td>
<td>7 5 12</td>
</tr>
<tr>
<td>Untuk bersantai</td>
<td></td>
<td>9 7 5</td>
</tr>
<tr>
<td>Jumlah</td>
<td></td>
<td>16 12 17</td>
</tr>
</tbody>
</table>

c. Discussion

Based on the results of the study, the framework for the model of leisure time utilization is depicted in Figure 3. From figure 3 it appears that this model was developed on the basis that the allocation of free time at the farm level, especially for women rubber farmers, is still quite large and certainly less productive. On the other hand, the family’s income which decreases in real value due to the decline in rubber prices makes women rubber farmers have to find a side job to fill their spare time. With a variety of additional types of additional work available, including gardening in the yard or in the remaining garden land, making handicraft (handicraft), making various types of food or drinks, and trading. To foster interest in entrepreneurship among women rubber farmers, of course, assistance is needed so that they can continue to provide innovation and high motivation. This can be done also by increasing the role of agricultural extension workers or cooperative counselors and SMEs. According (Aziz, Sumantoro, and Maria 2019) to The paper found that the correlation and effect between the implementation of Total Quality Management and organizational culture on organizational performance in Indonesia, to provide practical knowledge for Indonesian practitioners, and to understand the eminence of the implementation of Total Quality Management and organizational culture on MSMEs’ performance. Total Quality Management constructs engaged a positive role in improving organizational performance.

The paper found that the correlation and effect between the implementation of Total Quality Management and organizational culture on organizational performance in Indonesia, to provide practical knowledge for Indonesian practitioners, and to understand the eminence of the implementation of Total Quality Management and organizational culture on MSMEs’ performance. Total Quality Management constructs engaged a positive role in improving organizational performance.

The government through the agriculture and plantation services, cooperatives and UMKM offices must continue to intensively provide training programs for rubber petai women, not only to grow or develop small businesses, working capital or business capital assistance is needed. Together with BUMD through CSR (Capital Social Responsibility) programs can provide assistance to encourage the emergence of small and medium businesses.
The government needs to make institutional policies to provide a conducive climate for the operation of SMEs. For this reason, there are several principles that must be considered. Prawirokusumo (1999) suggested several things that should receive attention in empowering SMEs: (a) healthy competition policies by reducing market distortion, (b) economic policies that provide opportunities for SMEs to reduce costs that are not related to the production process, and (c) partnership growth policy with the principle of mutual need, strengthen and mutual benefit. Furthermore, strengthening support includes: improving the quality of HR for cooperatives and SMEs; increased mastery of technology; increased control over information; capital mastery improvement; increased market share, organizational and management optimization; provision of business premises; and backup of business fields.

Local governments can empower SMEs through making appropriate regulations. Empowerment is intended to make SMEs a strong and independent business in the national economy. In the process of empowerment involves the government, the business community, and the community. In this case the government must create a conducive business climate and provide guidance and development in the form of guidance and other assistance. Indeed, many SMEs still face obstacles, namely the environment that is not conducive to business. For example, difficult licenses or bribes that burden SME businesses. If this is done it means the government is helping SMEs out of internal and external constraints.

In an effort to empower small businesses the government makes funding policy rules. These rules are set in order to help SMEs to grow healthier (Prawirokusumo 1999). According (Sanusi, Irianto, and Sumiyati 2019) to This shows evidence that universities must consider the implementation of visionary leadership factors to improve the performance of human resource management in universities.

The government has established regulations and policies to: (a) expand sources of funding, (b) increase access to sources of funding, and (c) provide facilities for funding. In this funding aspect, the government provides various banking credit schemes for cooperatives and small businesses including Farming Business Loans (KUT), Credit to KUD (KKUD), Primary Cooperative Credit for Members (KKPA), Small Business Loans (KUK), and Credit Business Feasibility (KKU). KKU focuses more on the potential or feasibility of the business and not collateral which is usually used as a requirement by banks so far in granting loans for business, this in granting credit for trying.

V. Conclusions

Based on the results of the analysis and discussion in this study, the authors conclude that 87.09 percent of rubber farmers pawned their gardens due to the continuous decline in rubber prices, so that the income earned was insufficient to meet their daily needs, while the remaining 12.01 percent pawned rubber gardens due to other factors. The formulation of the model that can be built \( OL = 0.29 \text{Okj} + 0.38\text{Ol} + 0.33\text{Os} \), where the average time allocated by rubber farmers to work in rubber plantations is only 7 hours (0.29), 9 hours (0.38) allocated to complete work at home and relax. And an average of 8 hours (0.33) is used for sleep or rest. Of the 9 hours of leisure time at home, an average of 3-4 hours is still used to relax in a conversation with family or neighbors or just laze around while watching TV. With a considerable amount of time to relax, this research builds a strategy to use leisure time strategy by running micro small and medium scale businesses, such as by making handicrafts, making food or market snacks from garden products in home yards, and furniture products with utilize forest products. The model built is of course taking into account the agribusiness potential of the Banyuasin III sub-district.
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