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Access to Capital and Regeneration of Young Farmers in Kintamani Village

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Abstract

Access to capital is a crucial factor in the sustainability of the agricultural sector, especially in production centers such as Kintamani, Bali. This study aims to explore farmers' accessibility to Microfinance Institutions (MFIs), its impact on their welfare, as well as its implication on the interest of regeneration. Welfare, as well as its implication on young farmers' regeneration interest. This research uses a qualitative method with a case study approach in Kintamani. Data were collected through in-depth interviews with 21 informants consisting of farmers, farmers group association/LKM administrators, village government, and the younger generation, as well as field observations. Field observation. The results showed a dualism of access to capital where traditional farmers prefer the informal sector (middlemen) because of the ease of procedures (zero admin) and speed of liquidity compared to formal MFIs. Speed of liquidity compared to formal MFIs. In terms of welfare, the existing access to capital has not been able to become a significant economic leverage and only functions as a safety net in a cycle of "digging holes closing holes". Transformation is needed institutionalization of Farmers Group Association into an off-taker and modernization of technology to re-attract the younger generation.

Keywords

Access to Capital, Farmers Group Association, Farmer Regeneration, Farmer Welfare, Microfinance Institutions.

1. Introduction

The agricultural sector is the main support for the economy of Bali Province, especially in Bangli Regency, which is known as an agricultural area (Moehar, 2001). Kintamani sub-district, as one of the largest horticultural production centers, has leading commodities in the form of Siamese oranges and Arabica coffee. Kintamani Siamese oranges and Arabica coffee have penetrated the national market. For the people of Katung Village, agriculture is not just a livelihood, but a cultural identity that has been passed down across generations. However, despite this agricultural potential, the sustainability of the sector is facing serious threats due to two fundamental and interrelated challenges: limited access to inclusive capital and a crisis in the regeneration of young farmers (Oktafiani et al., 2021).

The characteristics of farming in Kintamani are highly dependent on the seasonal cycle, which causes farmers' cash flow income to fluctuate. Farmers are often faced with a long "harvest waiting" period, which can be as long as 6 to 8 months, while operational needs (fertilizers, medicines) and household consumption must be met every day. This cash flow mismatch forces farmers to seek external sources of financing. These needs should be met by formal or semi-formal financial institutions in the village (Cashmere, 2016).

Katung Village actually has a relatively complete and well-established ecosystem of economic institutions. The existence of the Dharma Kerta Farmer Group Association (*Gabungan Kelompok Tani/Gapoktan*), the Village Credit Institution (*Lembaga Perkreditasi Desa/LPD*), the farmer cooperative, and the Amerta Yoni Village-Owned Enterprise (*Badan Usaha Milik Desa/BUMDes*) are designed to be the backbone of farmers' capital and break the chain of dependence on moneylenders (Atmadja & Saputra, 2014; Katung Village Government, 2024). However, empirical phenomena in the field show an irony. Although formal access is available, the dominance of the informal sector is still very strong in farmers' economies.

Many farmers in Katung Village, especially the older generation, are still trapped in traditional financing patterns through middlemen or collectors. They tend to opt for "ijon" schemes or crop-cutting systems that offer instant liquidity without administrative procedures, even if they have to pay for it at a price that is suppressed far below the market price. This phenomenon creates a paradox: why would economically rational farmers choose a source of funds that is detrimental to their profitability? This indicates the existence of structural and psychological barriers in the accessibility of formal Microfinance Institutions (MFIs) that need to be studied more deeply through the perspective of Transaction Cost Theory.

This capital problem has a domino effect on the issue of farmer regeneration. Data shows that the agricultural sector is increasingly being abandoned by the younger generation (Moehar, 2001). The aging farmer phenomenon is a crucial issue that threatens future food security (Susilowati, 2016; Haeruddin et al., 2024). For the younger generation of Katung Village, agriculture is often portrayed as a "dirty", high-risk profession that is synonymous with structural poverty (Anwarudin et al., 2020). They witnessed how their parents became entangled in a cycle of "digging a hole, closing a hole" debts due to an unhealthy capital system, leading to demotivation to continue the family farming business. Rural youth prefer to migrate to the tourism or service sectors that offer a fixed income and higher social prestige.

Research on the role of Gapoktan and MFIs has often been conducted, but few have specifically linked the preference for access to informal capital with its impact on the regeneration interest of young farmers in production centers such as Kintamani. Therefore, this research has an urgency to analyze the fundamental reasons behind farmers' preference for informal capital (intermediaries) over microfinance institutions, then also to evaluate the impact of these financing patterns on farmers' welfare, and formulate institutional strategies to attract the younger

generation back to the agricultural sector. This case study in Katung Village is expected to provide a comprehensive picture of the dynamics of the rural economy and serve as a reference for policy makers in designing more effective and sustainable farmer financing schemes. This study aims to explore farmers' accessibility to microfinance institutions, its impact on their welfare, as well as its implication on the interest of regeneration. Welfare, as well as its implication on young farmers' regeneration interest.

2. Literature Review

2.1. Microfinance Institutions and Transaction Cost Theory

Microfinance Institutions (MFIs) are defined as institutions that provide financial services (savings, credit, insurance) to the poor and micro-entrepreneurs who are unbankable or underserved by formal banking (Robinson, 2002). In the context of agrarian rural areas, MFIs such as LPD in Bali has unique characteristics as it operates based on customary law and social capital. The main role of MFIs is to conduct financial intermediation to overcome liquidity problems faced by farmers due to seasonal income uncertainty (Ashari, 2006).

However, the accessibility of MFIs is often constrained. North (1990), through Transaction Cost Theory, explains that economic decisions are not only based on price (interest rate), but also on the accompanying transaction costs. Transaction costs include search costs, bargaining costs, and enforcement costs. In the case of farmers, MFI administrative procedures, waiting time for disbursement, and distance to the office are considered as high transaction costs. In contrast, the informal sector (middlemen) is able to minimize these costs to near zero, making it a rational choice for farmers despite charging high implicit interest costs.

Beyond economic considerations, accessibility to MFIs is also shaped by social and institutional factors within rural communities (Oktafiani et al., 2021). Farmers often rely on long-standing relationships of trust with middlemen who provide not only credit but also market access and flexible repayment arrangements tied to harvest outcomes. Such relational arrangements reduce uncertainty and perceived risk for farmers, even though they may weaken farmers' bargaining position in determining product prices. Consequently, the persistence of informal financing reflects a complex interaction between transaction costs, social capital, and institutional trust, indicating that improving farmers' access to MFIs requires not only financial reforms but also institutional mechanisms that accommodate the socio-economic realities of rural agricultural systems.

2.2. The Role of Farmer Group Association in Bargaining Position

The Farmer Group Association (*Gabungan Kelompok Tani*/Gapoktan) is a farmer institution that functions as a forum for cooperation between farmer groups in one village area to increase economies of scale and business efficiency. According to Ministry of Agriculture Number 82 of 2013, the main functions of Gapoktan include a business unit for providing production facilities, a processing/marketing business unit, and a microfinance business unit (Wiyono, 2015).

Gapoktan is expected to cut the long distribution chain by taking over the role of middlemen through a collective marketing system. However, the effectiveness of Gapoktan is often hindered by weak business management and a lack of knowledge of the market limited working capital. When Gapoktan fails to act as a price buffer or off-taker, farmers are again trapped in an oligopsony market structure controlled by middlemen, where farmers as price takers have no bargaining power middlemen, where farmers as price takers have no bargaining power. In addition, the limited institutional capacity of Gapoktan often reduces its ability to function as an effective intermediary between farmers and broader markets (Anwarudin et al., 2020; Firdaus et al., 2023). Weak coordination among member groups, inadequate managerial

skills, and insufficient financial resources can hinder the implementation of collective marketing strategies. As a result, Gapoktan frequently struggles to aggregate production, maintain product quality standards, and negotiate better prices with buyers. These limitations weaken the institution's credibility in the eyes of farmers, leading many of them to continue relying on middlemen who offer faster transactions and guaranteed market absorption, even if the prices offered are relatively lower than prevailing market prices.

2.3. Farmer Welfare: Involution and Moral Economy Perspectives

Farmer welfare is not only measured by nominal income indicators or the Farmer Exchange Rate (*Nilai Tukar Petani/NTP*), but also by the ability to accumulate assets and resilience to economic shocks, ability to accumulate assets and resilience to economic shocks. Geertz (1963) in his classic study introduced the concept of Agricultural Involution, which describes a condition in which the agricultural system absorbs excessive labor without a significant increase in per capita productivity. This leads to shared poverty instead of prosperity. Furthermore, Scott (1976) in *The Moral Economy of the Peasant* outlines the "Ethics of Subsistence". Smallholders tend to operate on the principle of "Safety First". They avoid the risk of innovation or formal loans that require land collateral for fear of losing their subsistence assets. This mentality makes farmers vulnerable to being trapped in patron-client relationships with middlemen, who are considered a "Safety Net" because they are willing to provide emergency loans without formal collateral, even though these relationships perpetuate structural poverty.

In the context of rural agricultural communities, these perspectives help explain why farmers' economic behavior often appears conservative and risk-averse (Oktafiani et al., 2021). Limited access to stable income and high exposure to production risks, such as fluctuating prices, climate uncertainty, and crop failure, encourage farmers to prioritize livelihood security over profit maximization. Consequently, many farmers maintain traditional production and financing patterns that ensure short-term survival rather than long-term economic growth. This situation reinforces the persistence of low productivity and limited capital accumulation within farming households. Without institutional support that reduces risk and improves market access, farmers may remain trapped in a cycle where subsistence priorities continuously overshadow opportunities for economic advancement.

2.4. Farmer Regeneration

The farmer regeneration crisis is a global phenomenon that threatens food security (Susilowati, 2016). White (2012) asserts that rural youth do not "hate" farming, but rather they are realistic about their future prospects. Drawing on the Theory of Planned Behavior by Ajzen (1991), youth interest in farming is influenced by three key determinants: attitude, subjective norm, and perceived behavioral control. Attitude refers to perceptions of farming, which are often portrayed as "dirty," "heavy," and "old-fashioned" work. Subjective norm relates to social pressure from parents or the surrounding environment that tends to encourage young people to "leave the village" and pursue work in the formal sector, such as becoming civil servants or employees, which is often seen as a sign of success (Wiyono, 2015). Meanwhile, perceived behavioral control reflects individuals' perceptions of their own capabilities, which are strongly influenced by access to land, capital, and technology. Therefore, agricultural modernization through innovations such as Smart Farming and the assurance of stable income are considered key factors that can strengthen perceived behavioral control and increase the attractiveness of agriculture for rural youth (Mutolib et al., 2022).

Based on the theoretical review above, this study is built on the premise that access to capital and regeneration are two sides of the same coin. The inability of

formal MFIs to compete with the flexibility of the informal sector (middlemen) causes farmers' welfare to stagnate (involution) ((Oktafiani et al., 2021; Firdaus et al., 2023). This economic stagnation and the image of "structural poverty" then forms a negative perception among the younger generation, hampering regeneration. Institutional transformation and technological modernization are proposed solutions to break this cycle.

3. Methods

This research uses a qualitative method with a case study approach (Creswell, 2014; Moleong, 2017; Sugiyono, 2019). This design was chosen to explore in depth the phenomenon of the "capital access paradox" in Katung Village, where the availability of formal institutions does not necessarily erase dependence on the informal sector. The case study approach allows researchers to dissect the complex interactions between farmers' economic motives, social structures, and regeneration barriers in a real-life context that cannot be separated from its environment. The location and time of the research were conducted in Katung Village, Kintamani District, Bangli Regency. This location was chosen intentionally considering that Katung Village is the main production center for Siamese oranges and Kintamani Arabica coffee. Furthermore, this village also has a complete economic institution ecosystem (Gapoktan, LPD, Cooperative, BUMDes), but this village still faces the problem of middlemen domination and low interest of young people in farming. This research was conducted for 6 months in 2024–2025, covering the planting period to the main harvest to observe the cash flow cycle of farmers.

Research participants (informants) informants were determined using a purposive sampling technique, with the following inclusion criteria: native residents of Katung Village, actively involved in the agricultural supply chain, and with experience accessing capital. A total of 21 informants were classified into three clusters to ensure representative. The methodology section identifies three categories of informants to ensure comprehensive data. Key institutional informants consist of five individuals, including the Perbekel of Katung Village, Chairman of Gapoktan Dharma Kerta, Chairman of LPD, Chairman of the Farmer Cooperative, and Director of BUMDes, who provide insights on regulations, loan products, and systemic constraints. In addition, eight senior farmers represent key informants, offering practical experiences related to borrowing preferences and welfare conditions. Supporting informants include eight members of the younger generation from diverse professions, contributing perspectives on perceptions, social stigma, and barriers to farmer regeneration.

The informants include key stakeholders in Katung Village such as the Village Head, Chairman of Gapoktan, BUMDes, LPD, and the Budi Luhur Farmer Cooperative. They are complemented by Gapoktan member farmers, non-financing farmers, and representatives of the younger generation as farmer relatives, ensuring diverse perspectives. Data were collected through triangulation using in-depth interviews to explore farmers' decisions and youth perspectives. Participatory observation was also carried out, where researchers directly observed transaction dynamics at the LPD and cooperative offices, the price negotiation process between farmers and collectors in the field, and various social community activities.

Data analysis refers to the interactive model of Miles et al. (2014), which consists of three simultaneous stages. Data condensation involves sorting and focusing the data obtained from interview transcripts of 21 informants while discarding irrelevant information. Data display is conducted by organizing the processed data into thematic matrices, such as comparisons between MFIs and middlemen transaction costs, to identify relationship patterns. Finally, conclusion drawing involves interpreting emerging patterns and verifying them with field evidence until data saturation is achieved. Data validity was tested through source triangulation,

which compares the consistency of information obtained from farmers (borrowers) with information from MFI officials (lenders) and village government to minimize subjectivity bias.

4. Results

4.1. Dual Role of Informal Sector and MFI Barriers

The research findings show that although Katung Village has an LPD and a Gapoktan Cooperative, traditional farmers prioritize accessing capital from the informal sector (middlemen/collectors). This preference is driven by the factors of “speed” and “zero administration”. Middlemen offer a ballpark service with instant cash disbursement without complicated survey procedures. This is in line with the Transaction Cost theory, where farmers perceive the time and psychological costs (reluctance/fear of administration) at MFIs to be more expensive than the financial costs at middlemen. In addition, the relationship between farmers and middlemen is patron-client. Middlemen not only provide the money, but also provide a market guarantee (off-taker) by buying the entire harvest, although often at a price that is suppressed below the market price (Wiyono, 2015). Meanwhile, formal village MFIs have so far only functioned as fund providers, but have not been able to guarantee the purchase of crops, so the market risk remains fully borne by farmers.

From the perspective of farmers, the accessibility of MFIs is constrained not by physical absence, but by perceived and actual transaction costs. Administrative procedures, documentation requirements, and waiting periods for loan disbursement are seen as significant barriers. In addition, psychological factors such as fear of rejection, lack of confidence in dealing with formal institutions, and limited financial literacy further discourage farmers from accessing MFIs (Marpaung & Bangun, 2023). These conditions make informal lenders a more practical and responsive option, particularly in urgent situations where farmers need quick cash to meet daily consumption or production needs.

Interestingly, the role of middlemen extends beyond that of a financial provider. They function as integrated actors within the agricultural value chain, simultaneously offering credit and acting as guaranteed buyers (off-takers) of agricultural produce (Moehar, 2001). This dual role reduces market uncertainty for farmers, as they are assured that their harvest will be purchased. However, this relationship comes at a cost, as middlemen often impose prices below market levels, thereby weakening farmers’ bargaining power and reducing potential income.

On the other hand, formal MFIs in Katung Village largely function as financial intermediaries without integrating market support mechanisms (Sukma & Ruslan, 2024). While they provide relatively lower interest rates compared to the implicit costs of informal lending, they fail to address the broader needs of farmers, particularly in terms of market access and risk mitigation. As a result, MFIs are perceived as less attractive, especially in a context where farmers prioritize certainty and flexibility over cost efficiency.

This situation illustrates a structural mismatch between the design of formal financial institutions and the real needs of rural farmers (Cashmere, 2016). The persistence of the informal sector should not be viewed merely as a failure of formal institutions, but rather as an indication that informal systems are more adaptive to local socio-economic conditions. Therefore, improving access to MFIs requires not only reducing administrative barriers but also rethinking institutional roles to include market facilitation and risk-sharing mechanisms.

4.2. Farmer Welfare: The Middle-Income Trap

The study finds that access to capital, whether from formal MFIs or informal sources, has not significantly improved the welfare of farmers in Katung Village. Instead, most financing serves a subsistence function, helping farmers survive during

the long waiting period between planting and harvest (Zakaria et al., 2025). Loans are primarily used to cover daily household consumption and basic farming inputs, rather than being invested in productivity-enhancing technologies or farm expansion.

This pattern creates a recurring cycle of indebtedness commonly described by farmers as “digging a hole to cover another hole.” Income obtained during the harvest period is largely allocated to repaying previous debts, leaving little to no surplus for savings or reinvestment (Wati et al., 2025). As a result, farmers remain trapped in a condition where economic activities are oriented toward short-term survival rather than long-term accumulation. The seasonal payment scheme (*Yarnen/Bayar Panen*) applied, although it helps liquidity. However, these schemes also create a psychological effect in which farmers perceive their income as already “allocated” before it is even received. This reduces their sense of financial autonomy and reinforces dependency on external financing. The high cost of funds (MFI interest rate of around 2% per month or middlemen’s discount) erodes farming profit margins, making it difficult for farmers to invest in technology or land rejuvenation.

Moreover, the cost of capital whether explicit in the form of interest rates from MFIs or implicit in the form of price discounts imposed by middlemen significantly erodes farmers’ profit margins. High production costs combined with unstable output prices limit the ability of farmers to generate meaningful economic gains (Alfidiyah, 2025). Consequently, farmers find it difficult to invest in farm modernization, such as improved seeds, irrigation systems, or mechanization, which are essential for increasing productivity. This condition reflects a form of economic stagnation that resembles a “middle-income trap” at the micro level, where farmers are able to sustain their livelihoods but unable to achieve upward mobility. While they are not in extreme poverty, they lack the capacity to accumulate assets or improve their economic position (Anwarudin et al., 2020). Without structural changes in financing systems and market access, this cycle is likely to persist, limiting the overall development of the agricultural sector in the region.

4.3. Stagnation of Young Farmer Regeneration

The findings indicate that the regeneration of young farmers in Katung Village is experiencing significant stagnation, driven by a combination of sociocultural and economic factors. The younger generation generally perceives agriculture as an unattractive career option, characterized by physically demanding work, low income, and limited social prestige (Ilmi et al., 2025). These perceptions are reinforced by their observations of their parents’ experiences, particularly the continuous cycle of debt and financial insecurity associated with farming. Social stigma plays a crucial role in shaping these attitudes. Agriculture is often associated with poverty and backwardness, while occupations in the tourism or formal sectors are seen as symbols of success and modernity. This creates strong social pressure for young people to pursue non-agricultural careers, even when they come from farming families. In many cases, parents themselves encourage their children to seek employment outside agriculture, hoping to secure a more stable and prosperous future (Zakaria et al., 2025).

Economic considerations further strengthen this trend. Young people tend to compare the uncertainty of agricultural income affected by climate variability, price fluctuations, and production risks with the stability of fixed monthly salaries offered in other sectors (Hasyiyati, 2025). The lack of income security in agriculture makes it a less rational choice from an economic perspective, particularly for those who have access to alternative employment opportunities. However, the study also finds that the younger generation is not entirely opposed to agriculture. Their reluctance is conditional rather than absolute. Many respondents expressed interest in returning to farming if certain conditions are met, such as the adoption of modern technologies (smart farming), improved access to capital, and the existence of guaranteed markets

with fair pricing mechanisms. This indicates that the regeneration problem is not solely about changing attitudes, but also about transforming the structural conditions of the agricultural sector. Without significant institutional and technological transformation, agriculture in Katung Village risks losing its future workforce. The stagnation of regeneration is therefore not only a demographic issue but also a structural challenge that requires integrated solutions involving financial institutions, farmer organizations, and policy interventions (Cashmere, 2016).

5. Discussion

The findings of this study reinforce and extend existing literature on rural finance, farmer welfare, and agricultural regeneration. The dominance of the informal sector despite the presence of formal MFIs supports the argument of Transaction Cost Theory that economic decisions are not solely based on financial costs, but also on transaction costs such as time, accessibility, and trust (North, 1990). Similar findings have been reported by Effendi (2013), who noted that farmers often avoid formal financial institutions due to complex procedures and limited flexibility. This study adds nuance by showing that middlemen not only minimize transaction costs but also integrate financial and market functions, making them more relevant in the rural context.

In terms of farmer welfare, the findings align with the concept of Agricultural Involution proposed by Geertz (1963), where increased labor input does not necessarily lead to higher productivity or improved welfare. Farmers in Katung Village remain trapped in a subsistence-oriented cycle, where access to capital functions more as a coping mechanism than a driver of economic growth. This condition is further explained by Scott's (1976) Moral Economy, which emphasizes farmers' tendency to prioritize security over profit. The observed "digging a hole to cover another hole" phenomenon reflects a rational survival strategy in a high-risk environment, rather than purely inefficient economic behavior.

Compared to previous studies on MFIs, which often emphasize their positive role in improving financial inclusion (Robinson, 2002; Ashari, 2006). This research highlights the limitations of MFIs when they fail to adapt to local socio-economic conditions. While MFIs provide lower interest rates, they do not address critical issues such as market access and income uncertainty. This finding is consistent with Atmadja and Saputra (2014), who argue that local financial institutions like LPD must be supported by broader institutional integration to effectively contribute to rural development.

Regarding farmer regeneration, the results are in line with studies by White (2012) and Susilowati (2016), which emphasize that the decline in youth participation in agriculture is driven by both economic and social factors. The application of the Theory of Planned Behavior helps explain how attitudes, social norms, and perceived behavioral control shape career choices among rural youth. This study contributes by linking these psychological factors with structural economic conditions, particularly access to capital and income stability. Furthermore, the findings resonate with Oktaviani and Rozci (2023), who highlight that young people are more likely to engage in agriculture if it is perceived as modern, profitable, and socially valued.

This study provides a more integrated understanding of the relationship between capital access, farmer welfare, and regeneration. Unlike previous research that tends to examine these issues separately, this study demonstrates that they are interconnected within a broader rural economic system. The persistence of informal financing, the stagnation of welfare, and the decline in youth interest are not isolated phenomena, but part of a reinforcing cycle that requires comprehensive and systemic intervention.

6. Conclusion

This study identifies three main findings. First, there is a failure of institutional competition, where Gapoktan and formal MFIs have not been able to displace the dominance of the informal sector (middlemen) due to their inability to provide service flexibility (zero admin) and market guarantee functions (off-taker). As a result, farmers rationally prefer informal financing despite its high implicit costs. Second, welfare stagnation persists, as access to capital remains subsistence-oriented, trapping farmers in a continuous cycle of “digging holes” to repay debt, limiting their ability to accumulate productive assets. Third, double barriers to Regeneration are evident, where sociological stigma and economic uncertainty discourage young people from engaging in agriculture. These findings point to the importance of encouraging institutional transformation. MFIs and Gapoktan must move beyond conventional financial intermediation by integrating flexible services, reducing bureaucratic barriers, and linking financing with market access and risk mitigation mechanisms such as agricultural insurance. Strengthening BUMDes as market off-takers can also improve farmers’ bargaining position and income stability, while agricultural modernization policies are essential to attract younger generations.

However, this study has several limitations. It is based on a qualitative case study in a single village, which may limit the generalizability of the findings to other regions. In addition, the study relies on perception-based data from informants, which may be subject to bias and may not fully capture quantitative welfare changes. Suggestions and recommendations for future focus on strengthening institutional roles and agricultural transformation. Gapoktan and MFIs need to adopt more flexible services through a “ball pick-up” system, administrative digitization, and integration with agricultural insurance. BUMDes should act as market off-takers with transparent price contracts, while local government must support modernization through technology incentives to make agriculture more attractive and profitable.

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Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.



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