



INTISARI

Peran sektor pertanian tentu akan lebih optimal jika didukung dengan sistem perencanaan yang terpadu, berkelanjutan dan diimbangi dengan penyediaan anggaran yang memadai. Untuk memperkuat posisi sektor pertanian, maka ketersediaan modal bagi pelaku usaha pertanian merupakan sebuah keharusan. Tujuan dari penelitian ini adalah: (1) Menganalisis aksesibilitas petani cabai merah keriting terhadap kredit di Kabupaten Kulon Progo, (2) Mengetahui dampak kredit bagi produksi usahatani cabai merah keriting di Kabupaten Kulon Progo, dan (3) Mengetahui dampak kredit bagi pendapatan usahatani cabai merah keriting di Kabupaten Kulon Progo. Pengambilan data dilakukan dengan cara observasi dan wawancara secara langsung dengan petani cabai merah keriting di Kecamatan Panjatan Kabupaten Kulon Progo. Penentuan jumlah sampel dilakukan dengan metode kuota *sampling* yaitu sebanyak 60 petani sebagai responden. Dari hasil wawancara terdapat 39 petani yang melakukan kredit dan 21 petani yang tidak melakukan kredit. Analisis data menggunakan analisis regresi dengan model probit dan linier berganda dengan menggunakan bantuan aplikasi STATA 17.0. Hasil penelitian menunjukkan bahwa faktor-faktor yang menentukan peluang petani mengakses kredit adalah usia petani, jumlah anggota keluarga petani, lama pendidikan petani, lama keanggotaan kelompok tani dan luas garapan lahan. Hasil analisis menunjukkan bahwa kredit memberikan pengaruh positif bagi produksi dan pendapatan usaha tani cabai merah keriting dimana penggunaan kredit untuk penambahan input produksi cabai merah keriting akan meningkatkan hasil panen yang berdampak pada meningkatnya pendapatan petani cabai merah keriting.

Kata Kunci : Kredit, cabai merah, produksi, pendapatan



ABSTRACT

The role of the agricultural sector will certainly be more optimal if it is supported by an integrated, sustainable planning system and balanced with adequate budget provision. To strengthen the position of the agricultural sector, the availability of capital for agricultural business actors is a must. The objectives of this study are: (1) Analyzing the accessibility of curly red chili farmers to credit in Kulon Progo Regency, (2) Knowing the impact of credit on curly red chili farming production in Kulon Progo Regency, and (3) Knowing the impact of credit on curly red chili farming income in Kulon Progo Regency. Data collection was carried out by direct observation and interviews with curly red chili farmers in Panjatan District, Kulon Progo Regency. Data collection was carried out by direct observation and interviews with curly red chili farmers in Panjatan District, Kulon Progo Regency. The determination of the number of samples was carried out by the sampling quota method, which was as many as 60 farmers as respondents. From the interviews, there were 39 farmers who did credit and 21 farmers who did not do credit. Data analysis using probit regression model and multiple linear regression using the help of STATA 17.0 application. The results showed that the factors that determine the opportunity for farmers to access credit are the age of the farmer, the number of family members of the farmer, the length of education of the farmer, the length of membership of the farmer group and the area of cultivated land. The results of the analysis show that credit has a positive influence on the production and income of curly red chili farmers where the use of credit for additional curly red chili production inputs will increase crop yields which has an impact on increasing the income of curly red chili farmers.]

Keyword : Credit, red chili, production, income