

STRATEGI PETANI HUTAN RAKYAT DALAM MENGELOLA DANA PINJAMAN TUNDA TEBANG DI KALURAHAN JETIS, KAPANEWON SAPTOSARI, KABUPATEN GUNUNGKIDUL

Aida Maharani¹, Dwiko Budi Permadi²

INTISARI

Hutan rakyat memiliki peran penting bagi ekonomi rumah tangga petani sekaligus menjaga kelestarian lingkungan. Namun, kebutuhan ekonomi sering mendorong petani melakukan penebangan dini yang berdampak pada keberlanjutan hutan. Pinjaman Tunda Tebang hadir sebagai solusi untuk tingginya fenomena tebang butuh dengan menyediakan akses permodalan alternatif. Penelitian ini bertujuan untuk mengkaji strategi petani hutan rakyat dalam mengelola dana PTT, meliputi proses masuknya PTT, pertimbangan pengajuan, perencanaan penggunaan, serta penyebab perubahan alokasi dana pinjaman di Kalurahan Jetis, Kapanewon Saptosari, Kabupaten Gunungkidul. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus melalui wawancara, observasi, dan telaah dokumen.

Hasil penelitian menunjukkan bahwa membutuhkan waktu 5 bulan dari awal informasi hingga pencairan dana. Pertimbangan petani dalam mengajukan PTT dipengaruhi alasan pendorong berupa kebutuhan modal usaha, kepemilikan lahan, pengalaman kredit sebelumnya, serta kebutuhan mendesak. Dan alasan penarik meliputi pengaruh sosial tetangga dan tokoh lokal, adanya contoh nyata di kalurahan lain, daya tarik program, serta sosialisasi dari BPDLH. Rencana awal penggunaan dana umumnya difokuskan untuk usaha produktif seperti ternak dan perdagangan. Namun, realisasi tidak sepenuhnya sesuai rencana karena sebagian dana dialihkan untuk kebutuhan sehari-hari dan modal usaha lain. Perubahan alokasi juga dipengaruhi krisis eksternal seperti pandemi COVID-19, wabah ternak PMK dan lato-lato. Dalam menghadapi kegagalan pengelolaan dana, petani menempuh dua bentuk strategi akhir, yaitu strategi pasif, yaitu mengurangi atau menunda pembayaran angsuran serta menghindari pertemuan kelompok dan strategi aktif, yaitu mengalihkan sumber pembayaran dari pendapatan utama di luar usaha PTT. Dengan demikian, fleksibilitas strategi petani dalam mengelola PTT mencerminkan adaptasi terhadap dinamika kebutuhan ekonomi dan tantangan eksternal yang kompleks.

Kata Kunci: Hutan Rakyat 1, Pinjaman Tunda Tebang 2, Strategi Petani 3, Penggunaan Dana 4, Adaptasi 5

¹ Mahasiswa Fakultas Kehutanan UGM

² Staff Pengajar Fakultas Kehutanan UGM

STRATEGIES OF COMMUNITY FOREST FARMERS IN MANAGING DEFERRED LOGGING LOANS IN JETIS VILLAGE, SAPTOSARI DISTRICT, GUNUNGKIDUL REGENCY

Aida Maharani¹, Dwiko Budi Permadi²

ABSTRACT

Community forests play an important role in the household economy of farmers while also preserving the environment. However, economic needs often encourage farmers to engage in premature logging, which impacts the sustainability of forests. Deferred Logging Loans are a solution to the high incidence of logging by providing access to alternative capital. This study aims to examine the strategies of community forest farmers in managing deferred logging loans funds, including the process of entering loans, considerations for application, planning for use, and the causes of changes in loan allocation in Jetis Village, Saptosari District, Gunungkidul Regency. This study uses a qualitative approach with a case study method through interviews, observations, and document review.

The results show that it takes 5 months from the initial information to the disbursement of funds. Farmers' considerations in applying for deferred logging loans are influenced by motivating factors such as business capital needs, land ownership previous credit experience, and urgent needs. Attracting factors include the social influence of neighbors and local leaders, the existence of real examples in other villages, the attractiveness of the program, and socialization from BPD LH. The initial plan for the use of funds was generally focused on productive businesses such as livestock and trade. However, the realization was not entirely according to plan because some of the funds were diverted for daily needs and other business capital. Changes in allocation were also influenced by external crises such as the COVID-19 pandemic, the PMK livestock epidemic, and lato-lato. In facing business failures, farmers resorted to two final strategies: a passive strategy, which involved reducing or delaying installment payments and avoiding group meetings, and an active strategy, which involved shifting payment sources from main income outside the deferred logging loans business. Thus, the flexibility of farmers' strategies in managing deferred logging loans reflects their adaptation to the dynamics of economic needs and complex external challenges.

Keywords: Community Forest 1, Deffered Logging Loans 2, Farmer Strategies 3, Fund Utilization 4, Adaptation 5

¹ Student of Faculty of Forestry UGM

² Lecturer of Faculty of Forestry UGM