

PENILAIAN ASET POHON SEBAGAI AGUNAN PINJAMAN TUNDA TEBANG DI KTHKM SIDO MAJU I, KABUPATEN GUNUNGKIDUL

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INTISARI

Hutan rakyat dan hutan kemasyarakatan berperan penting dalam menopang ekonomi lokal dan menjaga kelestarian lingkungan, tetapi pengelolaannya masih menghadapi kendala. Hutan rakyat cenderung dimanfaatkan dengan sistem tebang butuh yang dapat menurunkan kualitas kayu, sedangkan hutan kemasyarakatan masih belum optimal dalam meningkatkan pendapatan masyarakat. Untuk mengatasi masalah tersebut, pemerintah meluncurkan Program Pinjaman Tunda Tebang (PTT) guna membantu petani memenuhi kebutuhan ekonomi tanpa menebang pohon sebelum usia optimal. Penelitian ini bertujuan mengidentifikasi teknis penilaian aset pohon oleh BPDH dalam Program PTT serta menyusun metode alternatif berbasis *stumpage value* untuk menilai pohon agunan.

Penelitian dilakukan di KTHKm Sido Maju I, Kabupaten Gunungkidul. Identifikasi teknis penilaian oleh BPDH dilakukan melalui wawancara dan studi literatur, sedangkan metode alternatif disusun dengan pendekatan *stumpage value with analytical method* yang menghitung nilai pasar per sortimen dikurangi estimasi biaya pemanenan. Sebelumnya disusun tabel volume lokal dengan data sampel pohon dari KTHKm Sedyo Makmur yang dipilih secara *purposive sampling*. Dari 367 sampel yang diambil dengan *random sampling without replacement*, sebanyak 220 digunakan untuk model penduga volume dan 147 untuk uji validasi.

Hasil penelitian menunjukkan metode penilaian BPDH tahun 2017 masih menggunakan pendekatan *standing value* berdasarkan kelas keliling pohon tanpa memperhitungkan volume. Sebaliknya, metode alternatif yang disusun lebih akurat karena memasukkan variabel volume, harga pasar, dan biaya pemanenan. Analisis menunjukkan nilai aset pohon agunan di KTHKm Sido Maju I meningkat Rp78.552.330 secara nominal dan Rp59.631.512 secara riil pada periode 2017–2025. Perbandingan penilaian tahun 2017 menghasilkan selisih Rp334.445.059, yang mengindikasikan *overestimate* yang signifikan pada metode BPDH dan dapat berimplikasi pada peningkatan risiko kredit.

Kata kunci: hutan rakyat, hutan kemasyarakatan, pinjaman tunda tebang, nilai tunggak, penilaian aset pohon

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TREE ASSET VALUATION AS COLLATERAL FOR POSTPONED HARVEST LOAN IN KTHKM SIDO MAJU I, GUNUNGGKIDUL DISTRICT

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ABSTRACT

Community forests and village forests play a crucial role in supporting the local economy and promoting environmental sustainability, yet their management still faces significant challenges. Community forests are often managed through a “cut as needed” system, which lowers timber quality, while village forests remain suboptimal in improving community income. To address these issues, the government introduced the Postponed Logging Loan Program (PTT) to help farmers meet their economic needs without harvesting trees before reaching the optimal cutting age. This study aims to identify the technical aspects of tree asset valuation conducted by BPD LH within the PTT program and to develop an alternative method based on stumpage value for collateral tree valuation.

The research was conducted at KTHKm Sido Maju I, Gunungkidul Regency. The identification of valuation techniques by BPD LH was carried out through interviews and a literature review, while the alternative method was developed using the stumpage value with analytical method, which calculates the market value per log assortment minus estimated harvesting costs. A local volume table was first constructed using tree sample data from KTHKm Sedyo Makmur selected through purposive sampling. From 367 samples taken using random sampling without replacement, 220 were used to construct the volume estimation model, and 147 were used for validation testing.

The results indicate that BPD LH’s valuation method in 2017 still applied a standing value approach based on tree girth classes without considering volume. In contrast, the alternative method developed in this study is more accurate as it incorporates volume, market price, and harvesting costs. The analysis shows that the collateral tree asset value in KTHKm Sido Maju I increased by IDR 78,552,330 nominally and IDR 59.631.512 in real terms during 2017–2025. However, a comparison of 2017 valuations revealed a difference of IDR 334,445,059, indicating a significant overestimation in BPD LH’s method, which may increase credit risk due to collateral values being overstated.

Keywords: *community forest, village forest, postponed logging loan, stumpage value, tree asset valuation*

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