

FAKTOR-FAKTOR YANG MEMPENGARUHI PERMINTAAN KREDIT PROGRAM KKPE dan KUR SEKTOR PERTANIAN DI INDONESIA

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INTISARI

Penelitian ini bertujuan untuk mengetahui 1) Pola permintaan kredit program KKPE dan KUR sektor pertanian di Indonesia. 2) Faktor-faktor yang mempengaruhi permintaan kredit program KKPE dan KUR sektor pertanian di Indonesia. Metode dasar yang digunakan yaitu deskriptif. Penelitian ini menggunakan data sekunder berbentuk data panel yaitu gabungan data *cross section* (provinsi) dan data *time series* (2010-2014). Data bersumber dari Badan Pusat Statistik (BPS), Kementerian Pertanian, Otoritas Jasa Keuangan, Kementerian Keuangan dan Bank Indonesia (BI) serta instansi-terkait lainnya sebagai data pendukung untuk penelitian ini. Metode yang digunakan yaitu analisis regresi data panel memilih model melalui tiga pendekatan estimasi yaitu *common effect model (CEM)*, *fixed effect model (FEM)* dan *random effect model (REM)* menggunakan *E-views* 9. Hasil penelitian ini menunjukkan 1) Pola permintaan kredit program KKPE dan KUR sektor pertanian di Indonesia adalah menurun. Pulau dengan penurunan terkecil yaitu Pulau Kalimantan. 2) Permintaan kredit program KUR dan KKPE sektor pertanian di Indonesia dipengaruhi secara positif oleh suku bunga kredit, nilai tukar, harga gabah dan Produk Regional Bruto sektor pertanian. Upah minimum provinsi berpengaruh secara negatif. Nilai tukar petani tidak berpengaruh secara signifikan.

Kata kunci: harga gabah, permintaan kredit program KKPE dan KUR sektor pertanian, suku bunga kredit.

FACTORS AFFECTING AGRICULTURAL CREDIT DEMAND OF KKPE AND KUR PROGRAMS IN INDONESIA

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ABSTRACT

This study aimed to determine 1) Credit demand pattern of KKPE and KUR programs of agriculture sector in Indonesia. 2) the factors affecting demand for credit programs KKPE and KUR of agriculture sector in Indonesia. Method used in this study was a descriptive method that was based on solving the actual problems that exist today. Secondary data in the form of panel data that is the combination of cross-section data (province) and time series data (2010-2014) used in this research. Data sourced from the Central Statistics Bureau (BPS), the Ministry of Agriculture, the Financial Services Authority, the Ministry of Finance and Bank Indonesia (BI) as well as other relevant agencies as supporting data for this study. The method used is panel data regression analysis to choose model through three estimation approach that is common effect model (CEM), fixed effect model (FEM) and random effect model (REM) using E-views 9. The results showed 1) The pattern of agricultural credit demand for KKPE and KUR programs in Indonesia is decreasing. The island with the smallest decreasing of the Borneo Island. 2) The agricultural sector credit demand in Indonesia influenced positively and significantly at a significance by the credit interest rates, the exchange rate, the rice grain price, and agriculture sector GRDP. The provincial minimum wage negatively affected on the agricultural credit demand. The exchange rate of farmers has no significant effect.

Keywords : agricultural credit demand, the rice grain price and credit interest rates