

Hubungan Kebijakan Kredit Usaha Rakyat Terhadap Penurunan Kemiskinan di Sektor Pertanian Indonesia: Pendekatan Sustainable Livelihood Assets = The Relationship Of People's Business Credit Policy To Poverty Reduction In The Agricultural Sector In Indonesia: A Sustainable Livelihood Assets Approach

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Abstrak

Dinamika dan kompleksitas persoalan kemiskinan sektor pertanian di Indonesia menghadirkan tantangan ganda, dari sisi pemerintah dan bagi petani berstatus miskin. Kemiskinan erat hubungannya dengan sektor pertanian jika dibandingkan dengan sektor lainnya. Dengan pendekatan Sustainable Livelihood Assets (SLA), penelitian bertujuan untuk menganalisis hubungan kebijakan program Kredit Usaha Rakyat (KUR) terhadap penurunan kemiskinan individu petani miskin. Penelitian ini menggunakan pendekatan kuantitatif deskriptif, data mikro Susenas tahun 2024 (cross section) bersumber dari Badan Pusat Statistik Republik Indonesia (BPS RI) dengan teknik analisis regresi logit. Hasil menunjukkan KUR memiliki probabilitas menurunkan kemiskinan pertanian secara signifikan bagi individu petani miskin di Indonesia dan wilayah 3T, meskipun nilai probabilitasnya kecil. Sementara di wilayah KTI, KUR memiliki probabilitas menurunkan kemiskinan, namun tidak signifikan. Ditemukan, kepemilikan tanah/lahan secara signifikan menunjukkan probabilitas sebaliknya.

.....The dynamics and complexity of the problem of poverty in the agricultural sector in Indonesia present a double challenge, from the government's side and for poor farmers. Poverty is closely related to the agricultural sector when compared to other sectors. With the Sustainable Livelihood Assets (SLA) approach, the study aims to analyze the relationship between the People's Business Credit (KUR) program policy and the reduction of poverty among poor farmers. This study uses a descriptive quantitative approach, Susenas micro data for 2024 (cross section) sourced from the Central Statistics Agency of the Republic of Indonesia (BPS RI) with logit regression analysis techniques. The results show that KUR has a probability of significantly reducing agricultural poverty for poor farmers in Indonesia and the Disadvantaged, Frontier, Outermost (3T) regions, although the probability value is small. Meanwhile, in the Eastern Indonesia Region (KTI), KUR has a probability of reducing poverty, but not significantly. It was found that land assets significantly showed the opposite probability.