

PENGARUH FAKTOR-FAKTOR PROGRAM KREDIT PETERNAKAN TERHADAP PENDAPATAN USAHA TERNAK SAPI POTONG RAKYAT POLA INDUK-ANAK DI PROVINSI JAWA TENGAH

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ABSTRAK

Tujuan penelitian: (i) mengidentifikasi keragaan program kredit peternakan sapi potong rakyat pola induk-anak di Jawa-Tengah; (ii) menghitung dan menganalisis pendapatan usaha ternak sapi potong; (iii) menganalisis pengaruh faktor-faktor program kredit peternakan terhadap pendapatan usaha ternak sapi potong pada tingkat peternak rakyat. Penelitian dilakukan pada lima wilayah kabupaten sentra produksi dan pengembangan sapi potong di Jawa Tengah (Kabupaten Blora, Rembang, Grobogan, Wonogiri, dan Kabupaten Boyolali). Usaha ternak sapi potong dibakukan sebagai elementer unit. Penelitian menggunakan metode survai, dan *Two Stage Quota Sampling Method* diterapkan sebagai metode penentuan sampel. Data dianalisis menggunakan statistik deskriptif dan statistik inferensial, meliputi analisis finansial usaha, dan analisis regresi linear berganda. Hasil penelitian menunjukkan, bahwa faktor-faktor program kredit, yaitu nilai rata-rata modal sendiri untuk usaha ternak sapi potong sebanyak Rp 16.054.912,62, KKPE (Kredit Ketahanan Pangan dan Energi) merupakan SKIM kredit yang dominan diakses peternak; BRI (Bank Rakyat Indonesia) merupakan lembaga keuangan yang dominan diakses peternak; rata-rata nilai kredit Rp 17.048.000,00/peternak dengan tingkat bunga kredit rata-rata 6,63%, rata-rata jangka waktu kredit 22,33 bulan, dan rata-rata taksiran nilai agunan Rp 35.800.000,00. Pendapatan rata-rata peternak sapi potong pola induk-anak Rp 1.661.782,00/2,40 ekor indukan/th, dan apabila tenaga kerja tidak diperhitungkan sebagai biaya produksi maka besarnya pendapatan menjadi Rp 3.143.782,00 (meningkat 89,18%). Faktor-faktor program kredit yang berpengaruh nyata terhadap pendapatan, secara parsial ialah jumlah kredit yang diambil peternak, dan jangka waktu pengembalian kredit. Jumlah modal sendiri, nama program kredit, lembaga keuangan sebagai kreditur, tingkat bunga kredit, dan taksiran nilai agunan kredit secara parsial tidak berpengaruh nyata terhadap pendapatan usaha ternak sapi potong pola induk-anak pada tingkat peternak rakyat.

Kata kunci : kredit, pendapatan, pola induk-anak, sapi potong, peternak rakyat.

ABSTRACT

The aims of study were to: (i) identifying of beef cattle cow-calf operation credit program, (ii) calculating and analysis of beef cattle farm income, (iii) analysis of some factors credit program to beef cattle cow-calf operation farm income. The research was held in five regencies of production center and beef cattle development at Central of Jawa, namely Blora Regency, Rembang Regency, Grobogan Regency, Wonogiri Regency and Boyolali Regency. Beef cattle cow-calf operation farm was standardized as an elementary unit. Survey method was used for research, while Two Stage Quota Sampling Method was used for determining of sample. Data were analyzed using descriptive statistical method and inferential statistics in term of financial analysis and multiple linear regression models. Result of research showed that some factors of credit program, that is the average of own capital was IDR 16,054,912.62; credit of food safety and energy (Kredit Ketahanan Pangan dan Energi = KKPE) was credit program which was dominantly access by beef cow-calf operation farmer; People's Bank of Indonesia (Bank Rakyat Indonesia = BRI) was financing institution which was also dominantly access by beef cattle cow-calf operation farmer, the average of credit was IDR 17,048,000.00/farmer; rate of credit was 6.63% with the time of credit returning was 22.33 month and the prediction of average collateral was IDR 35,800,000.00. Besides that, the average of farm income was IDR 1,661,782.00/2.40 head of beef cattle/year. If the labor cost did not calculate as a cost production, so the farm income was IDR 3,143,782.00/ 2.40 head of beef cattle/year, or in other word the farm income increase 89.18%.