

Pengalaman dan pelatihan debitur terhadap keberhasilan penanaman hutan rakyat (HR) melalui pinjaman dana bergulir (studi kasus Kabupaten Lampung Selatan Provinsi Lampung) = Borrower's experience and training related to the success of planting in community forest planting through revolving funds the case of Lampung Selatan District Lampung Province / Dinni Melati Indriasti

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk mengidentifikasi pengaruh pengalaman menanam tanaman kehutanan dan pelatihan penanaman debitur di Kabupaten Lampung Selatan terhadap persentase tumbuh tanaman sebagai bentuk keberhasilan penanaman. Data yang digunakan adalah data primer survey debitur BLU Pusat P2H di Kab. Lampung Selatan yang telah menerima pencairan pinjaman Tahap 1, dengan analisis data menggunakan regresi Ordinary Least Square (OLS).

Hasil penelitian membuktikan bahwa pengalaman menanam tanaman kehutanan yang dimiliki debitur tidak berpengaruh terhadap keberhasilan penanaman. Hal ini disebabkan karakter debitur yang mangkir tidak mau menanam yang beranggapan bahwa dana pinjaman merupakan dana hibah dan proyek dari pemerintah, maraknya praktek percaloan dalam permohonan pinjaman, penjualan lahan oleh debitur, adanya kemungkinan penyelewengan penggunaan dana pinjaman untuk penggunaan lain selain menanam, dan serangan hama penyakit tanaman untuk debitur yang benar-benar menanam.

Disamping itu, pelatihan penanaman debitur juga tidak berpengaruh terhadap keberhasilan penanaman karena pelatihan yang diterima debitur baru sebatas sosialisasi, bukan berupa pelatihan teknik aplikasi menanam di lapangan. Monitoring BLU Pusat P2H terhadap debitur menjadi satu-satunya faktor yang berpengaruh signifikan terhadap keberhasilan penanaman. Monitoring menjadikan debitur merasa lebih terawasi dalam penggunaan dana pinjaman dan lebih bertanggung jawab atas keberhasilan penanaman.

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ABSTRACT

This study is aimed to identify the effect of borrowers experience and training of forestry plants planting to the percentage of living plants as a proxy of successful planting. Data used is primary survey data from revolving funds (BLU Pusat P2H) borrower in Lampung Selatan that has already received phase 1 loan disbursement, and is analysed by using Ordinary Least Square (OLS) regression. This study shows that experience did not have an effect on the success of

planting. This is due to the characteristic of the borrower who did not plant and thought that the revolving fund is a kind of grant from government or government project, the rampant practice of brokering in loan application process, the land used for planting being sold by the borrower, the possibility of loan abused by using it for other purposes other than planting, and the plant pest and disease for borrowers who do plant.

Furthermore, training also did not have an effect to the success of planting, because training received by borrowers limited to the socialization only and did not deliver technical skill training on how to planting on the field.

Monitoring/supervision from BLU Pusat P2H to the borrower is the only significant factor that influence the success of planting. Monitoring/supervision makes borrowers feel better supervised in the use of loan funds and more responsible to the success of planting, This study is aimed to identify the effect of borrowers experience and training of forestry plants planting to the percentage of living plants as a proxy of successful planting. Data used is primary survey data from revolving funds (BLU Pusat P2H) borrower in Lampung Selatan that has already received phase 1 loan disbursement, and is analysed by using Ordinary Least Square (OLS) regression. This study shows that experience did not have an effect on the success of planting. This is due to the characteristic of the borrower who did not plant and thought that the revolving fund is a kind of grant from government or government project, the rampant practice of brokering in loan application process, the land used for planting being sold by the borrower, the possibility of loan abused by using it for other purposes other than planting, and the plant pest and disease for borrowers who do plant.

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