

RINGKASAN

Kemiskinan yang terjadi di daerah pedesaan dilatarbelakangi oleh mayoritas masyarakat tani. Program berbasis pertanian dan pedesaan sangat dibutuhkan dalam mengatasi masalah kemiskinan. Salah satu program pemerintah yaitu program PUAP yang kemudian dikelola oleh Lembaga Keuangan Mikro Agribisnis (LKMA). LKMA berfungsi untuk memenuhi kebutuhan modal petani melalui sistem kredit. Penelitian ini bertujuan untuk 1) mengetahui profil petani padi penerima kredit di LKMA dan petani mandiri di Kecamatan Karanglewas Kabupaten Banyumas 2) mengetahui besarnya pendapatan petani padi pengambil kredit dan petani padi mandiri 3) mengetahui perbedaan rentabilitas ekonomis usahatani padi antara petani pengambil kredit dengan petani mandiri.

Penelitian dilaksanakan secara survei di Desa Karangkemiri dan Karanggude Kulon Kecamatan Karanglewas Kabupaten Banyumas. Penelitian dilaksanakan dari bulan April sampai Mei 2016. Metode penentuan sampel menggunakan metode sampel acak sederhana (*simple random sampling*) dengan jumlah responden 13 petani kredit dan 17 petani mandiri. Variabel yang diteliti meliputi alokasi penggunaan kredit, luas lahan garapan, biaya pupuk, biaya pestisida, biaya tenaga kerja, jumlah kredit, modal kerja, dana *sharing*, produktifitas, produk faktual, penerimaan petani, pendapatan. Perhitungan metode analisis meliputi analisis deskriptif, tabulasi, analisis usahatani dan uji-t.

Hasil dari penelitian menunjukkan bahwa petani padi sebagian besar berada diusia non produktif dengan tingkat pendidikan yang tergolong rendah serta memiliki lahan garapan yang tergolong sempit. Pendapatan rata-rata perhektar petani mandiri lebih besar daripada petani penerima kredit LKMA dan uji-t menghasilkan nilai t-hitung lebih kecil dari t-tabel ($0,730 \leq 2,048$) yang berarti H_0 diterima, artinya tidak ada perbedaan antara pendapatan usahatani padi petani penerima kredit dan petani mandiri. Perbandingan rentabilitas ekonomis usahatani padi petani pengambil kredit LKMA dan petani mandiri diperoleh nilai t-hitung lebih kecil dari t-tabel ($-2,231 < -2,048$) yang berarti H_a diterima, yang artinya ada perbedaan nyata rentabilitas ekonomis usahatani padi petani penerima kredit LKMA dengan petani mandiri.

Kata kunci: pendapatan, petani, kredit, komparasi

SUMMARY

Poverty in rural backdrop by the majority of farming communities. Agriculture and rural programs is very needed to reduce poverty. One of the government programs is PUAP and than manageable by Microfinance institutions agribusiness (LKMA). This research aims to: 1) knowing the profile of rice farmers in the credit receiver in LKMA and independent farmers in Karanglewas subdistrict Banyumas regency 2) knowing net income of rice farmers credit receiver and independent rice farmers 3) knowing the difference in economic profitability of rice farming between rice farmers credit receiver and independent farmers.

Research conducted survey in Karangkemiri and Karanggude Kulon village Karanglewas subdistrict Banyumas regency. This research was conducted from April to May 2016. The sampling method using a simple random sampling method with 13 rice farmers credit receiver and 17 independent farmers. Variables examined included the allocation of credit use, land use, cost of fertilizer, cost of pesticide, labor costs, the amount of credit, working capital, fund sharing, productivity, product factual, reception farmers, and net income. Calculation methods of analysis include descriptive analysis, tabulation, analysis of farming and t-test.

Results from the study showed that rice farmers are mostly non-productive age with relatively low levels of education and with narrow field. Average revenue per hectare independent farmers is greater than the credit recipient farmers LKMA and t-test produces t-count value is smaller than t-table ($0.730 \leq 2.048$) it's mean H_0 accepted, there is no difference between the income of rice farmers credit receiver and independent farmers. Comparison of the economic profitability of rice farming farmer credit takers in LKMA and independent farmers obtained by value t count smaller than t-table ($-2,231 < -2,048$) it's mean H_a accepted, there is a difference in significant between the economic profitability of farmers credit takers and independent farmers.

Keywords: income, farmers, credit, comparison