

# SMERU

The SMERU Research Institute/Lembaga Penelitian SMERU

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Dear readers,

In this edition of the SMERU Newsletter, we focus our attention on rural issues and the agricultural sector. Even though the numbers have been declining, around 60% of Indonesia's people still live in rural areas, and the agricultural sector still provides the main source of income for around 45% of the population. In terms of the incidence of poverty, the role of rural areas and the agricultural sector is even more significant, since around 75% of the poor live in rural areas, and around 60% of the poor make their living from agriculture. Hence, no poverty reduction effort in this country will be successful unless adequate attention is given to rural areas and to the agricultural sector in particular.

The implementation of regional autonomy, which began early this year, will have an impact on the agricultural sector, specifically on food security for the poor and those vulnerable sections of society. In the past, food security policies were primarily the responsibility of the central government with minimum involvement of local government. Regional autonomy policy creates the opportunity for local governments to determine their own food security policy. This issue is one of the areas of focus of this newsletter.

Many have argued that one of the major obstacles to the development of the agricultural sector is the lack of credit. During April 2001, SMERU's field researchers visited several rice-growing centers to investigate the availability of credit for farmers in these areas. We summarize the findings of this study in the From the Field column.

Meanwhile, SMERU's Quantitative Analysis Division has recently completed a study of poverty dynamics at the household level, based on a panel database derived from four rounds of the "100 Village Survey" conducted by BPS in 1998 and 1999. We present the central findings of this study in the And the Data Says column.

Pembaca yang budiman,

Edisi Bulletin SMERU kali ini membahas tentang isu-isu perdesaan dan sektor pertanian. Meskipun jumlahnya sudah menurun, sekitar 60% penduduk Indonesia masih tinggal di kawasan perdesaan, dan sektor pertanian masih merupakan sumber penghasilan utama bagi sekitar 45% penduduk. Peranan kawasan perdesaan dan sektor pertanian bahkan menjadi lebih penting bila dilihat dari jumlah penduduk miskinnya, karena sekitar 75% rumah tangga miskin tinggal di kawasan perdesaan dan sekitar 60% dari keluarga miskin mengandalkan penghasilannya dari sektor pertanian. Karena itu, tak satupun upaya penanggulangan kemiskinan di negeri ini akan berhasil kecuali jika memberi perhatian yang memadai kepada kawasan perdesaan, terutama kepada sektor pertaniannya.

Pelaksanaan otonomi daerah mulai awal tahun ini akan membawa dampak terhadap sektor pertanian, terutama yang berkaitan dengan ketahanan pangan bagi mereka yang miskin dan kelompok-kelompok rentan lainnya dalam masyarakat. Di masa lalu sebagian besar kebijakan mengenai ketahanan pangan menjadi tanggungjawab pemerintah pusat, sementara pemerintah daerah hanya sedikit dilibatkan. Kebijakan mengenai otonomi daerah membuka peluang bagi pemerintah daerah untuk menetapkan kebijakan pangannya sendiri. Isu ini menjadi fokus dalam edisi kali ini.

Banyak orang berpendapat bahwa salah satu hambatan besar dalam pengembangan sektor pertanian adalah kelangkaan kredit. Pada April 2001 yang lalu peneliti SMERU mengunjungi beberapa sentra penghasil padi untuk menyelidiki adanya fasilitas kredit di daerah tersebut. Temuan-temuan lapangan studi tersebut kami sajikan dalam kolom From the Field.

Sementara itu, Divisi Analisis Kuantitatif SMERU baru saja menyelesaikan suatu studi mengenai dinamika kemiskinan di tingkat rumah tangga di perdesaan. Studi ini dilaksanakan berdasarkan data panel dari empat putaran "Survey 100 Desa" oleh BPS pada 1998 dan 1999. Temuan utama studi ini kami sajikan dalam kolom And the Data Says.

Regards/Salam,  
Sudarno Sumarto



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SMERU NEWS

# Credit for Farmers after the KUT Program

## Kredit Pertanian Setelah KUT

Government policy on farming credit, particularly for rice and secondary crops, has undergone several changes in recent years. As a result of widespread defaults on BIMAS/INMAS loans and credit embezzlement, particularly those that took place in the early 1980s, in 1985 the government replaced the BIMAS/INMAS program with the Farmer Credit Program (Kredit Usaha Tani, KUT) which employed a group approach to credit.

Unfortunately, similar to the BIMAS/INMAS loans, the KUT program also experienced serious problems, with defaults amounting to approximately 23% of the Rp1.184 trillion in credit distributed during the 1997/1998 period (Central Office of Bank Rakyat Indonesia, end of March 1998). Consequently, in 1998 the government introduced a new credit scheme and drastically increased the amount of funds for distribution to Rp8.4 trillion.<sup>1</sup> Banks were no longer the executing agents of these funds, acting instead as channeling agents. The Department of Cooperatives and Small to Medium-sized Enterprises became the executing agents and involved cooperatives and NGOs in the implementation of the program. The changes to this program “reeked of politics”, and in fact were a disaster for farmers. As of September 2000, the level of defaults on KUT loans reached Rp6.169 trillion or 73.69% of the distributed funds.<sup>2</sup> Ultimately, farmers have been made the “scapegoats” for these defaults, even though in reality farmers were not the main offenders.

To overcome these problems, in October 2000, the government released a new credit program to replace KUT, known as the Food Security Credit Program (KKP). Unlike the previous farming credit programs, the KKP loans are provided by the banks which act as executing agents. This program became effective from the 2000/2001 planting season, and implementation began in October 2000. However, up to March, 2001, only Rp38.5 billion in credit, or approximately 1.57% of the Rp2.3 trillion in available funding, had been distributed.<sup>3</sup> The delay in the distribution of KKP loans has resulted in criticism from various quarters.

To assess these issues, in April this year a SMERU research team visited several rice-producing areas where the KKP program had already been implemented. The team also set out to collect information about alternative sources of finance available to farmers, as well as investigating the views of banks, program implementers and the community members about KUT, KKP and other agricultural credit programs.

This study was carried out concurrently in three regions: Subang (West Java), Kediri (East Java), and Sidrap (Sidenreng Rappang, South Sulawesi) towards the end of the main harvest season. In-depth interviews were conducted



Farm equipment and rural infrastructure requires capital  
Peralatan pertanian dan infrastruktur membutuhkan modal

*Kebijakan pemerintah mengenai program kredit usahatani, khususnya usahatani padi dan palawija, telah mengalami perubahan dalam beberapa tahun ini. Akibat tingginya tunggakan dan penyelewengan kredit BIMAS/INMAS, terutama yang terjadi pada awal 1980an, maka pada 1985 pemerintah mengganti program BIMAS/INMAS dengan program KUT yang menggunakan pendekatan kelompok.*

*Malangnya, seperti halnya kredit BIMAS/INMAS, KUT juga mengalami masalah besar, yaitu kemacetan kredit dengan total tunggakan sekitar 23% dari realisasi kredit Rp1,184 triliun yang disalurkan hingga periode MT 1997/1998 (KP BRI, posisi akhir Maret 1998). Karena itu pada 1998 pemerintah mengubah KUT dengan skim kredit baru, dan plafon ditingkatkan secara drastis, menjadi Rp8,4 triliun.<sup>1</sup> Bank tidak lagi menjadi badan pelaksana (executing agent) tetapi sebagai badan penyalur (channeling agent). Departemen Koperasi dan PKM berfungsi sebagai executing agent dengan melibatkan koperasi dan LSM dalam pelaksanaannya. Perubahan program yang “berbau politis” ini ternyata merupakan malapetaka bagi petani. Pada bulan September 2000, tingkat tunggakan KUT mencapai Rp6,169 triliun atau 73,69% dari realisasi.<sup>2</sup> Akibatnya, petani menerima “getahnya”, meskipun sebenarnya penunggak kredit terbesar bukanlah para petani.*

*Untuk mengatasi persoalan di atas, pada Oktober 2000 pemerintah mengeluarkan kredit baru pengganti KUT, yaitu Kredit Ketahanan Pangan (KKP). Berbeda dengan kredit pertanian sebelumnya, dana KKP disediakan oleh bank yang berfungsi sebagai bank pelaksana. Program ini berlaku efektif mulai MT 2000/2001 dan dilaksanakan pada Oktober 2000. Namun, sampai dengan Maret 2001, realisasi kredit baru mencapai Rp38,5 milyar atau sekitar 1,57% dari plafon Rp2,3 triliun.<sup>3</sup> Kelambatan realisasi KKP ini mengundang reaksi dari berbagai pihak.*

*Agar dapat melihat permasalahan ini, pada April yang lalu Tim Peneliti SMERU mengunjungi beberapa daerah lumbung padi yang sudah melaksanakan KKP. Tim SMERU menggali informasi tentang alternatif pendanaan usahatani yang dapat diakses petani, dan meneliti pandangan bank pelaksana, instansi pemerintah, serta masyarakat tani terhadap KUT, KKP dan kredit pertanian lainnya.*

*Penelitian lapangan dilakukan pada awal April 2001 di tiga wilayah secara bersamaan, yaitu Subang (Jawa Barat), Kediri (Jawa Timur), dan*

with KKP program implementers, central government officials in both the *kabupaten* and the provinces, and local government agencies responsible for agricultural issue, cooperatives and small and medium-sized enterprises, banks involved in the program, Indonesian credit insurance groups, and representatives of local farming communities.

### What is the Food Security Credit Program (KKP)?

KKP is a credit program providing loans for food crop farming (rice and secondary crops), sugarcane, livestock, fisheries and the provision of food supplies. It aims to boost national food security and increase farmers' incomes. KKP is a modification of the KUT program, the KKPA program (which provided credit for poultry farmers, sugarcane growers and fishing cooperatives) as well as the food cooperative credit program (KKOP-Pangan). These were three of the 17 credit schemes that were previously available to cooperatives and small to medium-sized enterprises. KKP loans are provided by twenty banks. Of these, nine are savings and loans banks (five government and four private), and the remaining 11 are regional development banks. All of these banks act as executing agents.

At present, the commercial interest rate set by the KKP program is 22% per year. However, during the first year (2001) the government decided to provide a 10% interest rate subsidy on food crops to be gradually phased out over the next three years. During the second year (2002) the subsidy is to drop to 6% and then 3% in the following year (2003). Meanwhile, during the first year the interest rate subsidy on livestock farming and food supplies has been set at 6%.

Credit for food crops provided by the executing banks can be distributed through cooperatives or farmer groups. Both these agencies then channel the funds to those farmers who are their members. Credit proposals are submitted through The Farmer Group Requirements Definitive Plan (RDKK). To guard against credit risks, KKP participants are required to take out both life and risk insurance. ■ (Social Monitoring and Qualitative Analysis Division)

<sup>1</sup> "Kegagalan KUT Bukan Lonceng Kematian", Kompas, 25 February 2001.

<sup>2</sup> M. Dawam Rahardjo, "KKP Versus KUT: Dari Populis Lama ke Populis Baru?", Republika, 11 September 2000.

<sup>3</sup> Up to the end of July 2001 only 8.94% or Rp186.084 billion in credit of the Rp2.082 trillion in available funding had been distributed. Director General of Agricultural Facilities and Infrastructure, Finance Directorate, Department of Agriculture.

Sidrap (Sidenreng Rappang, Sulawesi Selatan) ketika musim panen raya hampir usai. Penelitian kualitatif ini dilakukan melalui wawancara mendalam terhadap pelaksana KKP, termasuk unsur pemerintah di tingkat kabupaten dan propinsi, serta staf pemerintah daerah, antara lain Kanwil/Kandep/Dinas Pertanian/Koperasi dan PKM, bank pelaksana, Askrindo, dan wakil masyarakat tani.

### Apa itu KKP?

KKP adalah kredit untuk usahatani tanaman pangan (padi dan palawija), tebu, peternakan, perikanan, dan pengadaan pangan. Tujuannya adalah untuk meningkatkan ketahanan pangan nasional dan meningkatkan pendapatan petani. KKP merupakan penyempurnaan program KUT, KKPA (Kredit Ketahanan Pangan Agribisnis) unggas, tebu, dan nelayan, serta KKOP-Pangan. Ketiga program itu adalah tiga jenis kredit di antara 17 skim kredit program untuk koperasi, pengusaha kecil dan menengah. Dana KKP disediakan oleh sekitar 26 bank pelaksana, terdiri dari 8 bank umum nasional (4 bank pemerintah dan 4 bank swasta), dan 18 BPD (Bank Pembangunan Daerah) yang bertindak sebagai bank pelaksana.

Saat ini KKP memberlakukan tingkat suku bunga komersial 22% per tahun, tetapi pemerintah menyediakan subsidi bunga. Pada tahun pertama (2001) subsidi bunga untuk tanaman pangan 10%, dan secara bertahap akan dikurangi, hingga akhirnya dihapuskan setelah tiga tahun. Pada tahun kedua (2002) subsidi akan diturunkan menjadi 6%, dan pada tahun berikutnya (2003) menjadi 3%. Sementara itu usaha tani ternak dan pengadaan pangan pada tahun pertama dikenakan subsidi bunga 6%.

Kredit tanaman pangan dari bank pelaksana disalurkan melalui koperasi atau kelompok tani. Selanjutnya baik koperasi dan kelompok tani akan menyalurkan dana kepada anggotanya. Pengajuannya dilakukan melalui RDKK (Rencana Definitif Kebutuhan Kelompok). Untuk menghadapi resiko kredit, peserta KKP dianjurkan mengikuti program asuransi jiwa dan asuransi kerugian. ■

<sup>1</sup> "Kegagalan KUT Bukan Lonceng Kematian", Kompas 25 Februari 2001.

<sup>2</sup> M. Dawam Rahardjo, "KKP Versus KUT: Dari Populis Lama ke Populis Baru?", Republika, 11 September 2000.

<sup>3</sup> Dirjen Bina Sarana Pertanian, Direktorat Pembiayaan, Departemen Pertanian. Sampai dengan Akhir Juli 2001 mencapai 8,94% atau Rp186,084 milyar dari plafon Rp2,082 trilyun.

Farmers are the backbone of the nation's food security, but do they receive sufficient assistance?

*Petani adalah tulang punggung ketahanan pangan kita, tetapi apakah mereka juga menerima bantuan yang memadai?*



## Farming Capital: The Amount Required and the Funding Sources

### *Modal Usahatani: Jumlah yang Dibutuhkan dan Sumbernya*

The sources of capital for rice farming have varied in every region during the planting season after the end of the KUT program. In Kediri, East Java, for example, the farmers rely on capital from the sale of rice and secondary food crops, aqua culture, work from temporary labor, borrowing from wealthier farmers, or taking out loans with other credit programs (for example, the fuel subsidy revolving funds program). Approximately 60-70% of the rice is sold before it is even harvested in order to obtain fresh capital to fund farming activities. In Sidrap (Sidenreng Rappang), South Sulawesi, farming capital is primarily borrowed from the heads of farmer groups, who are mostly middlemen or rice mill owners. Other sources of capital include the revolving funds from the KUT program that have been repaid by farmers but remain in the hands of the farmer groups<sup>1</sup>, as well as funds from the collaboration between farmer groups and various local private institutions. Another alternative is the selling or pawning of personal assets. In Subang, West Java, farmers rely on their own capital, or from fishing enterprises, as well as loans from their families, from rice traders, and from the stores selling agricultural supplies.

Every farmer has different credit requirements, largely determined by the difference between the price farmers receive for dry harvested paddy (GPK) and the price they must pay for fertilizer, primarily urea. If the price of GPK per kg is roughly equivalent to the price of urea per kg, farmers may still make a profit and will not require credit quite as urgently. Farmers with large plots (more than two acres) rarely require credit, but those with limited sized plots and those who cultivate other people's land usually still need credit. When the SMERU team was in the field earlier this year, farmers were receiving between Rp800 and Rp1,000 per kg for their GPK, while urea was costing between Rp1,040 and Rp1,200 per kg. In one village, located quite a long way from the main town in Kecamatan Subang, the price of urea had reached Rp1,500 per kg.

After Law No.23, 1999 was passed to ensure that the Bank of Indonesia would no longer be involved in credit programs – including farming credit programs such as KUT – government agencies began to worry about the possibility that farmers would reduce the amount of fertilizer they use, ultimately causing a drop in agricultural production. To cope with the situation, certain local governments have tried to help farmers access capital. For example, in East Java, approximately Rp31 billion of the Provincial Government Budget has been allocated to ten *kabupaten*,

Setelah program KUT berakhir, sumber modal usahatani padi di setiap daerah bervariasi. Di Kediri, Jawa Timur, misalnya, petani mengandalkan hasil tebasan usahatani padi, budidaya ikan, usahatani palawija, buruh serabutan, meminjam dari sesama petani yang lebih mampu, atau kredit program lain (seperti subsidi BBM untuk dana bergulir). Sekitar 60–70% hasil panen dijual sebelum waktu panen (ditebaskan) agar mendapat dana segar untuk membiayai usahatannya. Di Sidrap, Sulawesi Selatan, modal usahatani bertumpu pada pinjaman dari ketua kelompok tani yang sebagian besar adalah tengkulak atau pengusaha penggilingan padi. Sumber modal lainnya adalah hasil perguliran dana program KUT yang telah dikembalikan petani namun masih berada di tingkat kelompok tani<sup>1</sup>, atau dari kerjasama kelompok tani dengan berbagai lembaga setempat. Alternatif lain adalah menjual atau menggadaikan aset. Di Subang, Jawa Barat, petani mengandalkan modal sendiri, usahatani ikan, pinjaman dari keluarga, tengkulak padi, dan dari kios saprotan.

Masing-masing petani mempunyai kebutuhan kredit yang berbeda, dan tergantung dari perbedaan antara harga gabah (GPK) dengan harga pupuk, terutama urea. Bila harga gabah per kg kurang lebih sama dengan harga urea, hal ini masih menguntungkan petani, sehingga kebutuhan kredit tidak mendesak. Petani berlahan luas (minimal 2 ha) tidak terlalu membutuhkan kredit, tetapi petani berlahan sempit dan petani penggarap masih membutuhkan. Saat Tim SMERU di lapangan, harga gabah petani antara Rp800 – Rp1.000 per kg, harga urea antara Rp1.040 – Rp1.200 per kg. Di satu desa yang agak jauh dari ibukota Kecamatan Subang, harga urea mencapai Rp1.500 per kg.

Setelah UU No. 23 Tahun 1999 menetapkan bahwa Bank Indonesia tidak lagi menyalurkan kredit program – termasuk kredit untuk usahatani seperti KUT – instansi pemerintah sempat mengkhawatirkan adanya penurunan penggunaan pupuk oleh petani yang pada akhirnya akan



No capital, low production  
Tanpa modal, produksi rendah

with Kediri receiving Rp2 billion. Four Village Unit Cooperatives (KUD) have been specifically chosen to distribute this funding. In addition, Rp2.2 billion of the Kabupaten Kediri budget has been set aside for areas such as food stocks, trade and services. In West Java, the provision of farming credit has been taking place since 1997/1998 through the Program to Increase Food Security in Village Communities (GPKPMP) and DAKABALAREA. The funds for these programs have come from the 1998/1999 Regional Government Budget in an effort to address the economic crisis. Both of these programs employ a group approach, and with profit sharing between the farming groups, community facilitators and the banks.

The capital required for farming in East Java has been estimated to be between Rp2.25 – Rp3.5 million per hectare. In Desa Jabong, Subang, research indicates that farmers require capital of around Rp2.3 million per hectare, while in nearby Desa Citra Jaya the amount ranges between Rp1.3 million and Rp3.7 million per hectare. This wide variation in the capital cost of rice farming in Desa Citra Jaya is a result of significant differences in the amount of agricultural inputs used in this village, especially pesticides. In fact, there are indications that the level of pesticide use in the village has been extremely high, exceeding the recommended dosage. ■(Social Monitoring and Qualitative Analysis Division)

<sup>1</sup> These KUT funds were not returned to the government mainly because the policy on KUT repayments was not clear.

menyebabkan penurunan produksi pertanian. Menghadapi situasi tersebut beberapa pemerintah daerah telah melakukan upaya membuka akses petani terhadap modal. Misalnya, APBD Propinsi Jawa Timur menyediakan dana sekitar Rp31 milyar untuk 10 kabupaten, termasuk untuk Kediri Rp2 milyar. Dana ini telah disalurkan melalui empat koperasi/KUD terpilih. Sementara itu APBD Kabupaten Kediri menyediakan Rp2,2 milyar antara lain untuk pangan, perdagangan, dan jasa. Di Jawa Barat, penyediaan kredit pertanian telah dimulai sejak tahun 1997/1998 melalui Program Gerakan Peningkatan Ketahanan Pangan Masyarakat Pedesaan (GPKPMP) dan program DAKABALAREA. Dana diambil dari APBD 1998/1999 sebagai upaya untuk menghadapi krisis ekonomi. Kedua program ini menggunakan pendekatan kelompok dengan sistem bagi hasil antara kelompok usaha, pendamping, dan bank.

Kebutuhan modal untuk usahatani di Jawa Timur diperkirakan antara Rp2,25 juta – Rp3,5 juta per ha. Sementara di Subang, hasil pengamatan menunjukkan bahwa petani di Desa Jabong membutuhkan modal usaha sekitar Rp2,3 juta per ha, di Desa Citra Jaya antara Rp1,3 juta hingga Rp3,7 juta per ha. Perbedaan biaya usahatani padi di Desa Citra Jaya disebabkan oleh variasi penggunaan sarana produksi, khususnya penggunaan pestisida. Memang, beberapa kasus menunjukkan bahwa intensitas penggunaan pestisida di desa ini sangat tinggi, melebihi rekomendasi. ■

<sup>1</sup> Dana KUT ini tidak dikembalikan kepada pemerintah antara lain karena ketidakjelasan kebijakan pengembalian KUT.

## The Implementation of KKP

### Pelaksanaan KKP di Lapangan

Based on SMERU's recent survey in three locations, the total absorption of KKP loans for food crops remains very low. Up until March 2001, in South Sulawesi, for example, only Rp1.51 billion in loans or a mere 2.17% of the total Rp69.774 billion allocated for this credit program, had been distributed. Of those funds, Rp1.19 billion was distributed in Kabupaten Sidrap. Another Rp1.29 billion or only 0.5% of the total Rp257.38 billion allocated, was distributed in East Java. In the kota-level region of Kediri, only Rp204 million has been distributed so far. In West Java, of the Rp162.25 billion made available for food crop production, only Rp807 million has reached the beneficiaries of the program in Subang. The only executing bank for the KKP program in the three regions visited was Bank Rakyat Indonesia (BRI).

The main reason why only a small amount of KKP funds have been distributed is that there is still a considerable amount of Agricultural Enterprise Credit (KUT) in arrears from the 1998/1999, 1999 and 1999/2000 planting seasons. One of the requirements when applying for KKP is that KUT loans should be repaid in full.<sup>1</sup> In addition, farmers often find it difficult to meet credit collateral requirements when applying for loans.

Berdasarkan studi SMERU baru-baru ini di tiga lokasi, ternyata total penyerapan dana KKP untuk tanaman pangan masih sangat rendah. Misalnya, di Sulawesi Selatan sampai Maret 2001 baru disalurkan Rp1,51 milyar atau 2,17% dari alokasi kredit ("plafon") Rp69,774 milyar. Dari realisasi tersebut Rp1,19 milyar disalurkan di Kabupaten Sidrap. Di Jawa Timur terserap Rp1,29 milyar atau 0,5% dari alokasi kredit Rp257,38 milyar. Di tingkat kota, misalnya di Kota Kediri, baru terserap Rp204 juta. Di Jawa Barat, dari dana Rp162,25 milyar untuk KKP tanaman pangan yang sudah direalisasikan hanya Rp807 juta di Kabupaten Subang. Bank pelaksana KKP di tiga kabupaten/kota tersebut adalah BRI.

Rendahnya penyerapan dana KKP terutama karena masih ada tunggakan KUT musim tanam 1998/1999, 1999, dan 1999/2000 dalam jumlah besar. Salah satu penyebabnya adalah adanya prasyarat dalam pengajuan KKP bahwa pinjaman KUT harus dilunasi terlebih dahulu.<sup>1</sup> Penyebab lainnya adalah petani sulit memenuhi syarat agunan kredit, pihak bank bersikap hati-hati dan tidak berusaha keras menyalurkan kredit karena mereka menggunakan modalnya sendiri. Pihak bank masih merasakan trauma atas kemacetan KUT, di samping itu sektor pertanian masih dianggap sebagai usaha beresiko tinggi. Sebab lainnya adalah KKP

## ● FROM THE FIELD

The banks themselves have been very cautious and have not made a significant effort to distribute credit, since it is their own money that is being used for the program. The banks have been traumatized before by KUT loan defaults, and agricultural enterprises are still considered high risk. In addition, the acceptance of KKP credit has not been assisted by the appearance of revolving funds in the form of “grants”, such as the Improvement of the Food Security Program.

Another reason given for the limited distribution of funds is that people have not properly understood the program. The quality of publicity about the program has varied and has often arrived late in many regions. Comprehensive information about KKP has not been made available, either to government institutions or to the farming community.

Since the banks are the executing agents that provide the funding for KKP, they have full authority for the implementation of the program. This includes decisions regarding the distribution of funds, the credit schemes, and the selection of the partners who will distribute credit to the beneficiaries. The credit system imposed by the banks is based on KKP national guidelines. For example, the annual interest rate is 12% (after deducting the 10% interest rate subsidy), to be repaid over a one year period. All banks involved with KKP require KUT loans to be paid before applying for credit, and some banks even require additional collateral.

The credit is disbursed in the form of cash to cooperatives and farmer groups. In each region the banks have employed different approaches for the distribution of funds. For example, in Kediri, KKP has been distributed by cooperatives. In Sidrap, both cooperatives and farming groups have distributed the funds, while in Subang the funds have been distributed by a coalition of farmer groups. Similarly, the approach adopted by cooperatives and farmer groups in distributing the funds to the individual farmers has also varied.

In Sidrap, the cooperatives and farmer groups have distributed the credit in the form of tools and equipment to ensure that the funds are used for the intended purpose. In Kediri and Subang cooperatives have distributed the credit in cash.

In general, the credit limits for rice farmers in Kediri and Subang have been set in line with the national limit of Rp2.225 million per hectare. The Office of Agriculture in Sidrap, however, has reduced the available credit to Rp1.5 million per hectare, although the amount actually distributed has been only Rp1.2 million per hectare. These adjustments have been made on the assumption that rice farmers only require additional capital to purchase agricultural supplies.

Although the distribution of KKP from the banks to the farmer groups and cooperatives has complied with the Definitive Plan of Farmer Group Needs (RDKK), the distribution process from the farmer groups and the cooperatives has not always been in line with the regulations. In Kediri, one

yang merupakan dana bergulir ternyata tidak diuntungkan oleh munculnya bantuan yang bersifat “hibah”, seperti Program Peningkatan Ketahanan Pangan (PKP). Di samping itu, program KKP tersebut masih kurang dapat dimengerti. Pengalangan program sangat beragam dan terlambat di berbagai wilayah. Informasi lengkap tentang KPK tidak banyak diketahui, baik oleh instansi pemerintah maupun masyarakat tani.

Karena bank bertindak sebagai *executing agent* sekaligus penyedia dana, maka bank memiliki otoritas penuh atas pelaksanaan KKP di lapangan, termasuk keputusan dalam pengucuran dana, skim kredit, maupun pilihan terhadap mitra penyalur kredit. Skim kredit yang diterapkan bank pelaksana kepada kelompok tani/koperasi mengacu pada juklak KKP nasional, misalnya bunga 12% per tahun (setelah dikurangi subsidi bunga 10%) dengan jangka waktu kredit satu tahun. Semua bank mensyaratkan lunasnya KUT sebelum mengajukan permohonan pinjaman, bahkan sebagian besar mensyaratkan adanya agunan.

Bank pelaksana memberikan kredit kepada koperasi atau kelompok tani dalam bentuk uang. Pendekatan bank pelaksana dalam menyalurkan KKP kepada petani bervariasi antar wilayah. Misalnya, di Kediri KKP disalurkan melalui koperasi, di Sidrap melalui koperasi dan kelompok tani, sedangkan di Subang melalui gabungan kelompok tani. Demikian pula penyaluran dari koperasi atau kelompok tani kepada masing-masing petani juga bervariasi.

Di Sidrap penyaluran kredit dari koperasi dan kelompok tani kepada petani diberikan dalam bentuk saprodi (sarana produksi padi) agar dana tidak digunakan untuk keperluan lain, dan untuk lebih menjamin penggunaan saprodi sesuai anjuran. Sementara di Kediri dan Subang koperasi dan kelompok tani memberikan kredit dalam bentuk uang tunai.

Umumnya alokasi kredit untuk petani padi sawah disesuaikan dengan plafon nasional, yaitu Rp2,225 juta per ha, seperti di Kediri dan Subang. Tetapi Dinas Pertanian di Sidrap menurunkan plafon menjadi Rp1,5 juta per hektar, dan realisasinya hanya Rp1,2 juta per ha. Hal ini dilakukan dengan pertimbangan bahwa petani hanya membutuhkan tambahan modal untuk membeli saprodi.

Meskipun realisasi penyaluran KKP dari bank pelaksana kepada



The government is responsible for providing farming credit, but the use of the funds is in the hands of the farmers themselves  
*Pemerintah bertanggung jawab menyediakan kredit usahatani, tetapi keputusan pemanfaatannya di tangan petani*



cooperative was found to be distributing KKP funds to only 10 of its 19 members. Each member received a loan of between Rp500,000 and Rp50 million, and not all of the recipients were farmers. It appears that this situation arose because those members who really were farmers and had applied for KKP funding had already taken out farming loans around November 2000 from the revolving fuel subsidy funds. In Sidrap, since farmers received their loans in the form of goods and equipment, the actual value of the goods received by each depends on their loan application, generally between Rp800,000 and Rp1.5 million per hectare.

Each cooperative and farmer group has different regulations about the repayment periods and interest rates. In Sidrap and Kediri, loans have to be repaid before every harvest, although in Kediri this has not been strictly enforced. In the following planting season farmers are able to take out fresh loans. Such a system is intended to ensure smooth repayment. In Subang, loans are repaid in two installments every harvest season, but the interest has to be paid every month. In Sidrap the interest rate is set at 12% per year in line with regulations.<sup>2</sup> Elsewhere, interest rates are significantly higher: in Subang, the interest has been fixed at a uniform rate of 18% per year as agreed upon by the Coalition of Farmer Groups, while in Kediri the interest rates set by cooperatives range from 14% to 24% per year.

The farmers, executing banks and government agencies consider that the KKP program is an improvement on KUT for the following reasons: (i) the banks deal directly with the farmer groups, with the exception of East Java where they work through cooperatives; (ii) the process is easier and faster: KUT loans used to take up to two or three months while KKP loans can be processed in less than three weeks; (iii) KKP loans are insured against the failure of borrowers to repay (at a premium of 1.5% and a coverage of 50% of the total loan); (iv) the banks have become far more cautious about lending money to ensure repayment; and (v) recommendations from field officers are sufficient to apply for KKP credit, although in Subang, recommendations from the Office of Cooperatives and the BIMAS Implementation Unit are still required.

Nevertheless, the KKP scheme still has some weaknesses. Farmers who have repaid their own individual KUT loans may still be at a disadvantage because KUT and other credit programs must be repaid in full by the whole farmer group or cooperative before individual applications for KKP credit are approved. In addition, the KKP program does not allow for a commission for farmer groups or cooperatives, forcing them to seek out other sources of compensation such as through adjusting the price of materials and equipment or the interest rates. ■ (Social Monitoring and Qualitative Analysis Division).

<sup>1</sup> According to the written agreement, the maximum amount allowable of KUT credit still outstanding is 5%, but in practice 100% of loans must be repaid.

<sup>2</sup> Most farmers in Sidrap repaid their loans in four months but interest is still calculated for six months.

kelompok petani/koperasi sudah sesuai dengan RDKK (Rencana Definitif Kebutuhan Kelompok), namun penyaluran dari kelompok tani/koperasi tidak selalu sesuai aturan. Di satu koperasi di Kediri, dana KKP hanya disalurkan kepada 10 orang dari 19 anggota. Masing-masing menerima pinjaman antara Rp500 ribu – Rp50 juta per orang, dan tidak semua penerima pinjaman tersebut adalah petani. Hal ini karena petani anggota yang mengajukan KKP sudah mendapat pinjaman modal usahatani sekitar bulan November 2000 dari dana bergulir subsidi BBM. Di Sidrap, karena petani menerima pinjaman dalam bentuk natura, besarnya tergantung pada pengajuan dari petani, yaitu antara Rp800 ribu – Rp1,5 juta per ha.

Masing-masing koperasi dan kelompok tani menerapkan aturan jangka waktu pengembalian maupun tingkat suku bunga kredit yang berbeda. Di Sidrap dan Kediri, jangka waktu pengembalian adalah setiap panen (yamen), tetapi di Kediri aturan ini tidak dilaksanakan secara ketat. Pada musim tanam berikutnya petani dapat meminjam kembali. Hal ini untuk menjamin kelancaran pengembalian pinjaman. Di Subang, pokok pinjaman dibayarkan dua kali setiap musim panen, sedangkan bunga pinjaman dibayar setiap bulan. Tingkat suku bunga yang diberlakukan di Sidrap sesuai dengan aturan, yaitu 12% per tahun.<sup>2</sup> Di dua lokasi lainnya suku bunga lebih tinggi, misalnya di Subang ditetapkan seragam, yaitu 18% per tahun sesuai dengan kesepakatan di Gapoktan (Gabungan Kelompok Tani), sedang di Kediri bervariasi antar koperasi, antara 14% hingga 24% per tahun.

Para petani, bank pelaksana, maupun instansi pelaksana menilai bahwa KKP lebih baik daripada KUT, karena: (i) bank langsung berhubungan dengan kelompok tani, kecuali di Jawa Timur tetap harus melalui koperasi; (ii) prosesnya lebih mudah dan cepat, sebagai contoh pinjaman KUT memerlukan 2 atau 3 bulan sedangkan pinjaman KKP sudah dapat diterima kurang dari 3 minggu; (iii) pinjaman KKP dijamin oleh asuransi untuk menghadapi kegagalan dalam membayar pinjaman, dengan premi 1,5% dan pertanggungan 50% dari nilai kredit yang diberikan; (iv) bank pelaksana memberikan kredit secara lebih hati-hati sehingga lebih menjamin pengembalian; dan (v) rekomendasi dari PPL (Petugas Penyuluh Lapangan) sudah cukup untuk mengajukan pinjaman, kecuali di Subang yang masih membutuhkan rekomendasi dari Kantor Koperasi dan Satpel Bimas.

Namun demikian, skim KKP tidak lepas dari kekurangan. Peminjam harus melunasi pinjaman KUT atau kredit program lain pada tingkat kelompok atau koperasi, sehingga merugikan petani yang sudah melunasi secara individu. Selain itu KKP tidak memberikan komisi kepada koperasi dan kelompok tani sehingga mereka harus mencari sumber lain untuk menutup biaya-biaya tak terduga lainnya dengan cara menyesuaikan harga sarana produksi atau tingkat suku bunga. ■

<sup>1</sup> Persyaratan tertulis maksimal tunggakan KUT 5%, walaupun dalam prakteknya harus lunas 100%.

<sup>2</sup> Kebanyakan petani sudah melunasi pinjaman dalam jangka waktu 4 bulan, tetapi pengelola tetap memberlakukan bunga untuk 6 bulan.

# What is the Best Way to Provide Credit to Farmers?

## *Bagaimana Sebaiknya Penyediaan Kredit Pertanian?*

Recent field research suggests that farmers, especially those who only have small plots of land or those who work on land that they do not own themselves, still require financial assistance to support their farming activities. Therefore, it remains important for the government to provide credit that can be easily accessed by farmers whether it is required or not. Credit schemes on offer, both in their distribution as well as their repayment systems, need to pay attention to the requirements of farmers themselves and their patterns of farming. For example, such schemes should consider issues such as the planting seasons (including the times when farmers are tilling the land and applying fertilizers or when the harvesting is taking place), the types of agricultural commodities being produced, and the socio-economic conditions affecting farmers' capacity to fulfill their loan guarantees.

The Food Security Credit Program (KKP) has the potential to continue as one alternative source of funding for farmers. However, several problems need to be anticipated. These include: (i) the potential for farmer groups and cooperatives to misappropriate funds or manipulate interest rates, as occurred in the KUT program; (ii) the weakness of facilitators who should act as a bridge between the banks and the farmers (bank field officers); (iii) the tendency for banks to take the view that the agricultural sector is not significant or that farmers are a high risk group and are not suitable clients; (iv) the timing of the release of funds, which must be in line with farming patterns; and (v) the difficulties created by KKP guarantee requirements that are in line with banking regulations.

The banks choose long-established farmer groups and cooperatives with a proven high track record as their clients to distribute KKP loans. SMERU is of the opinion that such a strategy is suitable and needs to be continued. However, in order to increase the distribution of available credit, several alternative strategies can be employed, including: (i) widening the client base through existing financial institutions. These financial institutions should have the capacity to distribute the KKP funds according to a set of clear selection criteria; (ii) developing a system of credit for food-crop farming based on the individual. SMERU's research suggests that the community, including individual farmers, have the potential to repay their loans, remembering that not all farmers are in arrears<sup>1</sup>; (iii) improving the quality of public education about the KKP program; and (iv) keeping the opportunity open for farmer groups to obtain credit even though 5% of the group's KUT loans remain outstanding. Such a measure would accommodate those individual farmers who have fully repaid their KUT loans.

The executing banks and relevant local government agencies need to guarantee that credit has been accurately targeted as

Berdasarkan temuan lapangan, petani masih tetap membutuhkan kredit usahatani, khususnya petani berlahan sempit dan petani penggarap. Karena itu apakah dibutuhkan atau tidak, penting bagi pemerintah untuk tetap menyediakan kredit yang mudah diakses oleh petani. Skim kredit yang ditawarkan, baik penyaluran maupun pengembaliannya, perlu memperhatikan kebutuhan petani dan pola usahatannya. Misalnya, mengenai musim tanam (termasuk saat menggarap lahan, pemupukan, dan waktu panen), jenis komoditas pertanian yang dihasilkan, kondisi sosial ekonomi petani yang akan mempengaruhi kemampuan mereka dalam memenuhi agunan pinjaman.

KKP mempunyai potensi untuk dapat diteruskan sebagai salah satu alternatif pendanaan bagi petani. Namun demikian, beberapa persoalan perlu diantisipasi, antara lain: (i) potensi penyelewengan dana oleh kelompok tani dan koperasi seperti yang telah terjadi pada KUT, baik dalam bentuk tunai maupun dalam bentuk lain seperti tingkat suku bunga; (ii) lemahnya pendamping yang seharusnya menjembatani pihak bank dengan petani (petugas lapangan bank); (iii) anggapan bank bahwa pertanian bukan sektor penting dan petani bukan nasabah potensial, serta dianggap beresiko tinggi; (iv) ketepatan waktu pencairan dana yang harus disesuaikan dengan pola usahatani; dan (v) kesulitan yang disebabkan oleh persyaratan agunan untuk KKP yang harus sesuai dengan aturan perbankan.

Bank memilih kelompok tani dan koperasi yang telah terbentuk lama dan mempunyai kinerja yang telah teruji sebagai nasabah bank untuk menyalurkan KKP. SMERU berpendapat strategi ini tepat dan perlu terus dipertahankan. Namun demikian, untuk lebih meningkatkan serapan kredit yang tersedia, beberapa alternatif berikut dapat dilakukan, antara lain: (i) memperluas nasabah melalui lembaga keuangan yang telah ada, yang potensial untuk menyalurkan KKP dengan kriteria seleksi yang jelas; (ii) perlu mengembangkan kredit perorangan untuk usaha pertanian tanaman pangan, karena berdasarkan penelitian SMERU, masyarakat termasuk petani secara perorangan memiliki potensi mengembalikan kredit, mengingat bahwa tidak semua petani menunggak<sup>1</sup>; (iii) meningkatkan kualitas sosialisasi keberadaan KKP; dan (iv) tetap memberi peluang mendapat kredit kepada kelompok petani meskipun masih mempunyai tunggakan KUT 5% di tingkat kelompok. Hal ini perlu untuk mengakomodir petani anggota yang sudah melunasi pinjaman KUT-nya.

Bank pelaksana dan instansi terkait perlu menjamin ketepatan sasaran dan penggunaan kredit, antara lain melalui: (i) sosialisasi keberadaan KKP kepada masyarakat, khususnya petani, dengan menekankan bahwa dana tersebut hanya untuk petani dan bukan merupakan "hibah"; (ii) evaluasi terhadap lembaga penyalur dana KKP (koperasi, kelompok tani) mengenai ketepatan sasaran penerima, penggunaan kredit, dan tingkat suku bunga yang wajar dengan memberikan patokan tertentu; dan (iii) menetapkan sistem sanksi dan penghargaan bagi lembaga penyalur dan petani.



well as appropriately used. This can be achieved through: (i) effective public information programs to introduce KKP program especially to the farming community, emphasizing that KKP loans are not “grants”; (ii) evaluations of KKP distributing agencies (including cooperatives and farmer groups), to ensure that they are accurately targeting the appropriate recipients, using credit properly and fixing a satisfactory interest rate; and (iii) a system of sanctions and rewards for both distributing agencies and farmers.

Our research indicates that the amount of credit received by farmers could be lower than the credit ceiling fixed by the government. Therefore, it would be preferable for farmers to be allowed to apply for an amount of credit that suits their needs rather than feeling forced to borrow the entire amount allocated.

In order for the KKP program to continue, it is extremely important that the government does not produce policies that are counter productive at the same time that they are trying to promote KKP. For example, the government should not be providing funds for the Increased Food Security Program (PKP) in the form of grants, at almost the same time that they are commencing the KKP program where the funds are distributed in the form of loans that must be repaid. ■ (Social Monitoring and Qualitative Analysis Division)

<sup>1</sup> For more information, see SMERU's field reports on rural credit in Cirebon, Minahasa and Kupang, as well as urban credit in Kulon Progo.

Karena kenyataan di lapangan menunjukkan bahwa jumlah kredit yang diterima petani dapat lebih rendah daripada plafon yang ditetapkan pemerintah, maka disarankan agar petani mengajukan kredit sesuai dengan kebutuhan mereka tanpa harus memaksakan diri meminjam sesuai dengan plafon.

Akhirnya, agar KKP berkelanjutan, sangat penting bahwa pemerintah tidak mengeluarkan kebijakan yang kontra-produktif pada waktu yang sama, misalnya menyediakan dana program PKP (Peningkatan Ketahanan Pangan) yang bersifat hibah pada saat mulai melaksanakan KKP yang merupakan kredit yang harus dikembalikan. ■

<sup>1</sup> Lihat beberapa laporan lapangan SMERU tentang studi kredit perdesaan di Cirebon, Minahasa, Tanggamus, dan Kupang, serta kredit perkotaan di Kulon Progo.



This mobile rice husking machine eases the farmers' transport costs  
Huller keliling mengurangi beban biaya transport petani

## A NON-KKP FARMER

### Petani Non-KKP

Pak Muhdi is a member of a farmer group in Sidrap who owns and works his own rice field. In the past, he often took out a KUT loan to cover the costs of working his 0.5 hectare piece of land. Nowadays, KUT no longer exists, but he has not been able to obtain KKP credit because the KUT loan repayments that he has settled have apparently been withheld by the Village Cooperative (KUD).

Although he does not have access to credit and his own capital is insufficient, Pak Muhdi continues using the same agricultural inputs to ensure a successful harvest. He is forced to borrow fertilizer, seeds and pesticides from the head of the farmer group, to be repaid after the harvest, with an interest rate based on the price differential. The problem is, as harvest time approaches, Pak Muhdi does not know the price that the head of the farmer group will charge for the agricultural inputs that he has borrowed. Like other group members, he would feel too embarrassed to ask about prices and the interest rates on loans. As a result, if farmers discover that they have been charged excessively when they come to pay their debts, next time they will simply look for a loan from someone else.

As Pak Muhdi also works as a carpenter and construction laborer, and since he also cultivates fish in a section of his rice field just after the rice has been planted, he still has some capital of his own to cover part of his farming costs. ■ (Hastuti & Akhmedi)

Pak Muhdi adalah anggota suatu kelompok tani di Sidrap yang memiliki dan menggarap sawahnya sendiri. Dulu, biasanya ia meminjam dari KUT untuk membiayai usahatani sawahnya seluas 0,5 ha. Sekarang KUT sudah tidak ada lagi dan diganti dengan KKP, tetapi ia belum bisa mendapat pinjaman dari KKP karena pinjamannya di KUT yang sudah dilunasi ternyata masih mengendap di KUD.

Meskipun tidak mempunyai akses kredit dan modalnya tidak cukup, Pak Muhdi tetap menggunakan sarana produksi yang sama agar hasil panennya bagus. Ia terpaksa meminjam pupuk, benih dan pestisida dari ketua kelompok tani. Pinjaman akan dibayar setelah panen, dengan bunga yang ditetapkan berdasarkan perbedaan harga. Sulitnya, walaupun sudah hampir panen, Pak Muhdi belum tahu berapa harga sarana produksi yang akan dikenakan oleh ketua kelompok. Seperti anggota lainnya, ia merasa malu kalau harus bertanya tentang harga dan bunga pinjamannya. Akibatnya, pada saat membayar jika mereka ternyata dikenakan harga yang terlalu tinggi mereka terpaksa mencari pinjaman dari sumber lain.

Karena Pak Muhdi juga bekerja sebagai tukang kayu, tukang batu, dan mengusahakan mina padi (menanam ikan di sawah pada saat padi baru ditanam) di sebagian sawahnya, ia masih bisa mengumpulkan modal sendiri untuk membiayai usahatani sawahnya. ■

## FARMER GROUPS WHO RECEIVE KKP AND THOSE WHO DO NOT

### *Kelompok Tani yang Memperoleh KKP dan Tidak*

Farmer group A in the Sidrap region, consists of 31 farmers who own a total of 42.1 hectares of rice fields. They have been beneficiaries of the Agricultural Enterprise Credit Program (KUT) since 1996. However, KUT was abolished in 2000 and replaced by the Food Security Credit Program (KKP). In December 2000, this farmer group repaid their debts in order to fulfil the primary requirement of KKP—the full repayment of KUT loans. They then submitted their Definitive Plan of Farmer Group Needs (RDKK) to Bank Rakyat Indonesia. Within three days, credit amounting to Rp50.52 million was released – a significant difference in comparison with KUT credit which could take up to one month to appear.

The bank loans were received in cash, but were distributed by the head of the farmer group in the form of agricultural supplies (fertilizer, seeds, pesticides and even farm laborers). These were distributed to each member in accordance with their actual needs, which was not always in accordance with the original RDKK submission. In fact, the total of the farmers' needs exceeded the KKP funds provided because there had been an increase in the price of several fertilizers after the group had filed the RDKK submission. As a result, the head of the farmer group was forced to cover the Rp5 million funding deficit himself, to be calculated as an additional KKP loan.

This farmer group has found a way to accommodate the bank's one-year loan period and interest rate of 12% per annum. They divide their loans into two periods, according to the planting seasons. Loans in the first planting season are to be repaid in full with 6% interest immediately after the harvest. Farmers are then able to take out a second loan in the following planting season. At the time when the SMERU team visited this farmer group, eight farmers had already repaid their loans, either in cash or in the form of unhulled paddy.

Unlike KUT, KKP does not provide a commission to the head of the farmer group. However, this has rarely become an issue. In addition, the incidental costs associated with organizing the RDKK and providing agricultural supplies (fertilizers, seeds, etc) are covered by the differences in the price of these commodities of around Rp10-20 per kg, and the commission of around Rp15-25 per kg for the milling of unhulled paddy when the farmers sell their rice through the head of the group.

Meanwhile, farmer group B in the Sidrap area, consisting of 43 farmers with a total of 85 hectares of rice fields, was unable to obtain a KKP loan although they had previously taken out loans with KUT. This group had applied for KKP funding, and had repaid their KUT debts in full, although the head of the farmer group had to advance Rp4 million of his own money. Yet, their efforts failed. The executing bank rejected the group's submission because their KUT repayments that had been channeled through the local

*Kelompok Tani A di Sidrap mempunyai 31 orang anggota dengan total luas lahan sawah 42,1 ha. Mereka sudah menjadi nasabah KUT sejak 1996. Namun sejak 2000 KUT dihentikan dan diganti oleh KKP. Pada Desember 2000 kelompok ini membayar tunggaknya karena syarat utama untuk memperoleh KKP adalah melunasi pinjaman KUT. Mereka mengajukan RDKK ke Bank Rakyat Indonesia, dan 3 hari kemudian kredit Rp50,52 juta dapat dicairkan—suatu perbedaan besar bila dibandingkan dengan pencairan KUT yang bisa memakan waktu sampai 1 bulan.*

*Pinjaman bank diberikan dalam bentuk tunai, tetapi disalurkan oleh ketua kelompok dalam bentuk saprodi (pupuk, benih, pestisida dan pekerjaan pengolahan lahan). Penyaluran*



Farmers also need an effective, low-cost rural transport system  
*Petani juga membutuhkan sarana transportasi perdesaan yang efektif dan murah*

*kepada petani disesuaikan dengan kebutuhan masing-masing, sehingga tidak selalu sama dengan RDKK yang diajukan. Ternyata total kebutuhan petani melebihi dana KKP yang tersedia karena adanya kenaikan harga beberapa jenis pupuk yang melebihi harga dalam pengajuan di RDKK. Akibatnya, ketua kelompok tani terpaksa menutup kekurangan dana Rp5 juta dari kantongnya yang diperhitungkan sebagai pinjaman KKP.*

*Meskipun jangka waktu pinjaman bank adalah satu tahun dengan bunga 12% per tahun, ada penyesuaian tingkat bunga di tingkat kelompok tani. Pinjaman dibagi dalam dua periode sesuai dengan musim tanam. Pinjaman musim tanam pertama dibayar penuh sekaligus dengan bunga 6% per musim setelah panen. Pada musim tanam berikutnya petani boleh meminjam kembali. Ketika Tim SMERU berkunjung, sudah ada 8 petani yang telah mengembalikan pinjaman, baik dalam bentuk gabah maupun uang tunai.*

*Berbeda dengan KUT, KKP tidak menyediakan komisi bagi ketua kelompok. Selain itu, biaya pengurusan RDKK dan penyediaan sarana produksi pun bisa ditutup dari selisih harga saprodi sekitar Rp10-20 per kg dan komisi dari penggilingan Rp15-Rp25 per kg gabah bila dijual melalui ketua kelompok.*

*Sementara itu Kelompok Tani B yang mempunyai anggota 43 petani dengan luas sawah 85 ha tidak memperoleh KKP walaupun sebelumnya juga meminjam KUT. Kelompok ini sudah mengajukan pinjaman dengan melunasi tunggakan KUT Rp4 juta yang dibayar lebih dahulu oleh ketua kelompok. Tetapi usaha mereka gagal. Bank pelaksana menolak karena pelunasan KUT melalui KUD*

KUD had not yet reached the bank. The head of the farmer group tried to take the matter up at the regional People's Representative Assembly but was unsuccessful. In an attempt to help the head of the farmer group and the members overcome their disappointment, the local agricultural extension officer promised to include the group as one of the candidates for a grant from the PKP (Increased Food Security) project.

During the 2000 and 2001 planting season, members of this farmer group relied upon loans from various sources. Some of them borrowed from the head of the group himself, while others from rice mill owners on his recommendation. Other farmers who did not want to borrow money, tried to meet their needs by relying on their own sources of capital even if they had to sell personal assets. ■

(Hastuti & Akhmadi)

belum sampai di pihak bank. Ketua kelompok pernah menyampaikan hal ini ke DPRD tetapi tetap tidak berhasil. Untuk mengobati kekecewaan ketua dan anggota kelompok, Petugas Penyuluh Lapangan (PPL) berjanji akan memasukkan kelompok ini sebagai calon penerima dana hibah dari proyek PKP (Peningkatan Ketahanan Pangan).

Pada MT 2000/2001, anggota kelompok tani ini mengandalkan berbagai sumber pinjaman. Sebagian anggota meminjam dari ketua kelompok dan sebagian lagi ke pengusaha penggilingan beras atas rekomendasi ketua kelompok. Petani lainnya yang tidak mau meminjam berusaha memenuhi kebutuhan usahatannya dari modal sendiri meskipun harus menjual aset pribadi. ■

## News in Brief

### PERSEPSI Klaten Assists Wonogiri Farmers PERSEPSI Klaten Membantu Petani Wonogiri

During September, SMERU visited several NGOs in Central and East Java which are assisting farmers with agricultural activities. One of these NGOs was the Association for Economic and Social Development Studies (Persepsi) in Klaten, an institution established in 1993 and previously known as LP3ES Klaten.

With financial support from Belgium, since 1995 Persepsi has been helping 56 farming groups in four *kecamatan* in Wonogiri to develop dry field farming techniques. In 1998, Persepsi assisted 300 farmers to cultivate 105 ha of land that had previously been infested with pests, using Integrated Pest Management (IPM) methods. Persepsi introduced IPM through a Field School for Integrated Pest Management, and also recommended that the farmers use organic fertilizers. As a result, a majority of the farmers working with Persepsi have now started to use organic pesticides and fertilizers on both their rice fields and their other crops.

In addition, Persepsi has also made an effort to strengthen the position of farmer groups, including female farmers, by increasing the capacity of group members to become reliable community organizers. In 1996, Persepsi helped farmers gain access to capital by assisting farmer groups to establish the Agro Niaga Jaya Co-operative. They have also introduced a participatory planning model into the village development plan by strengthening village-level political institutions (the Village Representative Committee, BPD). Persepsi, together with the farmers, are also planting legumes (*Leguminacea sp*) to improve soil fertility and increase farmers' incomes. This also reduces the likelihood that these plants will become extinct (of the 32 types of legumes in Wonogiri in 1956, only 16 still remain). Some farmers are now organizing themselves into gender cadres and people's economy networks, while others also act as farming advisors and researchers in an effort to increase their influence in the policy-making process at the village and *kabupaten* level. ■ (Hariyanti S, NGO Liaison)

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Pada September 2001 SMERU mengunjungi beberapa Omop di Jawa Tengah dan Jawa Timur yang mempunyai kegiatan pertanian bersama petani. Salah satunya adalah Persepsi (Perhimpunan untuk Studi Pengembangan Ekonomi dan Sosial) di Klaten. Lembaga ini didirikan pada 1993, dan sebelumnya dikenal sebagai LP3ES Klaten.

Dengan bantuan dana dari Belgia, sejak 1995 Persepsi telah memfasilitasi 56 kelompok petani di 4 kecamatan di Wonogiri untuk mengembangkan pertanian lahan kering. Kemudian pada 1998 Persepsi membantu 300 petani mengelola lahan seluas 105 ha yang sarat hama dengan metoda Pengendalian Hama Terpadu (IPM). Persepsi memperkenalkan IPM dengan cara Sekolah Lapang Pengendalian Hama Terpadu (SLPHT), juga menganjurkan petani menggunakan pupuk organik. Hasilnya, sebagian besar petani binaan Persepsi sudah menggunakan pupuk dan pestisida organik untuk menanam padi dan palawija.

Selain itu Persepsi juga melakukan penguatan kelembagaan kelompok petani, termasuk petani perempuan dengan cara meningkatkan kapasitas anggota kelompok agar menjadi community organizer yang handal. Pada 1996 Persepsi memfasilitasi akses modal bagi petani dengan cara membantu kelompok petani mendirikan Koperasi Agro Niaga Jaya. Persepsi juga memadukan model perencanaan partisipatif ke dalam perencanaan pembangunan desa melalui penguatan kelembagaan politik desa (Badan Perwakilan Desa). Bersama petani Persepsi juga menanam tanaman koro-koroan (*Leguminacea sp*) untuk memperbaiki struktur tanah dan meningkatkan pendapatan petani. Kegiatan ini juga melindungi jenis tanaman ini dari kepunahan (dari 32 jenis yang ada di Wonogiri pada 1956, sekarang tinggal 16 jenis). Beberapa petani kini mengorganisir diri dalam jaringan kader jender, ekonomi kerakyatan, petani pemandu dan peneliti untuk memperbesar pengaruh mereka dalam proses pengambilan kebijakan di tingkat desa dan kabupaten. ■

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# Food Security under Regional Autonomy

## *Ketahanan Pangan di Era Otonomi Daerah*

The Food and Agricultural Organization (FAO) has defined food security as the condition where every individual can obtain sufficient food at anytime, both to support their everyday activities and also to improve their standard of health. How have food security policies in Indonesia fared during the present era of regional autonomy? This question is an interesting one, especially because recently, a number of economic, social and political issues in Indonesia have all been assessed within the context of regional autonomy.

Law No.7, 1996 on "Food" defines food security as the condition where there is sufficient supply of food for households as reflected in the provision of adequate food, with regard to both the amount and the quality, as well as ensuring its safety, even distribution, and affordability. This law states that both the government and the community are responsible for guaranteeing food security. Consequently, the government has to establish the relevant regulations, and provide adequate guidance, control and supervision of the food supply.

Regional autonomy is based on Law No.22, 1999 on "Local Government" which has given more extensive authority to the *kabupaten* and *kota* governments to manage their own regions, including the agricultural sector. However, Government Regulation No.25, 2000 concerning "The Authority of the Central Government and the Provincial Governments as Autonomous Regions" does not clearly specify the responsibility of each of these levels of government regarding food security. Consequently, within certain limits, it can be interpreted that this responsibility is one of the "residual" powers of the *kabupaten* and *kota* governments. Therefore, the transfer of this authority to the regions will be reflected in the variety of government policies formulated in each region. These differences will very much depend on the potential of each region's natural and human resources, as well as their development priorities.

For example, it is now possible for each of the regions to formulate their own policies on food security based on local considerations. Regions may plan the development of food security policy based on their available resources and local knowledge rooted in the community. As such, there is the possibility that some regions may return to local traditions that have been all but forgotten, for example, the production of different types of non rice-based local foodstuffs. Several regions actually have traditional staple foods such as corn, sago and sweet potato. However, the project to "modernize agriculture" implemented by the New Order government resulted in food production being directed towards rice self-sufficiency, and the promotion of rice as the national staple food throughout Indonesia. Consequently, the staple food requirements for local communities have become homogenized and susceptible to the availability of a single food commodity, rice. As a result, rice in Indonesia is no longer

Organisasi Pangan dan Pertanian PBB (FAO) mendefinisikan ketahanan pangan sebagai sebuah kondisi dimana setiap orang di setiap waktu dapat memperoleh pangan baik untuk menyangga kegiatannya maupun untuk mengembangkan kehidupan yang sehat. Bagaimana nasib kebijakan ketahanan pangan di Indonesia di era otonomi sekarang? Hal ini menarik diperbincangkan, karena akhir-akhir ini, berbagai persoalan ekonomi, sosial, dan politik di Indonesia selalu dikaji dalam konteks otonomi daerah.

UU No.7, 1996 tentang "Pangan" merumuskan bahwa ketahanan pangan adalah kondisi terpenuhinya pangan bagi rumah tangga yang tercermin dari tersedianya pangan yang cukup, baik dalam jumlah maupun mutunya, aman, merata, dan terjangkau. UU ini menyatakan bahwa pemerintah bersama masyarakat bertanggungjawab mewujudkan ketahanan pangan. Dalam kaitan ini pemerintah menyelenggarakan pengaturan, pembinaan, pengendalian, dan pengawasan terhadap ketersediaan pangan.

Otonomi daerah berdasarkan UU No.22, 1999 tentang "Pemerintahan Daerah" memberikan kewenangan lebih besar kepada kabupaten dan kota untuk mengatur daerahnya sendiri, termasuk tentang sektor pertanian. Tetapi PP No.25, 2000 tentang "Kewenangan Pemerintah dan Kewenangan Propinsi sebagai Daerah Otonom" tidak mencantumkan secara tegas kewenangan ketahanan pangan yang ditangani oleh pusat maupun propinsi. Dengan demikian, dapat diartikan bahwa kewenangan ini, sampai batas tertentu, menjadi kewenangan "sisa" yang merupakan urusan kabupaten dan kota. Pemberian kewenangan ini kepada daerah akan menciptakan keragaman dalam kebijakan di masing-masing daerah. Kebijakan tersebut akan sangat bergantung pada potensi dan persoalan masing-masing daerah, serta penetapan prioritas pembangunan di setiap daerah yang bersangkutan.

Untuk bidang ketahanan pangan, misalnya, daerah dimungkinkan untuk merumuskan kebijaksanaan ketahanan pangan dengan pertimbangan lokal. Daerah dapat merencanakan pengembangan ketahanan pangan berdasarkan sumberdaya dan kearifan lokal yang berakar dalam masyarakat. Dengan demikian ada kemungkinan daerah akan mengembalikan tradisi pola pangan yang telah memudar, misalnya, jenis pangan lokal non beras. Beberapa daerah sebenarnya memiliki tradisi tersendiri dalam jenis makanan pokoknya, seperti jagung, sago, dan ubi. Namun akibat proyek "modernisasi pertanian" selama masa Order Baru yang berorientasi pada swasembada beras, maka yang terjadi adalah "berasisasi" nasional. Lebih lanjut, kebutuhan makanan pokok rakyat menjadi seragam dan rentan terhadap ketersediaan satu jenis makanan, yaitu beras. Akibatnya, beras di Indonesia tidak lagi sekedar sebagai komoditi pangan (ekonomi), tetapi telah menjadi komoditi sosial, bahkan komoditi politik.

Berbagai masyarakat di daerah juga mempunyai tradisi lokal dalam menangani keamanan pangan yang selama ini cenderung dilupakan atas nama "modernisasi pertanian." Institusi yang dimaksud antara lain adalah "lappo ase" di Sulawesi Selatan, "rangkiang sitangkalapa" di Sumatera Barat, "keluu" di Pulau Mentawai, "lumbung desa" di Pulau Jawa, "rumah page" dan "krano" di Kabupaten Karo, "lopo" di

considered as just an economic commodity, but instead has become both a social and political commodity.

Several communities in the regions also have local traditions for managing food security that have tended to be overlooked in the name of “agricultural modernization”. These traditional institutions include the use of community rice barns known as *lappo ase* in South Sulawesi, *rangkiang sitangkalapa* in West Sumatra, *keliu* in the Mentawai Islands, *lumbung desa* in Java, *rumah page* or *krano* in Kabupaten Karo, and *lopo* on the island of Timor. Even though regional autonomy policy implies that local communities have been given the authority and are entrusted to manage their own affairs, the central and regional governments still need to support the development of these local institutions.

The wider authority of the regions to implement food security policies is one method of overcoming the issue of food scarcity. Under regional autonomy, each region and even every farmer is free to produce as well as develop their primary commodities based on regional comparative advantage and competitiveness. In accordance with Law No.12, 1992 concerning “The Crop Cultivation System”, certain regions and farmers now have the freedom to switch from producing rice to producing other more profitable crops. For example, the government no longer needs to require the community on the island of Sumba to grow rice.

However, a number of central government officials are concerned that the freedom of the regions and farmers to choose the commodities that they produce will have both a negative impact on national food security, as well as rendering the extensive investment to date in irrigation and other rural infrastructure, pointless. Such concerns indicate that the central government bureaucracy lacks confidence in the capability of the regions and the traditional wisdom of farmers. For example, the Ministry of Agriculture has just released a circular requesting the regions to form a “Food Security Board” (BKP) at both the provincial and *kabupaten* and *kota* levels of government as a body outside the Office of Agriculture. The regions have responded in various ways to this instruction. Some have rejected the proposal, arguing that the functions of the Office of Agriculture include organizing the food security program. Others agree with the notion of forming the BKP to accommodate the former officials from the central government’s Offices of Agriculture in both the provinces and the *kabupaten* and *kota*, as well as those from the Office of Agricultural Extension Work. Meanwhile other regions still believe that the circular must be followed and consequently feel compelled to form the BKP.

Allowing the market mechanism to regulate food security is another idea which has emerged. It is argued that this will lighten the load of both the central and regional governments. However, there may well be a negative impact on poor communities if food security is managed in this way. Food shortages may occur if the purchasing power of the local community is low or if their access to food supplies is limited.

The problems of food security can not be isolated from the economic and monetary crisis in mid 1997 that has caused the decline in the purchasing power of local communities. Consequently, food security in Indonesia still requires government intervention at both the central and regional government levels as stipulated by Law No.7, 1996. In several countries, including Japan, South Korea and Malaysia, there is still an extensive role for the

Pulau Timor, dan lain-lain. Melalui kebijaksanaan otonomi yang bermakna bahwa pemerintah memberi kewenangan dan kepercayaan kepada komunitas masyarakat, maka pemerintah pusat maupun daerah perlu memfasilitasi untuk menumbuhkembangkan institusi-institusi tersebut.

Kewenangan daerah yang lebih besar dalam kebijaksanaan ketahanan pangan dapat menjadi salah satu cara untuk keluar dari situasi kerawanan pangan. Dengan berbedanya keunggulan komparatif dan kompetitif antar daerah, maka setiap daerah, bahkan setiap petani, bebas mengembangkan komoditas unggulannya. Daerah tertentu atau petani bebas mengalihkan tanaman padi ke tanaman lain yang lebih menguntungkan sebagaimana dimungkinkan oleh UU No.12, 1992 tentang “Sistem Budidaya Tanaman.” Dengan demikian, misalnya, pemerintah tidak perlu memaksa rakyat Pulau Sumba untuk menanam padi.

Namun menurut sejumlah pejabat pusat, jika daerah dan petani diberi kebebasan, dikhawatirkan ketahanan pangan dalam lingkup nasional dapat terganggu, dan investasi besar yang ditanam selama ini, seperti irigasi dan infrastruktur lainnya, menjadi mubazir. Kekhawatiran seperti itu mengindikasikan bahwa birokrasi pusat memang masih tetap belum yakin mengenai kemampuan daerah dan kearifan petani. Menteri Pertanian, misalnya, mengeluarkan surat edaran yang meminta agar daerah membentuk Badan Ketahanan Pangan (BKP) baik di tingkat provinsi maupun di kabupaten dan kota di luar Dinas Pertanian. Daerah menanggapi instruksi ini dengan sikap berbeda. Sebagian menolak dengan alasan tugas pokok dan fungsi yang menyangkut ketahanan pangan cukup diurus oleh Dinas Pertanian. Sebagian lainnya setuju membentuk BKP guna menampung eks pegawai Kantor Wilayah dan Kantor Departemen Pertanian serta Kantor Bimbingan Massal (BIMAS). Selebihnya membentuk BKP karena merasa bahwa surat edaran pusat harus dipatuhi.

Muncul juga pemikiran lain bahwa urusan ketahanan pangan dapat juga diserahkan pada mekanisme pasar guna memperingan tugas pemerintah baik pusat maupun daerah. Namun, jika cara ini dilakukan mungkin akan berdampak buruk pada kelompok masyarakat miskin. Kerawanan pangan dapat terjadi karena daya beli masyarakat rendah atau aksesibilitas mereka terhadap pangan rendah.

Masalah ketahanan pangan di Indonesia tidak lepas dari krisis moneter dan ekonomi sejak pertengahan 1997 yang menyebabkan turunnya kemampuan daya beli masyarakat. Melihat kenyataan tersebut maka ketahanan pangan di Indonesia memang masih memerlukan campur tangan pemerintah baik pusat maupun daerah, sebagaimana diamanatkan oleh UU No. 7, 1996. Di beberapa negara lain, seperti Jepang, Korea Selatan, dan Malaysia peran pemerintah dalam memperkuat ketahanan pangan nasional masih tetap besar. Di Indonesia, pada era otonomi daerah sekarang ini kita perlu merumuskan perimbangan peran yang harus ditangani pusat dan yang wajib dikerjakan pemerintah daerah, agar tercipta ketahanan pangan yang kuat di seluruh pelosok tanah air. ■

### Food Security....

government to maintain a strong level of national food security. In Indonesia, under regional autonomy there needs to be a balance between the responsibilities of the central government and those of regional governments, so that a strong level of nation-wide food security is maintained. **(Decentralization and Local Governance Division)**

# Short-term Poverty Dynamics: Evidence from Rural Areas

## *Dinamika Kemiskinan Jangka Pendek: Temuan dari Desa*

Throughout the economic crisis in Indonesia, which began in mid 1997, the headcount poverty rate fluctuated quite rapidly over short periods of time. Poverty increased sharply when the crisis deepened and, likewise, eased quickly when the economy stabilized. As a result, large numbers of households were moving in and out of poverty relatively frequently, and experienced relatively short periods of poverty for just a fraction of a year.

The movement of households in and out of poverty is usually assessed on an annual basis. These assessments use panel data of households with a year as the basic time unit. According to this data, a household deemed not to be poor in two consecutive surveys would be considered as having never been poor during the whole period between the two surveys. In reality, however, the household could have experienced a period of poverty but this may not have coincided with the times when the surveys were being conducted. Such a situation could occur, for example, if the survey was conducted each year at a time coinciding with the harvest season, a period when rural households are generally better off.

To understand the short-term dynamics of poverty, it is necessary to have panel data that relies upon a time unit that is less than a year. Such a data set was used in a recent SMERU study, drawing on data derived from the "100 Village Survey". This survey, sponsored by UNICEF and carried out by Statistics Indonesia (BPS), collected data from 12,000 households in each round. As suggested by its name, the survey covered 100 villages, located in ten *kabupaten* spread across eight provinces throughout the country. Each village was divided into three enumeration areas. Forty households were chosen randomly from each enumeration area as a sample, so that each village had a total sample of 120 households.

The economic crisis struck Indonesia in mid 1997. During the first year of the crisis there was a lack of data on the social impact of the crisis. In order to overcome this, four rounds of the "100 Village Survey" were implemented over a period of 14 months, in August 1998, December 1998, May 1999, and October 1999 respectively. Although it was intended that the sample households would remain the same for all four rounds of the survey, some replacements had to be made for various reasons. Eventually, 10,640 households were visited over the four rounds of the survey and a complete panel data set was obtained.

In line with the macro-economic stabilization measures put in place during this period, there were also indications that the economic conditions of the households in the sample had improved. However, there were also apparent fluctuations in welfare indicators during the same period. Table 1 shows the changes in real per capita income, real per capita consumption,

Selama krisis ekonomi di Indonesia berlangsung yang bermula pada pertengahan 1997, tingkat kemiskinan berubah relatif cepat dalam waktu singkat. Angka kemiskinan meningkat dengan cepat ketika krisis semakin memburuk. Sebaliknya, ketika keadaan ekonomi membaik, tingkat kemiskinan juga menurun dengan cepat. Akibatnya, terdapat sejumlah besar rumah tangga yang cukup sering "keluar-masuk" dari kemiskinan, dan mengalami jatuh miskin untuk waktu relatif singkat, yaitu kurang dari satu tahun.

Biasanya perkiraan pergerakan rumah tangga keluar-masuk dari kemiskinan dianalisis berdasarkan data tahunan. Perkiraan ini dilakukan dengan menggunakan data panel rumah tangga yang menggunakan kurun waktu satu tahun sebagai dasar unit waktu. Menurut data seperti ini, suatu keluarga yang dianggap tidak miskin dalam dua survei berturut-turut akan dianggap tidak pernah jatuh miskin selama seluruh kurun waktu antara dua survei tersebut. Pada kenyataannya, keluarga tersebut mungkin saja pernah mengalami suatu periode menjadi miskin, tetapi periode miskin ini kebetulan waktunya tidak bersamaan dengan saat survei dilakukan. Keadaan seperti ini dapat terjadi, misalnya apabila setiap tahun survei tersebut dilaksanakan bersamaan dengan musim panen ketika rumah tangga-rumah tangga di pedesaan biasanya dalam keadaan lebih baik.

Untuk memahami dinamika kemiskinan jangka pendek, diperlukan data panel yang menggunakan unit waktu kurang dari satu tahun. Data seperti itu digunakan dalam studi yang baru saja dilakukan oleh SMERU diambil dari data "Survey 100 Desa" yang disponsori oleh UNICEF dan dilakukan oleh BPS. Survei tersebut mengumpulkan data dari 12.000 rumah tangga dalam setiap putarannya. Sesuai dengan namanya, survei ini mengambil responden rumah tangga di 100 desa dari sepuluh kecamatan di delapan propinsi yang tersebar di berbagai wilayah di Indonesia. Masing-masing desa dibagi dalam tiga wilayah enumerasi, kemudian dari masing-masing wilayah tersebut dipilih 40 keluarga sampel secara acak. Dengan demikian terdapat 120 rumah tangga sampel di tiap desa.

Krisis ekonomi di Indonesia terjadi mulai pertengahan 1997. Pada tahun pertama masa krisis, hampir tidak ada data mengenai dampak sosial dari krisis. Untuk mengatasi kekosongan tersebut, empat putaran "Survey 100 Desa" dilaksanakan dalam kurun waktu 14 bulan, yaitu berturut-turut pada Agustus 1998, Desember 1998, Mei 1999, dan Oktober 1999. Meskipun semula diharapkan rumah tangga sampel pada keempat putaran survei akan tetap sama, tetapi karena berbagai alasan beberapa penggantian responden harus dilakukan. Akhirnya ada 10.640 rumah tangga sampel yang dikunjungi dalam keempat putaran survei, dan suatu data panel yang lengkap dari rumah tangga-rumah tangga ini dapat disusun.

Selaras dengan keadaan makro-ekonomi yang semakin stabil selama periode survei, ada indikasi bahwa keadaan ekonomi rumah tangga sampel juga membaik. Namun, juga terlihat adanya fluktuasi yang jelas dalam indikator kesejahteraan selama periode yang

and the headcount poverty rate of the sample during the four rounds of the survey.

The figures in Table 1 reveal a clear pattern, suggesting that most of the improvements took place during the period between August and December 1998, when real per capita income increased by 18.3%, real per capita consumption grew by 3.6%, and the headcount index of poverty fell by 6.8 percentage points. On the other hand, between December 1998 and May 1999, there was some stagnation in the economic conditions of the sample, as none of the three indicators changed significantly during this period. However, there were signs that the economic conditions of the sample had improved between May and October 1999. During this period, real per capita income grew by 8.4%, real per capita consumption increased by 4.0%, and the headcount index of poverty fell by 5.5 percentage points.

The changes that occurred at the household level were actually greater than those indicated by the aggregate figures. Table 2 shows the pattern of changes in household poverty status across survey rounds. The largest single group of individuals in the sample is the 42% who were never poor during the whole 14-month period. On the other hand, those who were always poor throughout the whole period make up only 18% of the total sample. The remaining 40% of the sample experienced both times when they were not poor and other times when they were poor. Throughout the four interview periods, 16% of households were found to be poor on one

Table 1. Income, Consumption, and Poverty  
Tabel 1. Pendapatan, Konsumsi, dan Kemiskinan

|  | Aug '98 | Dec '98 | May '99 | Oct '99 |
|--|---------|---------|---------|---------|
| Real per capita income:<br>Pendapatan riil per kapita:   | 100,457 | 118,846 | 117,581 | 127,421 |
| - Average (Rp/month)<br>Rata-rata (Rp/bulan)   |         |         |         |         |
| - Change from the previous<br>period (%)<br>Perubahan dari periode<br>Sebelumnya (%)                       | -       | 18.3    | -1.1    | 8.4     |
| Real per capita consumption:<br>Konsumsi riil per kapita:  | 85,003  | 88,074  | 89,463  | 93,082  |
| - Average (Rp/month)<br>Rata-rata (Rp/bulan)   |         |         |         |         |
| - Change from the<br>previous period (%)<br>Perubahan dari periode<br>sebelumnya (%)                       | -       | 3.6     | 1.2     | 4.0     |
| Poverty<br>Kemiskinan:   | 43.0    | 36.2    | 36.5    | 31.0    |
| - Headcount index (%)<br>Indeks kemiskinan (%)   |         |         |         |         |
| - Percentage point change<br>from the previous period<br>Perubahan titik persen<br>dari periode sebelumnya | -       | -6.8    | 0.3     | -5.5    |

sama. Tabel 1 menunjukkan perubahan dalam pendapatan per kapita riil, konsumsi per kapita riil, dan tingkat kemiskinan di antara rumah tangga-rumah tangga sampel selama empat putaran survei.

Angka-angka Tabel 1 memperlihatkan adanya pola yang jelas bahwa kebanyakan keluarga mengalami perbaikan keadaan ekonomi selama periode antara Agustus dan Desember 1998, ketika pendapatan per kapita riil naik 18,3%, konsumsi per kapita riil naik 3,6%, dan tingkat kemiskinan turun 6,8%. Sebaliknya, antara Desember 1998 dan Mei 1999 terdapat kemandegan kondisi ekonomi rumah tangga sampel karena tak satupun dari ketiga indikator berubah secara signifikan selama periode ini. Namun ada tanda-tanda bahwa kondisi ekonomi rumah tangga-rumah tangga sampel membaik antara Mei dan Oktober 1999. Selama periode tersebut pendapatan per kapita riil naik 8,4%, konsumsi per kapita riil naik 4,0% dan tingkat kemiskinan turun 5,5%.

Perubahan yang terjadi pada tingkat rumah tangga ternyata lebih besar daripada yang ditunjukkan oleh angka-angka agregat. Tabel 2 menunjukkan pola perubahan dalam status kemiskinan rumah tangga selama empat putaran survei. Kelompok terbesar dari rumah tangga sampel adalah 42% dari total rumah tangga sampel, yaitu mereka yang tidak pernah menjadi miskin selama periode 14 bulan tersebut. Sebaliknya, mereka yang selama periode tersebut selalu dalam keadaan miskin hanya 18% dari total rumah tangga sampel. Sisanya yang 40% adalah rumah tangga yang mengalami keadaan campuran antara satu saat tidak miskin dan di saat lainnya jatuh miskin. Selama empat putaran survei, 16% rumah tangga mengalami miskin satu kali, 12% mengalami miskin dua kali, dan 12% mengalami miskin tiga kali.

Tabel 3 menyajikan ringkasan mengenai perubahan status kemiskinan rumah tangga sampel. Tabel ini menghitung proporsi rumah tangga yang mengalami perubahan dalam status kemiskinan mereka dalam satu

Table 2. The Patterns of Changes in Household Poverty Status  
Tabel 2. Pola Perubahan Status Kemiskinan Rumah tangga

| Pattern<br>Pola                                    | Poverty Status/ Status Kemiskinan |          |          |          | Frequency<br>Frekuensi<br>(%) |
|--|-----------------------------------|----------|----------|----------|-------------------------------|
|  | Aug '98                           | Dec '98  | May '99  | Oct '99  |                               |
| Always poor<br>Selalu miskin                       | Poor                              | Poor     | Poor     | Poor     | 17.5                          |
| Three times<br>poor<br>Tiga kali miskin<br>(12.0%) | Poor                              | Poor     | Poor     | Non-poor | 4.6                           |
|  | Poor                              | Poor     | Non-poor | Poor     | 2.0                           |
|  | Poor                              | Non-poor | Poor     | Poor     | 2.9                           |
|  | Non-poor                          | Poor     | Poor     | Poor     | 2.5                           |
| Twice poor<br>Dua kali miskin<br>(12.4%)           | Poor                              | Poor     | Non-poor | Non-poor | 3.7                           |
|  | Poor                              | Non-poor | Poor     | Non-poor | 3.0                           |
|  | Poor                              | Non-poor | Non-poor | Poor     | 1.4                           |
|  | Non-poor                          | Poor     | Poor     | Non-poor | 1.7                           |
|  | Non-poor                          | Poor     | Non-poor | Poor     | 1.0                           |
|  | Non-poor                          | Non-poor | Poor     | Poor     | 1.6                           |
| Once poor<br>Satu kali miskin<br>(15.9%)           | Poor                              | Non-poor | Non-poor | Non-poor | 7.9                           |
|  | Non-poor                          | Poor     | Non-poor | Non-poor | 3.2                           |
|  | Non-poor                          | Non-poor | Poor     | Non-poor | 2.7                           |
|  | Non-poor                          | Non-poor | Non-poor | Poor     | 2.1                           |
| Never poor<br>Tidak pernah<br>Miskin               | Non-poor                          | Non-poor | Non-poor | Non-poor | 42.2                          |

Note/Catatan: Poor: miskin  
Non-poor: tidak miskin

**Table 3. Poverty Movements (%)**  
**Tabel 3. Pergerakan Kemiskinan (%)**

| Period<br>Periode | Fall into poverty<br>Jatuh miskin | Move out of poverty<br>Keluar dari kemiskinan | Total change in status<br>Perubahan total dalam status | Net change in poverty<br>Perubahan netto dalam kemiskinan | Poverty rate<br>Tingkat Kemiskinan |
|-------------------|-----------------------------------|---|--|---|------------------------------------|
| August 1998       | -                                 | -   | -  | -   | 43.0                               |
| December 1998     | 9.0                               | 14.3  | 23.3   | -6.8  | 36.2                               |
| May 1999          | 10.7                              | 9.5   | 20.2   | 0.3   | 36.5                               |
| October 1999      | 6.7                               | 11.6  | 18.3   | -5.5  | 31.0                               |

occasion, 12% were poor twice, and 12% were poor three times. Table 3 provides a summary of the changes in the poverty status of households in the sample, indicating the proportion of households that experienced a change in their poverty status in comparison with their status during a previous period -that is, such households either fell into poverty or moved out of poverty. The table indicates that there is a negative correlation between the two opposing poverty movements: when the proportion of households that fell into poverty increased throughout a particular period, then the proportion of households that moved out of poverty in the same period decreased and vice versa.

Table 3 also shows that there were always a substantial number of households that experienced a change in their poverty status. Throughout each period, between 18-23% of households either fell into poverty or escaped poverty. Consequently, the total number of households experiencing a change in their poverty status is much greater than suggested by the changes in the poverty rate. The change in the poverty rate constitutes the difference between the proportion of those households falling into poverty and those moving out of poverty. For example, between December 1998 and May 1999 the poverty rate increased only slightly, from 36.2 to 36.5%, suggesting a relatively stable poverty rate. In fact, 20% of households either fell into poverty or moved out of poverty during this period. Hence, looking at the changes in total poverty rates alone may give a misleading impression of the actual dynamics of household poverty. ■ (Quantitative Analysis on Poverty and Social Conditions Division)

periode dibandingkan dengan status mereka pada periode sebelumnya – yaitu apakah rumahtangga tersebut jatuh miskin atau keluar dari kemiskinan. Tabel ini menunjukkan bahwa terdapat korelasi negatif antara dua perubahan status kemiskinan yang bertolak-belakang tersebut: ketika pada satu periode tertentu proporsi rumahtangga yang jatuh miskin meningkat, maka pada periode yang sama proporsi rumahtangga yang keluar dari kemiskinan berkurang, dan sebaliknya.

Tabel 3 juga menunjukkan bahwa selalu ada sejumlah besar rumahtangga yang mengalami perubahan status kemiskinan. Pada masing-masing periode itu antara 18-23% rumahtangga jatuh dari keadaan tidak miskin menjadi miskin, atau keluar dari kemiskinan menjadi tidak miskin. Akibatnya, jumlah total rumahtangga yang mengalami perubahan status kemiskinan jauh lebih tinggi daripada yang ditunjukkan oleh perubahan dalam tingkat kemiskinan. Perubahan dalam tingkat kemiskinan merupakan selisih antara proporsi rumahtangga yang jatuh miskin dan mereka yang keluar dari kemiskinan. Sebagai contoh, antara Desember 1998 dan Mei 1999 hanya ada sedikit perubahan pada tingkat kemiskinan, dari 36,2% menjadi 36,5%. Artinya, tingkat kemiskinan relatif tetap. Kenyataannya, pada periode tersebut terdapat 20% rumahtangga sampel yang jatuh miskin atau keluar dari kemiskinan. Karena itu, dengan hanya melihat perubahan tingkat kemiskinan total saja kita dapat memperoleh kesan yang menyesatkan mengenai dinamika kemiskinan rumahtangga yang sebenarnya. ■



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