

ABSTRAK

Penelitian ini berjudul Implementasi Asuransi Usaha Tani Padi di Kabupaten Banyumas dengan studi kasus di Desa Pliken Kecamatan Kembaran dan Desa Sanggreman Kecamatan Rawalo. Program Asuransi Usaha Tani Padi berpijak pada problem perubahan iklim akhir-akhir. Perubahan iklim berpotensi berdampak pada kekeringan dan kegagalan panen. Karena itu, ada program Asuransi Usaha Tani Padi agar ketika petani mengalami gagal panen, bisa mendapatkan ganti rugi berupa uang. Fenomena kepesertaan asuransi yang berbeda antara Kecamatan Kembaran dan Kecamatan Rawalo di tahun 2019 menjadi celah untuk bisa dilakukan penelitian. Kecamatan Kembaran adalah wilayah yang memiliki banyak peserta Asuransi Usaha Tani Padi pada tahun 2019 dan Kecamatan Rawalo adalah wilayah yang tak memiliki peserta Asuransi Usaha Tani Padi pada tahun 2019. Desa Pliken di Kecamatan Kembaran dan Desa Sanggreman di Kecamatan Rawalo dijadikan lokasi penelitian. Perbedaan pelaksanaan program antara dua daerah di satu kabupaten menjadi menarik untuk diteliti.

Penelitian ini ingin mengetahui bagaimana implementasi program Asuransi Usaha Tani Padi di Desa Pliken dan Desa Sanggreman tahun 2019 sampai 2021. Penelitian ini menggunakan metode kualitatif dan menggunakan adaptasi teori implementasi kebijakan Thomas B Smith untuk melihat implementasi Asuransi Usaha Tani Padi di Desa Pliken dan Desa Sanggreman. Adaptasi teori Smith dilakukan karena keterbatasan waktu dan dana.

Ada empat komponen dari teori Smith yang digunakan untuk melihat implementasi Asuransi Usaha Tani Padi di Desa Pliken dan Desa Sanggreman. Empat komponen itu adalah *idealized policy*, *environmental factors*, *implementing organization*, *target group*. Tiga komponen terakhir mempengaruhi bagaimana *idealized policy* di dua desa tersebut.

Hasil penelitian di Desa Pliken menjelaskan sebagian besar *target group* membutuhkan program Asuransi Usaha Tani Padi, tapi bukan sebagai kebutuhan primer. *Implementing organization* di Pliken sudah bekerja maksimal tapi memiliki kendala terkait keterbatasan personel. *Environmental factors* berupa politik kebijakan mampu menaikkan kepesertaan petani dalam program ini di Pliken, tapi tak berjalan kontinu. Secara umum implementasi Asuransi Usaha Tani Padi di Desa Pliken telah berjalan, tapi tak maksimal.

Hasil penelitian di Desa Sanggreman menjelaskan, banyak *target group* yang tak membutuhkan program Asuransi Usaha Tani Padi karena area sawah mereka tak pernah mengalami kegagalan panen dan bukan daerah endemik hama. *Implementing organization* telah bekerja tapi memiliki kendala dalam hal keterbatasan personel. *Environmental factors* berupa politik kebijakan melalui Unit Pelayanan Jasa Alsintan bisa menaikkan kepesertaan petani, tapi tidak kontinu. Faktor lingkungan yang tak pernah gagal panen juga membuat banyak petani di Sanggreman tak butuh program Asuransi Usaha Tani Padi.

Kata kunci: implementasi, program Asuransi Usaha Tani Padi

ABSTRACT

This research is entitled Implementation of Rice Farming Business Insurance in Banyumas Regency with case studies in Pliken Village, Kembaran District and Sanggreman Village, Rawalo District. The Rice Farmer Business Insurance Program is based on the recent climate change problem. Climate change has the potential to cause drought and crop failure. Therefore, there is a Rice Farming Business Insurance program so that when farmers experience crop failure, they can get compensation in the form of money. The phenomenon of different insurance participation between Kembaran District and Rawalo District in 2019 became a gap for research to be carried out. Kembaran District is an area that has many participants for Rice Farmer Business Insurance in 2019 and Rawalo District is an area that does not have Rice Farmer Business Insurance participants in 2019. Pliken Village in Kembaran District and Sanggreman Village in Rawalo District are used as research locations. The differences in program implementation between two regions in one district are interesting to study.

This study wants to find out how the implementation of the Rice Farming Business Insurance program in Pliken Village and Sanggreman Village from 2019 to 2021. This study uses a qualitative method and uses an adaptation of Thomas B Smith's theory of policy implementation to see the implementation of Rice Farming Insurance in Pliken Village and the Village Sanggreman. The adaptation of Smith's theory was carried out due to limited time and funds.

There are four components of Smith's theory that are used to see the implementation of Rice Farming Insurance in Pliken Village and Sanggreman Village. The four components are idealized policy, environmental factors, implementing organization, target group. The last three components affect the idealized policy in the two villages.

The results of the research in Pliken Village explained that most of the target groups needed the Rice Farmer Business Insurance program, but not as a primary need. Implementing organization in Pliken has been working optimally but has problems related to limited personnel. Environmental factors in the form of policy policies were able to increase farmers' participation in this program in Pliken, but did not run continuously. In general, the implementation of Rice Farming Business Insurance in Pliken Village has been running, but not optimally.

The results of the research in Sanggreman Village explained that many target groups do not need the Rice Farming Business Insurance program because their rice fields have never experienced crop failure and are not endemic areas for pests. Implementing organization has been working but has problems in terms of limited personnel. Environmental factors in the form of policy politics through the Alsintan Service Unit can increase farmer participation, but not continuously. Environmental factors that have never failed to harvest have also made many farmers in Sanggreman not need the Rice Farming Business Insurance program.

Keywords: implementation, Rice Farmer Insurance program