

## RINGKASAN

Padi masih dianggap sebagai komoditas strategis karena merupakan makanan pokok sebagian besar rakyat Indonesia. Selain itu, menurut Badan Pusat Statistik dari hasil Survei Pertanian Antar Sensus (SUTAS) 2018 rumah tangga petani subsektor tanaman pangan didominasi oleh tanaman padi yaitu sebanyak 13.155.108 rumah tangga. Akan tetapi, usaha di sektor pertanian memiliki risiko tinggi, termasuk usahatani padi. Salah satu risiko yaitu perubahan iklim yang meningkatkan risiko terjadinya bencana alam meliputi banjir, tanah longsor, kekeringan dan serangan organisme pengganggu tanaman (OPT). Risiko tinggi tersebut diiringi dengan biaya usahatani yang cukup besar, sehingga pemerintah mencanangkan program perlindungan petani yang sistematis, yaitu Program Asuransi Usahatani Padi (AUTP). Namun, partisipasi petani masih rendah dalam program tersebut padahal kebijakan subsidi premi asuransi diberlakukan oleh pemerintah sebesar 80%.

Penelitian ini bertujuan untuk: 1) Mengetahui realisasi program Asuransi Usahatani Padi (AUTP) di Kabupaten Banyumas; 2) Mengidentifikasi faktor-faktor yang memengaruhi partisipasi petani dalam program Asuransi Usahatani Padi (AUTP). Penelitian dilakukan pada 20 November 2019 – 4 April 2020 di Kecamatan Kembaran sebagai kecamatan dengan tingkat partisipasi program AUTP tertinggi di Kabupaten Banyumas dengan desa yang terpilih secara sengaja (*purposive*) yaitu Desa Purbadana dan Desa Purwodadi. Metode penelitian yaitu survei dan pengambilan responden dilakukan dengan metode *simple random sampling*. Responden penelitian adalah petani padi baik yang berpartisipasi maupun tidak berpartisipasi dalam program AUTP sebanyak 64 orang. Metode analisis data yang digunakan yaitu analisis uji instrumen data menggunakan uji validitas dan reliabilitas, analisis deskriptif dan regresi logistik.

Hasil penelitian menunjukkan bahwa pelaksanaan program AUTP di Kecamatan Kembaran Kabupaten Banyumas sudah dilaksanakan sesuai dengan panduan pelaksanaan program AUTP dari pemerintah. Hanya ada beberapa modifikasi untuk menyesuaikan kondisi di lapangan seperti pada proses pembayaran premi asuransi dan waktu untuk proses pengajuan klaim. Secara umum, petani sudah mengetahui adanya program AUTP. Faktor-faktor yang memengaruhi partisipasi petani dalam program AUTP yaitu luas lahan, pendapatan usahatani, pengetahuan petani tentang program AUTP, dan persepsi petani tentang program AUTP. Faktor persepsi petani tentang program AUTP memiliki pengaruh yang paling besar, artinya persepsi petani tentang program AUTP sangat memengaruhi kemauan berpartisipasi petani dalam program tersebut.

Kata Kunci: AUTP, partisipasi petani, dan analisis regresi logistik

## SUMMARY

*Rice still considered as a strategic commodity because it is the staple food of most Indonesians. Also, according to the Central Statistics Agency, from the results of the 2018 Inter-Census Agricultural Survey (SUTAS), food crop subsector farmers are dominated by rice farmers, namely 13.155.108 households. However, businesses in the agricultural sector have a high risk, including rice farming. One of the risks is climate change which increases the risk of natural disasters including floods, landslides, drought, and plant disturbing organism. This high risk is accompanied by substantial farming costs, so the government has launched a systematic farmer protection program, namely the Rice Farming Insurance Program (AUTP). However, farmers' participation is still low even though the government has imposed 80% of the insurance premium subsidy.*

*This research aims to: 1) Know the realization of the Rice Farming Insurance (AUTP) program in Banyumas Regency; 2) Identifying the factors that influence farmer participation in the Rice Farming Insurance (AUTP) program. The research was conducted in November 20, 2019 - April 4, 2020 in Kembaran District as the sub-district with the highest participation rate of the AUTP program in Banyumas Regency, with villages that were selected purposely, namely Purbadana Village and Purwodadi Village. The research method was survey and respondent taking is done by a simple random sampling method. The research respondents were 64 including farmers who participated or did not participate in the AUTP program. The data analysis method used was the analysis of the data instrument test using validity and reliability tests, descriptive analysis, and logistic regression analysis.*

*The results showed that the implementation of the Rice Farming Insurance (AUTP) program in Kembaran District, Banyumas Regency was carried out under the program implementation guidelines from the government. There are only a few modifications to suit conditions in the field, such as in the insurance premium payment process and time for the claim submission process. In general, farmers are aware of the program. The factors that influence farmer participation in the AUTP program are land area, farm income, farmer's knowledge of the program, and farmer's perceptions of the AUTP program. Farmer's perceptions about the AUTP program have the greatest significance, meaning that farmer's perceptions about the program greatly affect the willingness of farmers to participate in the program. Keywords: AUTP, farmers` participation, and logistic regression*