

ABSTRACT

ANALYSIS OF PERCEIVED RISK IMPACT AND SATISFACTION OF RICE FARMER WITH THE RICE BUSINESS INSURANCE PROGRAM (AUTP) ON TIDAL SWAMP LAND IN MESUJI REGENCY

By

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Tidal swamp rice farming has a big risk of crop failure. The government's efforts to help farmers to minimize losses against these risks by facilitating the AUTP program. However, there are still farmers who are reluctant to join the program. This study aims to analyze the perception of the impact of risk and the level of satisfaction of rice farmer with the AUTP program in tidal swamp land. Research respondents were rice farmers participating in AUTP, totally 100 farmers selected at simple random. The research was conducted in Mesuji Regency which was determined purposively in 2020. The data analysis methods used were qualitative and quantitative analysis.

The results showed that the risk of farmers in tidal swamp rice farming had a high level of production risk because the coefficient of variance (CV) was more than 0,5 and the lower limit of production that farmers might receive was 2.797,56 kg/ha. Farmer behavior in Mesuji Regency to the risk of rice farming, namely being neutral. Overall, the level of satisfaction of farmers with the AUTP program is included in the satisfied category.

Keywords: Satisfaction, Risk, Farming, Insurance.

ABSTRAK

ANALISIS PERSEPSI DAMPAK RISIKO DAN KEPUASAN PETANI PADI PADA PROGRAM ASURANSI USAHA TANI PADI (AUTP) DI LAHAN RAWA PASANG SURUT KABUPATEN MESUJI

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Usahatani padi lahan rawa pasang surut memiliki risiko besar dalam kegagalan panen. Upaya pemerintah membantu petani meminimalkan kerugian terhadap risiko tersebut dengan memfasilitasi program AUTP. Namun masih terdapat petani yang enggan untuk bergabung dalam program tersebut. Penelitian ini bertujuan untuk menganalisis persepsi dampak risiko berusahatani padi dan tingkat kepuasan petani terhadap program AUTP di lahan rawa pasang surut. Responden penelitian adalah petani padi peserta AUTP, sebanyak 100 petani yang dipilih secara acak. Penelitian dilakukan di Kabupaten Mesuji yang ditentukan secara sengaja (*purposive*) pada tahun 2020. Metode analisis data yang digunakan adalah analisis kualitatif dan kuantitatif.

Hasil penelitian menunjukkan bahwa risiko petani dalam usahatani padi rawa pasang surut memiliki tingkat risiko produksi yang tinggi karena nilai *Coeffisien Variance (CV)* lebih dari 0,5 dan nilai batas bawah produksi yang mungkin diterima petani sebesar 2.797,56 kg/ha. Perilaku petani padi di Kabupaten Mesuji terhadap risiko usahatani padi yaitu bersikap netral. Secara keseluruhan tingkat kepuasan petani terhadap program AUTP termasuk dalam kategori puas.

Kata Kunci: Kepuasan, Risiko, Usahatani, Asuransi.