

## **ABSTRAK**

### **PENGARUH PROGRAM ASURANSI USAHATANI PADI (AOTP) TERHADAP STRUKTUR BIAYA, PRODUKSI, DAN PENDAPATAN USAHATANI PADI DI LAMPUNG SELATAN**

**Oleh**

**Frengki Eka Saputra**

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi keputusan petani dalam mengikuti program AOTP, struktur biaya petani peserta AOTP dan non peserta AOTP, perbedaan hasil produksi dan pendapatan petani peserta AOTP dan non peserta AOTP. Penelitian ini dilakukan di Desa Marga Kaya, Kecamatan Jati Agung, Lampung Selatan. Data dikumpulkan dari Mei-Juli 2021. Metode penelitian yang digunakan adalah metode survei dengan sampel 46 peserta AOTP dan 30 peserta non AOTP. Metode analisis data penelitian ini adalah analisis faktor-faktor yang mempengaruhi keputusan petani dalam mengikuti program AOTP, analisis struktur biaya, analisis produksi dan pendapatan usahatani padi. Hasil penelitian menunjukkan bahwa faktor-faktor yang mempengaruhi keputusan petani mengikuti program Asuransi Usahatani Pertanian (AOTP) adalah pendapatan usahatani, pendidikan petani, dan pengalaman usahatani. Baik di MT I maupun MT II struktur biaya usahatani padi peserta AOTP menunjukkan biaya terbesar adalah biaya sewa lahan, sedangkan untuk non peserta AOTP adalah biaya tenaga kerja. Biaya premi asuransi yang harus dibayar peserta AOTP hanya sebesar 2,26% dari total biaya. Pada MT I maupun MT II usahatani padi peserta AOTP memiliki jumlah produksi per hektar yang lebih besar dibandingkan dengan usahatani padi non peserta AOTP sehingga menyebabkan pendapatan yang diterima oleh petani peserta AOTP lebih besar dibandingkan dengan petani non peserta AOTP.

**Kata kunci:** AOTP, struktur biaya, produksi, pendapatan.

## **ABSTRACT**

### **THE INFLUENCE OF RICE BUSINESS INSURANCE PROGRAM (AOTP) ON THE COST STRUCTURE, PRODUCTION, AND INCOME OF RICE BUSINESS IN LAMPUNG SELATAN**

**By**

**Frengki Eka Saputra**

This study aims to analyze the factors that influence the decision of farmers to participate in the AOTP program, the cost structure of farmers participating in AOTP and non-AOTP participants, differences in production yields and income of farmers participating in AOTP and non-participating AOTP. This research was conducted in Marga Kaya Village, Jati Agung District, South Lampung. Data were collected from May-July 2021. The research method used was a survey method with a sample of 46 AOTP participants and 30 non-AOTP participants. The data analysis method of this research is the analysis of the factors that influence the decision of farmers to join the AOTP program, cost structure analysis, production analysis and rice farming income. The results showed that the factors that influence the decision of farmers to join the Agricultural Farming Insurance (AOTP) program are farm income, farmer education, and farming experience. In both MT I and MT II, the cost structure of rice farming for AOTP participants shows that the biggest cost is land rent, while for non-AOTP participants it is labor costs. The insurance premium that must be paid by AOTP participants is only 2.26% of the total cost. In MT I and MT II, AOTP-participated rice farming has a higher production per hectare than non-AOTP-participant rice farming, so that the income received by AOTP-participating farmers is greater than that of non-AOTP-participating farmers.

Key words: AOTP, cost structure, production, income.