

INTISARI

Asuransi Usaha Tani Padi merupakan program pemerintah yang bertujuan untuk mengurangi tingkat resiko kerugian petani dalam usaha tani padi. Namun dalam proses pelaksanaannya, jumlah peserta yang berpartisipasi dalam program ini masih sangat jauh dari target yang ditetapkan. Hal ini diduga karena pengaruh willingness to pay petani terhadap program asuransi usahatani padi tersebut. Penelitian ini bertujuan: (1) mengetahui besarnya Willingness to Pay (WTP) petani terhadap Program Asuransi Usaha Tani Padi, (2) menganalisis faktor-faktor yang mempengaruhi Willingness to Pay (WTP) petani terhadap premi Asuransi Usaha Tani Padi, (3) mengetahui besarnya willingness to continue (WTC) petani terhadap program AOTP, dan (4) mengetahui faktor apa saja yang mempengaruhi willingness to continue (WTC) petani terhadap program AOTP. Penelitian dilakukan terhadap 146 petani padi di pada periode tanam April-September 2019 menggunakan teknik cluster random sampling di Kabupaten Wajo. Untuk mengestimasi besarnya WTP digunakan Contingen Valuation Methode (CVM). Uji proporsi digunakan untuk menganalisis WTC Metode OLS (Ordinary Least Square) dan regresi logistik binari digunakan untuk menganalisis data pada penelitian ini. Hasil penelitian menunjukkan bahwa nilai WTP petani adalah sebesar IDR 43,119,-/Ha/MT permusim tanam dari premi yang telah disubsidi pemerintah saat ini (IDR 36,000/Ha/MT). Pendapatan, status kepemilikan, dan status klaim merupakan faktor yang berpengaruh positif terhadap nilai WTP premi asuransi usaha tani padi. Kesediaan petani melanjutkan (*Willingness to continue*) terhadap program asuransi usaha tani padi (AOTP) di Kabupaten Wajo sebagian besar termasuk dalam kategori tinggi (79%). Faktor luas lahan, pendapatan, status klaim dan nilai WTP berpengaruh positif dan faktor umur berpengaruh negatif terhadap Willingness to continue (WTC) terhadap program asuransi usaha tani padi (AOTP) di Kabupaten Wajo.

Kata kunci: Asuransi usaha tani padi, Premi asuransi, Contingen Valuation Method, Willingness to Pay, Willingness to continue.

ABSTRACT

Rice Farming Business Insurance is a government program that aims to reduce the level of risk of farmers' losses in rice farming. However, in the implementation process, the number of participants participating in this program is still very far from the target set. This is presumably due to the influence of farmers' willingness to pay on the rice farming insurance program. This study aims: (1) to determine the amount of Willingness to Pay (WTP) of farmers on the Rice Farming Business Insurance Program, (2) to analyze the factors that influence the Willingness to Pay (WTP) of farmers to the premiums of Rice Farming Business Insurance, (3) to find out the amount of willingness to continue (WTC) of farmers towards the AUTP program, and (4) knowing what factors affect the willingness to continue (WTC) of farmers towards the AUTP program. The study was conducted on 146 rice farmers in the April-September 2019 planting period using the cluster random sampling technique in Wajo Regency. To estimate the amount of WTP used Contingent Valuation Method (CVM). The proportion test was used to analyze WTC. OLS (Ordinary Least Square) method and binary logistic regression were used to analyze the data in this study. The results showed that the WTP value of farmers was IDR 43,119,-/Ha/MT per planting season from the current government-subsidized premium (IDR 36,000/Ha/MT). Income, ownership status, and claim status are factors that have a positive effect on the WTP value of rice farming insurance premiums. The willingness of farmers to continue (Willingness to continue) for the rice farming insurance program (AUTP) in Wajo Regency is mostly in the high category (79%). The factors of land area, income, claim status and WTP value have a positive effect and the age factor has a negative effect on Willingness to continue (WTC) for the rice farming insurance program (AUTP) in Wajo Regency.

Keywords: Rice farming insurance, Insurance premiums, Contingent Valuation Method, Willingness to Pay, Willingness to continue.