

## PARTISIPASI PETERNAK PADA PROGRAM ASURANSI USAHA TERNAK SAPI DI PROVINSI DAERAH ISTIMEWA YOGYAKARTA

### INTISARI

Ahmad Shantosi  
22/502357/PPT/01228

Asuransi adalah salah satu bentuk mitigasi risiko yang dapat digunakan untuk mencegah atau mengurangi dampak negatif adanya kegagalan usaha. Salah satu bentuk asuransi ternak yang dikembangkan di Indonesia adalah Asuransi Usaha Ternak Sapi (AUTS). Berdasarkan data realisasi tiga tahun terakhir, tingkat keikutsertaan peternak pada program AUTS di Provinsi Daerah Istimewa Yogyakarta semakin menurun. Rendahnya partisipasi peternak dapat menyebabkan gagalnya program AUTS. Penelitian ini bertujuan untuk menganalisis karakteristik peternak, usaha peternakan dan pilihan keputusan peternak untuk berpartisipasi dalam program AUTS di Provinsi Daerah Istimewa Yogyakarta serta besarnya kesediaan peternak untuk membayar premi AUTS. Pengambilan sampel menggunakan *non probability sampling* dengan metode *purposive sampling* sebanyak 200 responden. Tabulasi silang dengan uji *Chi-Square* digunakan untuk menguji homogenitas peserta dan non peserta AUTS. Regresi logistik binomial digunakan untuk mengidentifikasi faktor umur, anggota keluarga, pendidikan, jumlah ternak, pengalaman, pendapatan, keikutsertaan kredit, kehadiran penyuluhan dan pengetahuan AUTS terhadap keputusan mengikuti AUTS. Analisis *Willingness to Pay* (WTP) digunakan untuk mengestimasi nilai WTP peternak terhadap premi AUTS. Analisis *Chi-Square* menunjukkan bahwa variabel umur, pendidikan, keikutsertaan kredit, kehadiran penyuluhan, dan pengetahuan AUTS berbeda sangat nyata ( $P < 0.01$ ) antara peternak yang mengikuti dan tidak mengikuti program AUTS di Provinsi Daerah Istimewa Yogyakarta, sedangkan variabel anggota keluarga, jumlah ternak, dan pengalaman beternak berbeda nyata ( $P < 0.10$ ) antara peternak yang mengikuti dan tidak mengikuti program AUTS di Provinsi Daerah Istimewa Yogyakarta. Analisis regresi logistik binomial menunjukkan bahwa variabel jumlah ternak, kehadiran penyuluhan dan pengetahuan AUTS berpengaruh sangat nyata ( $P < 0.01$ ) terhadap keputusan mengikuti AUTS, sedangkan variabel umur, pendidikan, dan pengalaman beternak berpengaruh nyata ( $P < 0.05$ ) terhadap keputusan mengikuti AUTS. Rata-rata nilai WTP responden yang mengikuti AUTS sebesar Rp54.400,-/ekor/tahun lebih besar dibandingkan rata-rata WTP responden yang tidak mengikuti AUTS sebesar Rp30.950,-/ekor/tahun.

Kata Kunci : AUTS, Partisipasi peternak, Usaha ternak, WTP

## FARMER PARTICIPATION IN THE CATTLE BUSINESS INSURANCE PROGRAM IN YOGYAKARTA PROVINCE

### ABSTRACT

Ahmad Shantosi  
22/502357/PPT/01228

Insurance is a form of risk mitigation that can be used to prevent or reduce the negative impact of business failure. One form of livestock insurance developed in Indonesia is the Cattle Business Insurance (AUTS). Based on the realization data of the last three years, the participation rate of farmers in the AUTS program in Yogyakarta Special Region Province is decreasing. The low participation of farmers may lead to the failure of the AUTS program. This study aims to analyze the farmer's characteristics, farm business, and decision to participate in the AUTS program in Yogyakarta Special Region Province as well as the amount of farmer's willingness to pay the AUTS premium. Sampling using non probability sampling with purposive sampling method as many as 200 respondents. Cross tabulation with Chi-Square test was used to test the homogeneity of AUTS participants and non-participants. Binomial logistic regression was used to identify the factors of age, family members, education, number of livestock, experience, income, credit accessibility, extension attendance and AUTS knowledge on the decision to join AUTS. Willingness to Pay (WTP) analysis is used to estimate the farmers' WTP value for AUTS premium. Chi-Square analysis shows that the variables of age, education, credit accessibility, extension attendance, and AUTS knowledge are significantly different ( $P < 0.01$ ) between farmers who follow and do not follow the AUTS program in Yogyakarta Special Region Province, while the variables of family members, number of livestock, and farming experience are significantly different ( $P < 0.10$ ) between farmers who follow and do not follow the AUTS program in Yogyakarta Special Region Province. Binomial logistic regression analysis shows that the variables of number of livestock, counseling attendance, and AUTS knowledge have a very significant effect ( $P < 0.01$ ) on the decision to join AUTS, while the variables of age, education, and farming experience have a significant effect ( $P < 0.05$ ) on the decision to join AUTS. The average WTP value of respondents who participated in AUTS was IDR 54,400/head/year, which was higher than the average WTP of respondents who did not participate in AUTS of IDR 30,950/head/year.

**Keywords:** AUTS, breeder participation, livestock business, WTP