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Pelindungan Petani melalui Asuransi Pertanian Padi di Desa Mojokerto
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Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

PELINDUNGAN PETANI MELALUI ASURANSI PERTANIAN PADI DI DESA MOJOKERTO

Nadia Yasmin Yulis Saputri[1] Any Andjarwati[2]

INTISARI

Penelitian ini bertujuan untuk mengetahui dan menganalisis pelaksanaan Asuransi Usaha Tani Padi (AUTP) sebagai bentuk pelindungan hukum bagi petani kecil di Kecamatan Kedawung, Kabupaten Sragen, serta faktor pendukung dan penghambat pelaksanaan dan partisipasi petani di dalamnya. Pelindungan ini diperlukan karena usaha tani di Indonesia sebagian besar masih didominasi petani gurem yang rentan terhadap gagal panen akibat perubahan iklim, sehingga negara mewajibkan pelindungan hukum melalui asuransi pertanian sebagaimana diatur dalam Pasal 37 Undang-Undang Nomor 19 Tahun 2013 tentang Pelindungan dan Pemberdayaan Petani. Namun, partisipasi petani masih rendah.

Data primer diperoleh melalui wawancara semi-terstruktur terhadap 12 petani responden Kelompok Tani Ayem Tani serta narasumber dari Dinas Ketahanan Pangan, Pertanian, dan Perikanan Kabupaten Sragen, Penyuluh Pertanian Lapangan, dan Ketua Kelompok Tani. Data sekunder diperoleh melalui studi kepustakaan terhadap bahan hukum primer berupa Undang-Undang Nomor 19 Tahun 2013 dan peraturan pelaksanaannya serta bahan hukum sekunder berupa literatur dan hasil penelitian. Data dianalisis secara kualitatif.

Hasil penelitian menunjukkan bahwa pelaksanaan AUTP di Kecamatan Kedawung telah berjalan sesuai kerangka normatif, meliputi pendaftaran berjenjang melalui aplikasi Sistem Informasi Asuransi Pertanian (SIAP), verifikasi oleh Penyuluh Pertanian Lapangan, dan subsidi premi, serta telah memberikan pelindungan hukum preventif kepada petani kecil. Akan tetapi, pelindungan represif berupa klaim dan ganti rugi belum teruji karena tidak ada kasus gagal panen. Faktor pendukung meliputi peran Penyuluh Pertanian Lapangan, subsidi premi, kesesuaian kuota dengan peta risiko, dan tingginya minat petani; faktor penghambat meliputi fluktuasi anggaran pusat, lemahnya koordinasi pusat-daerah, keterbatasan kuota, serta rendahnya pemahaman petani atas hak dan prosedur klaim.

Kata Kunci: Petani Kecil; Asuransi Usaha Tani Padi; Pelindungan Hukum

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SMALL FARMERS THROUGH RICE FARMING INSURANCE IN KEDAWUNG DISTRICT

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ABSTRACT

This study aims to examine and analyze the implementation of Rice Farming Insurance (Asuransi Usaha Tani Padi/AUTP) as a form of legal protection for small farmers in Kedawung District, Sragen Regency, as well as the supporting and inhibiting factors in its implementation and in farmers' participation. Such protection is necessary because farming in Indonesia is still largely dominated by smallholder farmers who are vulnerable to crop failure due to climate change, so the state mandates legal protection through agricultural insurance as regulated in Article 37 of Law Number 19 of 2013 on the Protection and Empowerment of Farmers. However, farmer participation remains low.

Primary data were obtained through semi-structured interviews with 12 farmer respondents from the Ayem Tani Farmers Group and informants from the Sragen Regency Office of Food Security, Agriculture, and Fisheries, Field Agricultural Extension Officers, and the Head of the Farmers Group. Secondary data were obtained through a literature study of primary legal materials, namely Law Number 19 of 2013 and its implementing regulations, and secondary legal materials in the form of literature and research findings. The data were analyzed qualitatively.

The results show that the implementation of AUTP in Kedawung District has complied with the normative framework, including tiered registration through the Agricultural Insurance Information System (SIAP), verification by Field Agricultural Extension Officers, and premium subsidies, and has provided preventive legal protection to small farmers. However, repressive protection in the form of claims and compensation has not been tested because no crop failure has occurred. Supporting factors include the role of Field Agricultural Extension Officers, premium subsidies, alignment of quotas with the risk map, and high farmer interest; inhibiting factors include fluctuations in the central government budget, weak central-regional policy coordination, limited quotas, and farmers' low understanding of their rights and claim procedures.

Keywords: *Smallholder Farmers; Rice Farming Insurance; Legal Protection*

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