

ABSTRACT

Agricultural development that aims to increase agricultural production is now receiving significant attention. Because the agricultural sector becomes a provider of food for the community. On the other hand the agricultural sector is very vulnerable to the risk of agricultural modernization and changes in the natural environment which can have an impact on the sustainability of agricultural production in the future. If the risk of agricultural business is not immediately addressed, it can have an impact on the food security crisis. Therefore, the protection of agricultural businesses is important.

The problem of this research is what are the risks faced by farmers in managing rice farming? and how to manage the risk of informal rice farming based on local wisdom? and how to formally manage risk farming with rice farming insurance. The purpose of this research was to identify the risks faced by farmers in managing rice farming, and identify the risk management scheme for rice farming informally based on local wisdom and formally through rice farming insurance. Theories about modernization and the emergence of agricultural risks were adopted from the theories of Ulrich Beck and Anthony Giddens about the risk community and James, C Scott's theory of the economic morale of farmers. Rice farming insurance was adopted from Popkin's theory of farmer rationality in guaranteeing business risk, and Law Number 19 of 2013 concerning Empowerment and Protection of Farmers. This research uses qualitative methodology and case study methods.

From the results of this study it was concluded that the management of rice farming in Penggarit Village was influenced by risk factors for agricultural modernization and the risk of changes in the natural environment. The risk of agricultural modernization is in the form of the risk of using agricultural tools and machinery (mechanization of agriculture), the risk of changes in community structure, and the risk of conversion of agricultural land. While the risk of changes in the natural environment includes increased rainfall, drought, and attacks by plant pest organisms. To deal with risk, farmers have a risk management strategy with informal schemes and formal schemes through rice farming insurance. Informal risk management schemes are carried out through: a) survival strategies, b) maintenance of paddy irrigation channels to overcome floods, c) making pantek wells as a source of water during drought, d) controlling plant-disturbing organisms by gropyokan mice, maintaining owls, and planting patterns rice simultaneously. Risk management is formally implemented by farmers by becoming participants in rice farming insurance. Farmers have felt the benefits of rice farming insurance when rice plants are attacked by peasant rat pest compensation from insurance companies.

Keywords: agricultural business, agricultural business risk, risk management

INTISARI

Pembangunan pertanian yang bertujuan untuk meningkatkan produksi pertanian sekarang ini mendapat perhatian penting. Karena sektor pertanian menjadi penyedia bahan pangan bagi masyarakat. Disisi lain sektor pertanian sangat rentan terhadap risiko modernisasi pertanian dan perubahan lingkungan alam yang dapat berakibat terhadap keberlanjutan produksi pertanian di masa mendatang. Apabila risiko usaha pertanian tidak segera ditangani dapat berdampak terhadap krisis ketahanan pangan. Oleh karena itu, perlindungan usaha pertanian menjadi hal penting.

Permasalahan penelitian ini adalah apa risiko yang dihadapi oleh petani dalam mengelola usahatani padi? dan bagaimana pengelolaan risiko usahatani padi secara informal berdasarkan kearifan lokal? dan bagaimana pengelolaan risiko usahatani secara formal dengan asuransi usahatani padi. Tujuan penelitian ini adalah untuk mengidentifikasi risiko yang dihadapi oleh petani dalam mengelola usahatani padi, dan mengidentifikasi skema pengelolaan risiko usahatani padi secara informal berdasarkan kearifan lokal dan secara formal melalui asuransi usahatani padi. Teori tentang modernisasi dan munculnya risiko pertanian diadopsi dari teori Ulrich Beck dan Anthony Giddens tentang masyarakat risiko serta teori James, C Scott tentang moral ekonomi petani. Asuransi usaha tani padi diadopsi dari teori Popkin tentang rasionalitas petani dalam menjamin risiko usaha, serta Undang-Undang Nomor 19 Tahun 2013 tentang Pemberdayaan dan Perlindungan petani. Penelitian ini menggunakan metodologi kualitatif dan metode studi kasus.

Dari hasil penelitian ini disimpulkan bahwa pengelolaan usahatani padi di Desa Penggarit dipengaruhi oleh faktor risiko modernisasi pertanian dan risiko perubahan lingkungan alam. Risiko modernisasi pertanian berupa risiko penggunaan alat dan mesin pertanian (mekanisasi pertanian), risiko perubahan struktur masyarakat, dan risiko konversi lahan pertanian. Sedangkan risiko perubahan lingkungan alam meliputi peningkatan curah hujan, kekeringan, dan serangan organisme pengganggu tumbuhan. Untuk menghadapi risiko, petani mempunyai strategi pengelolaan risiko dengan skema informal dan skema formal melalui asuransi usahatani padi. Skema pengelolaan risiko secara informal dilaksanakan melalui: a) strategi bertahan hidup, b) pemeliharaan saluran irigasi sawah untuk mengatasi banjir, c) pembuatan sumur pantek sebagai sumber air pada saat kekeringan, d) pengendalian organisme pengganggu tumbuhan dengan cara *gropyokan* tikus, memelihara burung hantu, serta pola tanam padi serentak. Pengelolaan risiko secara formal dilaksanakan petani dengan menjadi peserta asuransi usahatani padi. Petani telah merasakan manfaat asuransi usaha tani padi pada saat tanaman padi terserang hama tikus petani memperoleh ganti rugi dari perusahaan asuransi.

Kata kunci : usaha pertanian, risiko usaha pertanian, pengelolaan risiko