

## RINGKASAN

Kegiatan usaha di sektor pertanian, khususnya usahatani padi akan selalu dihadapkan pada risiko ketidakpastian akibat adanya perubahan iklim. Adanya risiko ketidakpastian tersebut berdampak pada rusaknya prasarana usahatani dan tingkat kegagalan panen yang tinggi. Asuransi Usahatani Padi (AUTP) merupakan program asuransi di sektor pertanian untuk membantu petani dalam menghadapi risiko gagal panen, sehingga dapat menyukkseskan pencapaian target ketahanan pangan nasional. Tujuan dari penelitian adalah menganalisis variabel umur, pendidikan, pendapatan, jumlah tanggungan keluarga, luas lahan, pengalaman usahatani, intensitas gagal panen, keikutsertaan sosialisasi dan teknologi yang mempengaruhi minat petani dalam mengadopsi asuransi pertanian di Desa Panusupan Kecamatan Cilongok Kabupaten Banyumas.

Penelitian ini menggunakan jumlah sampel 128 responden yang dipilih menggunakan random sampling. Metode yang digunakan yaitu Analisis Regresi Logistik Biner. Hasil penelitian menunjukkan variabel umur berpengaruh positif signifikan terhadap minat petani dalam mengikuti program asuransi pertanian, pendidikan berpengaruh negatif signifikan terhadap minat petani dalam mengikuti program asuransi pertanian, pendapatan berpengaruh positif signifikan terhadap minat petani dalam mengikuti program asuransi pertanian, jumlah tanggungan keluarga berpengaruh positif signifikan terhadap minat petani dalam mengikuti program asuransi pertanian, luas lahan berpengaruh negatif signifikan terhadap minat petani dalam mengikuti program asuransi pertanian, pengalaman usahatani berpengaruh negatif signifikan terhadap minat petani dalam mengikuti program asuransi pertanian, intensitas gagal panen berpengaruh positif signifikan terhadap minat petani dalam mengikuti program asuransi pertanian, dan keikutsertaan sosialisasi berpengaruh negatif signifikan terhadap minat petani dalam mengikuti program asuransi pertanian, sementara itu teknologi tidak berpengaruh signifikan terhadap minat petani dalam mengikuti program asuransi pertanian di Desa Panusupan Kecamatan Cilongok Kabupaten Banyumas. Temuan ini mengimplikasikan perlunya peningkatan serta penjelasan tentang tahapan prosedur dari program asuransi pertanian. Sehingga petani akan lebih mudah memahami bagaimana prosedur dari asuransi pertanian tersebut yang dinilai dapat mengatasi gagal panen yang dialami oleh petani. Serta itu, pemerintah desa perlu menjadwalkan sosialisasi program asuransi pertanian kepada kelompok tani di Desa Panusupan Kecamatan Cilongok Kabupaten Banyumas.

Kata Kunci: Asuransi Pertanian, Minat Petani, Keikutsertaan Sosialisasi

## SUMMARY

*Business activities in the agricultural sector, especially rice farming, will always be faced with the risk of uncertainty due to climate change. The existence of the risk of uncertainty has an impact on the destruction of farming infrastructure and a high level of crop failure. Rice Farming Insurance (AOTP) is an insurance program in the agricultural sector to assist farmers in facing the risk of crop failure, so that they can succeed in achieving national food security targets. The purpose of the study was to analyze the variables of age, education, income, number of dependents, land area, farming experience, intensity of crop failure, participation in socialization and technology that influenced farmers' interest in adopting agricultural insurance in Panusupan Village, Cilongok District, Banyumas Regency.*

*This study used a sample of 128 respondents who were selected using random sampling. The method used is Binary Logistics Regression Analysis. The results showed that the age variable had a significant positive effect on farmers' interest in participating in the agricultural insurance program, education had a significant negative effect on farmers' interest in participating in the agricultural insurance program, income had a significant positive effect on farmers' interest in participating in the agricultural insurance program, the number of family responsibilities had a significant positive effect on farmers' interest in participating in the agricultural insurance program, land area has a significant negative effect on farmers' interest in participating in the agricultural insurance program, farming experience has a significant negative effect on farmers' interest in participating in the agricultural insurance program, the intensity of crop failure has a significant positive effect on farmers' interest in participating in the agricultural insurance program, and participation in socialization has a significant negative effect on farmers' interest in participating in the agricultural insurance program, while technology does not have a significant effect on farmers' interest in participating in the agricultural insurance program in Panusupan Village, Cilongok District, Banyumas Regency. This finding implies the need for improvement as well as an explanation of the procedural stages of the agricultural insurance program. So that farmers will more easily understand how the procedures for agricultural insurance are considered to be able to overcome crop failures experienced by farmers. In addition, the village government needs to schedule the socialization of the agricultural insurance program to farmer groups in Panusupan Village, Cilongok District, Banyumas Regency.*

*Keywords : Agricultural Insurance, Farmers Interest, Socialization Participation*