

SEPTIARA DEWI HAPSARI. 2025. Analisis Kesiediaan Membayar Program Asuransi Usaha Tani Padi (AUTP) di Kelompok Tani Gemah Ripah Kabupaten Kulon Progo. Di bawah arahan Budiarto

ABSTRAK

Penelitian ini bertujuan untuk (1) mengetahui karakteristik petani peserta AUTP di Kelompok Tani Gemah Ripah Kabupaten Kulon Progo, (2) menganalisis nilai kesiediaan membayar AUTP di Kelompok Tani Gemah Ripah Kabupaten Kulon Progo, dan (3) menganalisis faktor-faktor yang mempengaruhi nilai kesiediaan membayar premi AUTP di Kelompok Tani Gemah Ripah Kabupaten Kulon Progo. Penelitian ini merupakan penelitian kuantitatif dengan pendekatan deskriptif. Penentuan lokasi penelitian dilakukan dengan metode *purposive*. Penentuan jumlah sampel menggunakan metode *proportionate stratified sampling* dan pengambilan anggota sampel menggunakan metode *systematic random sampling* dengan jumlah sampel sebanyak 45 orang. Data yang digunakan meliputi data primer dan data sekunder, dengan metode pengumpulan data melalui wawancara dan dokumentasi. Analisis data dilakukan dengan analisis deskriptif, *Contingent Valuation Method* (CVM), dan analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa karakteristik petani peserta AUTP di Kelompok Tani Gemah Ripah Kabupaten Kulon Progo didominasi oleh petani dengan kelompok umur ≥ 60 tahun (53%), pendidikan 10–12 tahun (38%), memiliki jumlah tanggungan keluarga sebanyak tiga orang (44%), luas lahan 0,5 hektar (93%), dan sebanyak (51%) tidak mengalami gagal panen. Nilai kesiediaan membayar premi AUTP sebesar Rp45.600/ha/MT. Faktor-faktor yang mempengaruhi nilai kesiediaan membayar premi AUTP yaitu lama pendidikan, jumlah tanggungan keluarga, luas lahan, dan riwayat gagal panen.

Kata kunci: AUTP, CVM, Kelompok Tani, Kesiediaan Membayar

SEPTIARA DEWI HAPSARI. 2025. *Analysis of Willingness to Pay for the Rice Farming Insurance Program in Gemah Ripah Farmer Group, Kulon Progo Regency.* Under direction by Budiarto

ABSTRACT

This study aims to (1) identify the characteristics of farmers participating in the AOTP program in the Gemah Ripah Farmer Group, Kulon Progo Regency, (2) analyze the willingness to pay (WTP) for AOTP in the Gemah Ripah Farmer Group, Kulon Progo Regency, and (3) analyze the factors that influence the WTP value for AOTP premiums in the Gemah Ripah Farmer Group, Kulon Progo Regency. This is a quantitative study with a descriptive approach. The research location was determined using a purposive method. The number of samples was determined using the proportionate stratified sampling method, and the sample members were selected using the systematic random sampling method, with a total of 45 respondents. The data used consist of primary and secondary data, collected through interviews and documentation. Data were analyzed using descriptive analysis, the Contingent Valuation Method (CVM), and multiple linear regression analysis. The results show that the characteristics of farmers participating in the AOTP program in the Gemah Ripah Farmer Group, Kulon Progo Regency are dominated by farmers aged ≥ 60 years (53%), with 10–12 years of education (38%), having three family dependents (44%), owning 0.5 hectares of land (93%), and 51% of them did not experience crop failure. The WTP value for the AOTP premium is IDR 45,600/ha/planting season. The factors that influence the WTP value for the AOTP premium are years of education, number of family dependents, land size, and history of crop failure.

Keywords: CVM, Farmer Group, Rice Farming Insurance, Willingness to Pay