

**PENERAPAN ASURANSI USAHA TANI PADI (AUTP) PADA
KELOMPOK TANI PADI NGESTI UTOMO I DESA NGESTIHARJO
KECAMATAN WATES KABUPATEN KULON PROGO**

**Application Of Rice Business Insurance (AUTP) On Rice Farm Group Of
Ngesti Utomo 1 in The District Of Ngestiharjo Wates Kulon Progo**

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ABSTRACT

Asuransi Usaha Tani Padi (AUTP) is offered as one of the funding schemes related to risk sharing in farming activities. Agricultural insurance program trials have been conducted in several regions of Indonesia. One of the test areas of this AUTP is Kulon Progo Regency, DIY. This study aims to (1) Describe the profile of farmers who follow the application of Rice Farming Insurance (AUTP), (2) Describe the Management Insurance of Rice Farming Enterprises (AUTP) in Farmers Group Ngesti Utomo 1, (3) Know the application of Rice Farm Insurance AUTP). This research uses 40 samples of rice farmers who are members of Ngesti Utomo Farmer Group 1, Ngestiharjo Village, Wates Kulon Progo DIY. The sample is selected by simple random sampling (Simple Random Sampling). This research uses descriptive method with data analysis using score analysis. The results showed that the AUTP management was in accordance with the provisions, ranging from financing the implementation of the grants from APBN / APDB and PT. Petrokimia Gresik amounting to 80% with the amount of Rp.144.000 / ha, the remaining 20% of farmers bear their own with the amount of Rp.36.000. In the AUTP management system implemented starting from the level of the province, the district level, the level of the sub-district, to the Farmer Group. The AUTP objective is protected and farmers out of losses in case of crop failure as a result of the risk of drought, flooding, and pest attack. In the implementation of the AUTP has been carried out according to procedures on the registration process, the criteria of prospective locations and payment of premiums, but the claims are not guaranteed to meet the risks faced by farmers, most policies are held by the head of the Farmers Group. Although the premiums are quite low, there are 17.5% of the farmers who are heavy to continue with the insurance.

Keywords: Rice Farm Insurance (AUTP), implementation of AUTP, farmers