

Farmers' Participation in the Rice Farming Insurance Program (AUTP) in Palas District, South Lampung Regency

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ABSTRACT

This study analyzes the factors influencing farmers' participation in the Rice Farming Insurance Program (AUTP) in Palas District, South Lampung Regency. AUTP is a government policy designed to protect farmers against crop failure risks caused by floods, droughts, and pest or disease outbreaks, with a compensation scheme of IDR 6,000,000 per hectare per planting season and an insurance premium of IDR 180,000 per hectare per season (80% subsidized by the government). The research employed a quantitative survey method with a sample of 85 AUTP participants selected through simple random sampling. Independent variables examined include program knowledge level (X_1), ease of fulfilling requirements (X_2), adequacy of compensation coverage (X_3), and intensity of extension support (X_4). Data were analyzed using multiple linear regression with SPSS 25. The findings reveal that farmers' knowledge of the program and the intensity of extension support significantly affect participation in AUTP, while program requirements and compensation coverage show no significant effect. The coefficient of determination (R^2) of 0.709 indicates that the four variables collectively explain 70% of the variation in farmers' participation. The study concludes that the success of AUTP is strongly determined by enhanced socialization, intensive extension support, and effective dissemination of program information to farmers. These efforts are expected to increase participation and strengthen AUTP's effectiveness as a risk management instrument for rice farming in South Lampung Regency.

Keywords: Farmers' participation, Agricultural insurance, South Lampung

INTRODUCTION

The development of agriculture in Indonesia currently prioritizes four staple food crops, namely rice, maize, soybeans, and cassava (Ministry of Agriculture, 2015). Rice is the staple food of the Indonesian population and a strategic commodity serving as raw material for industry. This condition influences the surge in market demand. The government, through the Ministry of Agriculture and with the involvement of all stakeholders, plays a crucial role in achieving the target of national food self-sufficiency. In 2015, the government launched a Special Effort (UPSUS) program for rice self-sufficiency, with the production target set at 75.13 million tons in 2016.

Lampung Province has three major rice production centers: South Lampung Regency, East Lampung Regency, and Central Lampung Regency. South Lampung Regency is one of the largest contributors to rice supply in Lampung Province. Rice production in South Lampung in 2018 reached 579,532 tons with a harvested area of 106,058 hectares, but in 2019 production declined to 244,936 tons with a harvested area of 50,390 hectares.

The agricultural sector serves as the backbone of the economy in South Lampung Regency, particularly rice farming, which supports the province's food granary. However, in recent years, rice farmers in South Lampung have faced high uncertainty risks borne individually in their farming activities, such as crop failure due to drought, flooding, and pest or disease attacks. These conditions have caused farmers to suffer losses in their farming enterprises and made it difficult to obtain working capital for the next planting season.

One of the government's policies to mitigate farmers' losses is to provide farm protection in the form of agricultural insurance (Nurhayati *et al.*, 2024). As stipulated in Law Number 19 of 2013 concerning the Protection and Empowerment of Farmers, which was followed up by the issuance of Minister of Agriculture Regulation No. 40 of 2015 on the Facilitation of Agricultural Insurance, the program known as the Rice Farming Insurance Program (AUTP) has been implemented since 2015 (Ministry of Agriculture, 2017). The Rice Farming Insurance Program (AUTP) is expected to be a highly attractive and effective initiative in protecting and

improving the welfare of rice farmers (Dewi, Padmaningrum dan Lestari, 2025) and contribute to the strengthening of long-term economic stability (Zaman *et al.*, 2025). The objective of implementing the Rice

Farming Insurance Program (AUTP) is to provide protection for farmers in the form of working capital in the event of rice crop failure exceeding 75% due to floods, droughts, and pest or disease attacks or other plant-disturbing organisms (Purniawati et al., 2022). Through this scheme, farmers are entitled to compensation that can be utilized as working capital to ensure the continuity of their farming activities (Hidayati, Abdurrahim dan Putri, 2020).

The requirements for compensation provided by the government to farmer groups participating in AUTP are that the intensity of crop damage must reach $\geq 75\%$ and the rice plants must be more than 30 days old after planting. The amount of compensation granted by the government, if these conditions are met, is IDR 6,000,000 per hectare per planting season. Farmer groups participating in AUTP are also obliged to pay insurance premiums (Khumaira and Puspita, 2019). The insurance premium is a sum of money that must be paid by farmers who are members of AUTP, serving as a fund to obtain protection for their farming activities in the event of crop failure. The amount of premium to be paid by farmers is IDR 180,000 per hectare per planting season. Of this cost, 80 percent is subsidized by the government as premium assistance, while the remaining IDR 36,000 per hectare per planting season must be paid by the farmers themselves (Directorate of Agricultural Financing, 2016).

The state-owned enterprise PT Asuransi Jasa Indonesia (Jasindo) was officially appointed by the Financial Services Authority to implement agricultural insurance in accordance with Article 38 of Law No. 19/2013 on the Protection and Empowerment of Farmers (Ministry of Agriculture, 2017). The implementation of agricultural insurance in Lampung Province is carried out by Jasindo through its branches in Bandar Jaya, Central Lampung, and Bandar Lampung City. The Ministry of Agriculture has allocated resources for Lampung Province through Jasindo in the form of premium compensation for rice fields damaged by floods, droughts, and pest or disease infestations.

Field findings revealed that the allocation provided by the government did not match the actual realization, which was consistently lower than the allocation. Farmers' participation in the AUTP program in South Lampung Regency has not yet met the targets set by the government. In fact, AUTP is highly relevant to South Lampung, as the region frequently experiences disasters due to climate uncertainty. Overall absorption of AUTP in South Lampung Regency from 2015 to 2018 remained below government

targets, although in 2017 the realization of AUTP reached 4,510.11 hectares, exceeding the government's target of 3,000 hectares. Despite the program having been implemented for four years, farmers' participation has still not fully achieved the expected targets.

Based on data obtained from the Department of Agriculture in South Lampung Regency in 2021, out of 17 districts only six had been well socialized and had participated in the AUTP program. These six districts include Sragi, Ketapang, Palas, Way Sulam, Tanjung Sari, and Candi Puro. The limited dissemination of information about AUTP implementation to rural communities, particularly farmers, is one of the main reasons for the low level of farmer participation in the program. Many farmers are still unaware of the existence of agricultural insurance.

Agricultural insurance is considered the most effective risk management practice for addressing agricultural production risks. However, only a small number of farmers participate in insurance, even though many are already aware of it. Farmers who do not participate in insurance have various reasons, including inability to pay premiums, low compensation, complicated claim procedures, lack of trust in insurance companies, absence of participation from surrounding communities, lack of knowledge about where to access insurance services, and concerns about potential losses (Hazarika dan Yasmin, 2018).

The success of agricultural insurance can be achieved when there is coordination among farmers, the government, and insurance companies (Gitosaputro, Nurmayasari dan Rangga, 2023). Farmers' participation is one of the most decisive factors in the successful implementation of AUTP, as farmers are the primary subjects of development. The AUTP program is considered effective when it is able to meet farmers' needs and provide tangible benefits. Farmers' participation is therefore a key determinant of AUTP's success. Their involvement plays a crucial role in ensuring the program's effectiveness across all stages, including socialization, implementation, and

evaluation of activities (Ni Nyoman Suindah, 2020). Participation is defined as the voluntary involvement of farmers in changes determined by themselves. Active participation of farmers is closely related to their willingness to accept a development program (Mikkelsen, 2003)

Research on the implementation of the Rice Farming Insurance Program (AOTP) in other regions of Indonesia has been conducted by several scholars. Siswadi dan Syakir (2016) conducted a study on farmers' responses to the government program of Rice Farming Insurance (AOTP) in Malang Regency, which revealed that the factors influencing farmers' responses to AOTP include formal education, non-formal education, income, perceived benefits, time, and insurance premiums, while age and land size were found to have no significant effect. A similar study was also carried out by Fauzi, (2018) who conducted a study on farmers' responses to the Rice Farming Insurance Program (AOTP) in Jember Regency.

The research findings revealed that the factor significantly influencing farmers' responses to the AOTP program was program information, whereas insurance premiums and administrative requirements did not have a significant effect on farmers' responses. Marphy dan Priminingtyas, (2019) It was stated that factors such as age, education, farming experience, land size, and income collectively influence the level of farmers' participation in the AOTP program.

The AOTP program, which was expected to serve as a solution to the problems faced by rice farmers, has in reality not yet functioned effectively. The number of participants involved in AOTP remains far below the targets set by the government. Therefore, a more in-depth study is needed to evaluate the effectiveness of AOTP, which has been implemented over the past several years in South Lampung Regency, in order to assess the extent to which the program has achieved its intended outcomes. This research aims to analyze the factors influencing farmers' participation in the AOTP program in Palas District, South Lampung Regency.

RESEARCH METHODOLOGY

This study employed a survey method with a quantitative orientation to investigate variables contributing to farmers' participation in Palas District, South Lampung Regency, Lampung Province. The quantitative approach was selected because it enables researchers to obtain objective information and examine relationships among variables systematically and measurably (Sugiyono, 2016). The research was conducted in Palas District, South Lampung Regency. The study location was determined purposively, considering that Palas is one of the government-designated areas for the implementation of the Rice Farming Insurance Program (AOTP), as it is prone to disasters such as floods, droughts, and pest infestations. Three villages were selected, representing the highest, medium, and lowest rice field areas participating in AOTP in Palas District, South Lampung.

The study population consisted of rice farmers participating in AOTP in Palas District, South Lampung Regency, who were members of farmer groups. The population included all rice farmers in Bumi Restu Village (353 farmers), Pulau Jaya Village (188 farmers), and Palas Pasemah Village (40 farmers), totaling 581 farmers. Sampling from each farmer group was conducted using the simple random sampling method. The sample size was determined based on Yamane's formula, resulting in 85 farmer group members participating in AOTP.

The variables evaluated in this study were divided into independent and dependent variables. The independent variables included program knowledge level (X_1), ease of fulfilling requirements (X_2), adequacy of compensation coverage (X_3), and intensity of extension support (X_4). The dependent variable was farmers' participation in AOTP (Y). The data analysis methodology applied was multiple linear regression to investigate the factors influencing farmers' participation in AOTP. The regression model used is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon,$$

Notes: Y = farmers' participation in AOTP,

α = konstanta,

β = koefisien regresi,

X = independent variables

ε = error term.

Before conducting regression analysis, the data first underwent a series of classical assumption tests, including normality evaluation using the Kolmogorov-Smirnov method, multicollinearity testing through observation of the Variance Inflation Factor (VIF) values, and heteroskedasticity testing using the Glejser approach. Hypothesis verification was carried out through the application of the F-test to assess simultaneous effects, the t-test to examine partial effects, and the calculation of the coefficient of determination (R^2) to evaluate the extent to which variations in the dependent variable can be explained by the independent variables (Ghozali, 2016). The entire data analysis process was performed using SPSS version 25 to ensure the accuracy of statistical results.

RESULTS AND DISCUSSION

Respondent Characteristics

The respondents in this study were farmers who are members of farmer groups and participants in the AUTP program. The characteristics examined in this research include the farmers' age, level of education, and landholding size. The explanation of respondent characteristics is as follows:

a. Age of Farmers Participating in AUTP

The age of farmers is one of the factors influencing their ability to carry out farming activities. Age is defined as a person's capacity to perform activities that may affect work productivity (Arianti *et al.*, 2025). Based on the research findings, the majority of farmers in this study fall within the productive age range of 15–64 years, totaling 82 individuals or 96.47 percent. Age was categorized into three groups: non-productive age (0–14 years), productive age (15–64 years), and non-productive age (>65 years) (Afni dan Arianti, 2025). Farmers of productive age generally possess stronger physical conditions, making them more capable of carrying out farming activities optimally compared to older or non-productive farmers (Enggraini *et al.*, 2020). Productive age can also influence farmers in making decisions to participate in a program. In this study, it was found to have a significant effect on the level of acceptance and understanding of information, particularly regarding AUTP.

b. Formal Education Level of Farmers Participating in AUTP

Formal education level refers to the education that farmers receive through institutions authorized by the Ministry of Education and Culture (Novrianty and Arianti, 2025). Education is one of the factors that can influence farmers' abilities and ways of thinking in improving the productivity of their farming activities. Based on the research findings, 25 farmers had completed elementary school, 20 had completed junior high school, 32 had completed senior high school, while others included five with no formal schooling, one with a diploma, and two with a bachelor's degree. This indicates that the relatively high level of education among farmers can at least help them to adopt technology, facilitate communication, and think more rationally (Wulandari, 2025). Interaction between farmers and agricultural extension officers (PPL) in providing information through socialization or extension activities serves as an educational process regarding the AUTP program (Tricahyati *et al.*, 2025). Possessing a good level of education encourages farmers to be more receptive and critical in their thinking (Pujiana, Putri dan Arianti, 2025). Thus, farmers are more easily able to participate in AUTP as a new innovation in their farming activities. (Marphy dan Priminingtyas, 2019).

c. Farmers'land Area

The farm land size in this study refers to the area of rice fields cultivated and registered under the AUTP program. Based on the research findings, 60 farmers (70.59 percent) had cultivated land areas ranging from 0.50–1.00 hectares, 3 farmers (3.53 percent) had land areas of 1.01–1.51 hectares, and 22 farmers (25.88 percent) had land areas of 1.52–2.00 hectares. The average landholding size was 1.11 hectares, which falls into the category of small-scale farming. Land ownership is a crucial factor and an essential requirement for farmers in carrying out their farming activities (Arianti, Hidayati dan Elza, 2025). The size of land owned by farmers serves as a symbol of their economic status within the community, as landholding size is ultimately closely related to farmers' income levels (Chan, 2021). In addition, landholding size has a significant influence on the implementation of the agricultural insurance program (AUTP) (Martadona, Angelia Leovita dan Yopa Dwi Mutia, 2024).

Program Knowledge Level (X₁)

This study found varying levels of understanding among farmers regarding the reception of information about AUTP. Farmers who regularly attended socialization activities demonstrated higher levels of comprehension of the AUTP program. The results showed that 48 participants (56.47 percent) had a clear understanding of AUTP information, representing the highest proportion and categorized as “understood.” Field findings indicate that, in general, respondent farmers already have sufficient knowledge related to AUTP. This serves as an initial foundation for farmers to participate in the program.

Nevertheless, socialization and mentoring must be conducted evenly and more frequently so that farmers who have not yet joined AUTP may be encouraged to participate. The more information farmers receive about AUTP, the higher their likelihood of participation. This is because increased information leads to greater knowledge, enabling farmers to clearly understand the insurance program (Sayugyaningsih, Suprehatin dan Mahdi, 2022). In addition, when farmers' knowledge or understanding of the AUTP program increases, they are more likely to develop the desire to participate. Therefore, information dissemination and socialization need to be conducted more frequently so that farmers can gain a more detailed understanding of the program (Khumaira dan Puspita, 2019).

Ease of Fulfilling Requirements (X₂)

Farmers who wish to participate in the AUTP program must first meet several requirements. The research findings show that 35 respondents (41.18 percent) perceived the requirements as difficult to fulfill. Farmers considered that becoming an AUTP participant involves several stages, including an assessment by the insurance company to determine eligibility.

The requirements that must be met include Membership in a farmer group, Ownership of farmland not exceeding 2 hectares, Residence in the farming area, proven by an identity card (KTP), Status as both landowner and cultivator, Completion of the application form coordinated by extension officers (PPL) in each working area, Possession of a policy certificate from Jasindo and Payment of a premium of Rp. 36,000 (self-funded by farmers) (Hamidah, Sutrisno dan Agustono, 2021). The easier the AUTP procedures, the greater the opportunity for farmers to participate in the program (Gultom, Kesuma dan Ayu, 2025).

Suitability of Coverage Amount (X₃)

The coverage amount serves as the basis for calculating premiums and determining the maximum compensation. The government has set the coverage amount at Rp. 6,000,000 per hectare per planting season. Research findings show that 64 AUTP participants (75.29 percent) considered the coverage amount to be appropriate, as it could be used for the following planting season. Field interviews revealed that the compensation received by farmers was generally allocated for farming activities in the next season (such as land preparation, seed and fertilizer purchases), household needs (such as food expenses and children's school fees), and repayment of debts incurred during the previous planting season. However, because part of the compensation was used to settle debts, farmers often had to borrow capital again to continue their farming activities. Mustika, Fariyanti dan Tinaprilla (2019) It is stated that the amount of claim (compensation) is a very important attribute, so farmers expect that the coverage amount previously determined will be increased further.

Intensity of Assistance (X₄)

The purpose of assistance is to provide farmers with knowledge and information about the AUTP program so that they are willing and able to participate. Based on the findings presented in Table 21, AUTP assistance conducted by field officers, particularly extension agents, reached 64 respondent farmers who were categorized as frequently receiving assistance.

Maratush (2018) noted that previous research showed farmer participation in AUTP is influenced not only by farmer characteristics but also by external factors such as the role of farmer groups and field officers (mentors). The more frequently assistance is provided by field officers, the more confident farmers become in joining the AUTP program. Therefore, the frequency and coverage of socialization and assistance activities need to be increased. Up to now, these activities have mostly been limited to farmer group administrators. Local governments must ensure that AUTP socialization and assistance activities reach all farmers, both those who are members of farmer groups and those who are not (Saputri *et al.*, 2024).

Level of Participation in the AOTP Program

In this study, participation is divided into three stages: implementation, benefit utilization, and evaluation. The implementation of AOTP requires the active involvement of rice farmers, as without their participation the program cannot be carried out.

Research findings show that farmer participation in the implementation stage of AOTP falls into the high category (62.35 percent). The high level of participation is attributed to the fact that AOTP greatly assists farmers in facing potential risks. In addition, strong participation is also linked to the intensity of socialization conducted by agricultural extension officers, which has successfully fostered farmers' interest in joining the program. Farmers are increasingly aware of the importance of AOTP, as rice crops are highly vulnerable to harvest failure and therefore need to be insured.

Analysis of factors influencing farmers' participation in the AOTP program in Palas District, South Lampung Regency

To identify the variables influencing the level of participation in the AOTP program, calculations were carried out using SPSS to obtain the RSquare (R^2) value. The R^2 value indicates the extent to which the variables contribute to farmers' participation in the AOTP program. The results of the variable analysis affecting participation in AOTP are presented in Table 1.

Table 1. Results of the Analysis of Variables Influencing Farmers' Participation in the AOTP Program

RSquare (R^2)	F-hit	F-tab	Sig.
0,709	7,003	2,010	0,001

Source: Primary data processed, 2022.

Based on the results of the analysis, the RSquare (R^2) value obtained was 0.709, which means that program knowledge (X_1), ease of fulfilling requirements (X_2), suitability of coverage amount (X_3), and intensity of assistance (X_4) collectively influence farmers' participation in the AOTP program by 70 percent. The remaining 30 percent is influenced by other variables not examined in this study.

The analysis also showed that the calculated F-value was 7.003, which is greater than the F-table value (2.010). This indicates that program knowledge, ease of requirements, coverage suitability, and assistance intensity together have a significant effect on farmers' participation in AOTP. Furthermore, the significance value obtained was $0.001 < 0.05$, meaning that individual testing of each variable can be conducted.

The variables suspected to influence farmers' participation in AOTP consist of program knowledge (X_1), ease of requirements (X_2), suitability of coverage amount (X_3), and intensity of assistance (X_4). Hypothesis testing was carried out by comparing the significance value and the calculated t-value. If the significance value is < 0.05 or the t-value $> t$ -table, it can be concluded that there is an effect between the tested variables. The detailed results of the individual variable testing that influence farmers' participation in AOTP are presented in Table 2.

Table 2. Results of the Individual Analysis of Variables Influencing Farmers' Participation in the AOTP Program

Variabel	B	Std. Error	Beta	t-hit	t-tab	Sig.
Knowledge level AOTP (X_1)	0,659	0,346	0,357	2,935	1,988	0,038
Requirements level AOTP (X_2)	0,336	0,148	0,247	0,261	1,988	0,226
Suitability level of coverage amount AOTP (X_3)	0,079	0,140	0,060	0,560	1,988	0,577
Intensity of mentoring (X_4)	4,915	1,059	0,698	4,641	1,988	0,024

Source: Primary data processed, 2022.

The results of the analysis show that the significance values for program knowledge (X_5) and intensity of assistance (X_8) are 0.004 and 0.012 respectively, both of which are < 0.05 . The corresponding t-values are 3.304 and 2.755, both greater than the t-table value of 1.988. This indicates that program knowledge and intensity of assistance have a significant effect on farmers' participation in the AOTP program.

Based on the regression analysis, it can be seen that not all variables have a significant influence on farmers' participation in AOTP. The path diagram model equation of the variables influencing the level of participation is as follows: $Y = 0,357X_1 + 0,698X_4 + \varepsilon_1$

Research Findings

Indicate that farmers' program knowledge (X_1) and intensity of assistance (X_4) have a significant effect on farmers' participation in the AOTP program (Y). In contrast, the ease of requirements (X_2) and the suitability of coverage amount (X_3) do not have a significant effect on participation. The analysis further shows that there is a direct and significant influence of farmers' program knowledge on their participation in AOTP. This is demonstrated by the path coefficient ρ_{yx_1} of 0.145, which means that if farmers' knowledge increases by one unit, their participation level will increase by 0.145 units. The high level of farmer involvement in AOTP cannot be separated from the information they receive, both from extension officers and fellow farmer group members. Socialization activities influence farmers' participation in AOTP; the more frequently socialization is conducted, the higher the farmers' participation in the program (Ni Nyoman Suindah, 2020). In this study, respondent farmers showed different characteristics in terms of receiving AOTP information. Farmers who regularly attend socialization sessions have higher levels of knowledge and understanding about AOTP.

Based on field information, it was found that the level of knowledge and information about AOTP received by farmers has a direct influence on their acceptance and participation in the program. Consistent with the research Sayugyaningsih, Suprehatin dan Mahdi (2022) Information about AOTP greatly influences farmers' willingness to participate in the program. One of the key factors supporting the dissemination of information about AOTP organized by the government is the role of field officers. Active field officers who provide extension services and mentoring to farmers contribute to increasing farmers' knowledge and trust. Maratush (2018), in her research, stated that the more active field officers are in conducting extension and mentoring activities, the higher the likelihood that farmers will participate in the AOTP program.

The analysis shows that there is a direct and significant influence of assistance intensity on farmers' participation in the AOTP program. This is indicated by the path coefficient ρ_{yx_4} of 0.077, which means that if the intensity of assistance increases by one unit, farmers' participation will increase by 0.077 units. Some farmers reported that they still do not fully understand the AOTP program, as evidenced by six farmers who stated that they had never received assistance from extension officers or field staff.

Assistance is necessary to guide farmers so that they are willing and able to adopt new innovations—in this study, related to rice farming insurance (AOTP), from registration to the process of filing claims for crop damage. Assistance is crucial for the sustainability of AOTP, as it aims to provide farmers with knowledge and information about the program. The quality of assistance is determined by the depth of the material delivered by field officers and the frequency of assistance provided. Maratush (2018) stated that the more frequently assistance is given, the more confident farmers become in participating in AOTP.

Ideally, AOTP assistance should be carried out by extension officers, farmer groups, Jasindo, POPT officers, and the District and Provincial Agriculture Offices. Field observations, however, revealed that assistance was only conducted by extension officers, while Jasindo and related agencies only carried out socialization during the distribution of land allocation subsidized by the government. Socialization serves as an information channel connecting farmers with AOTP. Socialization activities must be easy to understand and engaging, considering that many farmers are still reluctant to accept new information. Socialization to consumers through clear understanding provided by insurance companies is an important factor influencing public perception of insurance programs (Marwa, Sumarwan, and Nurmulina, 2014). Field officers, especially agricultural extension workers, have performed well in providing assistance, as evidenced by field observations showing that most respondent farmers assessed the AOTP material delivered by extension workers as well understood. Extension workers conducted assistance sessions 2–4 times, lasting 1–2 hours, while farmers were AOTP participants. Nevertheless, the intensity of socialization and assistance carried out by both extension workers and related institutions (District Agriculture Office and Jasindo) still needs to be increased so that farmers remain enthusiastic about participating in AOTP.

In addition to extension workers and Jasindo, there are POPT officers (Plant Pest Organism Controllers) who assist farmers during claim processes, where POPT officers provide recommendations regarding damage caused by pest attacks or climatic factors. Moreover, POPT officers also provide guidance to help farmers implement preventive measures to avoid widespread damage or crop failure.

The adoption process of AUTP innovation by farmers has already reached the application stage, meaning that farmers have accepted AUTP as a new innovation introduced in recent years. This is evidenced by field findings showing that nearly all respondent farmers continuously participate in AUTP every year during the rainy season. Farmers reported that, based on previous experiences, their farmland is vulnerable to failure during the rainy season due to flooding.

Farmers in Palas District have repeatedly received insurance claims, leading PT Jasindo to classify Palas District as a “red zone.” Areas frequently affected by disasters reduce Jasindo’s interest in implementing AUTP there, as the company seeks to avoid continuous losses in disaster-prone regions. However, farmers will be able to access insurance again if all irrigation networks are repaired, thereby mitigating flood risks. One of the necessary measures is to improve agricultural infrastructure, particularly by normalizing irrigation channels that have silted up and repairing damaged irrigation gates.

CONCLUSION

The level of farmer participation in the implementation of the AUTP program is included in the high category. The high level of farmer participation in the implementation of the AUTP program because this program is very helpful for farmers to deal with possible risks that occur. The level of knowledge of the AUTP program and the intensity of mentoring in the AUTP program have a significant effect on the level of farmer participation in the AUTP program.

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