

ABSTRAK

Zulfathi Sidhqi Hasibuan. Factors Affecting Farmer Participation in the Rice Farming Insurance Program (AOTP) in Silau Rakyat Village, Sei Rampah Subdistrict, Serdang Bedagai Regency. Supervised by EVA WARDAH and ADHIANA

Technically, the agricultural sector is always faced with risks and uncertainties that can harm farmers. Therefore, there is a need for systematic and institutionalized efforts to reduce these risks and uncertainties, namely through agricultural insurance. This study aims to analyze the factors that influence farmers' participation in the AOTP program. This study involved 60 respondents. To analyze the level of farmers' participation in AOTP program, it is calculated using Likert Summated Rating scale and to analyze the factors influencing farmers' participation in AOTP program using multiple linear analysis method. The results of the study show that the factors that influence farmers' participation in the AOTP program in Silau Rakyat Village, simultaneously all independent variables have a significant effect on the dependent variable. However, partially, only the variables of income, farming experience, AOTP information, program benefits, and frequency of crop failure have a significant effect on farmers' participation in the AOTP program, while the variables of land area, socialization, and frequency of socialization have no significant effect on farmers' participation in the AOTP program in Silau Rakyat Village.

Keywords: agricultural insurance, AOTP program, multiple linear regression