ANALYSIS OF COMMUNITY FOREST FARMER'S INTEREST ON IMPLEMENTATION OF AGRICULTURAL INSURANCE IN PRINGSEWU DISTRICT, LAMPUNG PROVINCE.

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Abstract

Forest management is referring to the paradigm of community-based forest management. The benefit of community forests is expected to be not only an ecological support but also be able to support their daily needs. The government was start an encouragement to plant fast growing trees such as sengon because of the wood's demand never drops from time to time. Sengon trees are vulnerable to caterpillar pest attacks, therefore farmers have to lose money and need business protection. From the agricultural sector, the Indonesian Government has issued an agricultural insurance policy to protect rice farmers and livestock from crop failure. The purpose of this study was to analyze community forest farmer's interest on implementation of agricultural insurance in their forests. The analytical method is quantitative description, to determine the farmers level of interested on agricultural insurance implementation using the Likert scale determination technique. Based on the results of the study showed that the interest of community forest farmers in implementing agricultural insurance in Sukoharjo 1 Village, Pringsewu District amounted to 58% included in the category of doubt. Factors that influence the level of farmer interest are age, income, farming experience, education, management constraints, farmer group activities, extension activities, and information access.

Keywords: community forest, agricultural insurance, sengon

INTRODUCTION

The community forest plays an important role because it has an economic function as the livelihood of the people around the forest, and besides that the ecological function can support environmental conditions such as reducing the danger of flooding, carbon sequestration, preventing erosion and improving the water system (Aminah et al, 2013). According to Forestry Department data in 2018, the estimated potential area of community forests in Lampung Province reaches 13,801 ha. The existence of community forests is now very important and strategic because it has developed into one of the mainstays in the community's economy. Community forests play a role in providing wood supply for both domestic and export consumption, food security and protecting the environment. This sector is vulnerable to risks that can have an impact on the income of farmers (Anindyka, 2014).

In the agricultural sector, the government has issued Law No. 19 of 2013 concerning Farmer Protection and Empowerment, which mandates that the state must provide protection, empowerment to farmers in a planned, directed and sustainable manner. Besides the current environmental conditions of farmers such as increased climate change, vulnerability of natural disasters, globalization and global economic turmoil, as well as a market system that is not pro-farmer, makes farmers need protection and empowerment. Efforts made in the context of protecting farmers to transfer the risk of crop failure are by implementing rice farming business insurance (AUTP) launched by the government since 2015. The government has also appointed a state-owned company PT. Jasindo Insurance as the executor. The benefits of agricultural insurance have been felt by farmers in Indonesia, especially in Lampung Province.

The agricultural insurance that has been rolled out only applies to rice, livestock and fisheries farmers. This raises the pros and cons in the midst of society. Is not the law mandating "farmers" which means all farmers with various commodities without distinguishing the proportion of rights between rice farmers, crops, horticulture, plantations, forestry, etc.

Forests that have a position in the upper reaches of the river have a very important role in controlling soil erosion and absorbing water as an effort to prevent flooding. However, various forest management risks from planting to marketing still occur frequently. This has an impact on the welfare of farmers both upstream and downstream. To anticipate the risk, it needs a flexible action which its implementation can be done well by the government and independently by the community. One of them is by insuring farmers' crops. Therefore, it is necessary to conduct an analysis of community forest farmers' interest on implementation of

agricultural insurance in KTH Ngudi Luhur, Sukoharjo District I, Pringsuwu Regency, Lampung Province.

RESEARCH METHODS

Location and time of research

The research was carried out in Sukoharjo I Subdistrict, Pringsewu District, Lampung Province in April 2019.

Research Objects and Tools

The object of this study is the members of KTH Ngudi Luhur which is the only group of forest farmers among the 9 farmer groups in Sukoharjo I Village. Sukoharjo I Village is also one of the villages in Pringsewu District following the agricultural insurance program and making claims due to crop failure in 2018 . Research tools used are stationery, calculators, computers, raffia ropes, measuring tapes, questionnaires in the form of questionnaires, digital cameras, recording devices and other supporting tools.

Data Types and Sources

The data used in this study are primary data and secondary data. Primary data is data obtained directly from the field. Primary data needed in this study include: name, age, gender, education, land ownership status, knowledge about insurance, interest in community forest insurance. Secondary data used in this study are the general condition of the study site, including: location, physical environment and socioeconomic conditions of the community sourced from data that has been in the village and local government. Study of literature from research results and reports, books and the internet.

Sample Determination Method

Sampling of respondents was conducted using a purposive sampling method, namely in the KTH Ngudi Luhur in Pringsewu Regency, Lampung Province as many as 30 people. According to Arikunto 2011, if the study population numbered less than 100 then the samples taken are all. Data obtained using survey

methods, observations, interviews, and recording secondary data. Interviews were conducted using questionnaires to find out the identity of respondents, the economic potential of farmers, income farmer households both from the forestry sector and other income and interests of community forest farmers in implementing agricultural insurance in the area.

Data Processing and Analysis Methods

Data and information obtained in the study will be analyzed using a Likert scale, which is a rating scale to assess something with a tiered choice (Amirin, 2010).

In the survey to find out the respondents' interests or not interested, they are classified into 5 categories based on Likert scale, as follows.

Category	Very Interested	Interested	Doubt	Not Interested	Very Not Interested
Score	5	4	3	2	1

Formula: T x Pn

T = Total number of respondents who voted

Pn = Choice of Likert score

Interpretation of Calculation Score

In order to obtain the results of interpretation, the highest score (X) and the lowest score (Y) must be known for the assessment using the following formula:

Y = highest score Likert x number of respondents

X = lowest score Likert x number of respondents

Formula Index% = Total Score / Y x 100

Interval formula

I = 100 / Total Score (Likert)

Then = 100/5 = 20

Results (I) = 20

(This is the interval from the lowest 0% to the highest 100%)

The following criteria for interpretation of scores based on intervals:

Number (Percentage)	Category
0 % - 19,99 %	Very Not Interested
20 % – 39,99 %	Not Interested
40 % - 59,99 %	Doubt
60 % - 79,99 %	Interested
80 % - 100 %	Very Interested

RESULTS AND DISCUSSION

The following summarizes the results of the assessment of 30 respondents in Desa Sukoharjo 1:

Category	Score 5	Score 4	Score 3	Score 2	Score 1
Very Interested	1 respondent				
Interested		9 respondent			
Doubt			9 respondent		
Not Interested				8 respondent	
Very Not Interested					3 respondent

Respondents who answered were very interested (1) = 1 x 5 = 5
Respondents who answered were interested (9) = 9 x 4 = 36
Respondents who answered doubt (9) = 9 x 3 = 27
Respondents who answered were not interested (8) = 8 x 2 = 16
Respondents who answered were not interested (3) = 3 x 1 = 3
All results add up, total score = 87

The highest number of scores for the item "very interested" is 5 x 30 = 150, while the item "very not interested" 1 x 30 = 30. So, if the total score of the respondent's score is 115, then the respondents' interpretation of the product's taste is The resulting value is generated using the % index formula.

Formula Index % = Total Score / Y x 100

= 87/150 x 100

= 58% are in the doubt category.

Based on the questionnaire data obtained and analyzed using the Likert scale it was found that the percentage index obtained was 58% included in the doubt category. The farmers are not too enthusiastic (hesitant) to insure both the land and plants for several reasons including:

1. Farmers do not know the advantages and benefits of insurance.
2. Farmers no longer receive the guidance and accompaniment from forestry extension officers or forestry NGOs.
3. Farmers have tended to start converting their forest land into seasonal agriculture so they can immediately enjoy the results.

Based on the General Guidance on Forestry Extension in 2004, that mentoring is an activity carried out together with the community in examining the real problems faced in the field and then discussing together to find alternative solutions towards increasing capacity of communities productivity. Furthermore, it was said that mentoring was core as an effort to involve the community in developing various potentials owned so as to achieve a better quality of life. Accompaniment to KTH Ngudi Luhur, Sukoharjo Village I really needs to be restarted so that community awareness of forest conservation can return to good.

Based on the data obtained from the results of the questionnaire, it can be seen that the factors that influence the level of interest of farmers are age, income, farming experience, education, management constraints, farmer group activities, extension activities, and access to information. The higher the factors listed above, the higher interest in community forest insurance (very interested) and vice versa.

CONCLUSION

Based on the results and discussion of this study, it can be concluded:

1. The results of an analysis of community forest farmers' interest in implementing forest insurance in Sukoharjo I Village, Pringsewu Regency Lampung, using a Likert scale found that the percentage index obtained was 58% included in the doubt category.

2. The farmers are not too opposed (hesitant) to insure both the land and the plants.

3. Factors affecting the level of interest of farmers, age, income, farming experience, education, maintenance, farmer group activities, extension activities, and access to information.

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