Implementation Of Government Social Security Programs: Insurance Policies To Fishers And Farmers In Indonesia

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Abstract— This study is to describe the Implementation of the Government Social Security Program: Fishermen and Farmers in Jember Regency. The next step is to evaluate the implementation of the social security program for fishers and farmers in Jember Regency and provide recommendations. The research method used in this research is descriptive qualitative. This study intends to understand the phenomena of what is experienced by research subjects. The research subjects such as behavior, perception, motivation, action, and holistically. Descriptions in the form of words and language, on a particular natural context and by utilizing various natural methods. The Fisherman Insurance Premium Assistance Program (BPAN) that has been carried out by the Jember Fisheries Service. Jember Fisheries Service has been running following Regulation of the Director-General of Capture Fisheries Number 3 of 2018. BPAN concerning Technical Guidelines, which includes socialization, data collection, verification, validation, proposals, stipulations, submissions, and payments and payments claim. There are several problems in the implementation. Lacking results in hampered program socialization caused by the lack of clear information. Also comprehensiveness, and the ability of the fishermen to think. There are almost 80% of fishermen even not recorded in the KUSUKA and BPAN programs. Also, some fishermen have accepted the proposed plan again. The stages of the proposal, determination, submission, and payment of claims have been right on target and following established conditions. The Rice Farmer Business Insurance Program (AUTP) has not been implemented well in Jember District due to lack of understanding and membership mechanisms.

Index Terms— empowerment, farmer insurance, fisherman, insurance policy, protection, social security.

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1 INTRODUCTION

The state has the obligation and responsibility to protect the entire nation of Indonesia. Protect all of Indonesia's blood and to realize public welfare, educate the nation's life, and realize social justice for all Indonesian people. One of the country's efforts to achieve social justice for all Indonesian people is through social security programs for fishers and farmers. Social security is a form of risk reduction through the provision of income benefits and / or cost support when sick, births, accidents at work, old age, and death for the community. Social security generally uses the principle of social insurance. Social insurance uses a risk-sharing mechanism in a population group that has various level of risk. Social insurance residents are required to be participants and contribute by paying premiums. Risk management is faced in cooperation by the participants through the control of the sum insured. Risk management is collecting from premium contributions paid. Social security requires participants to have a relatively fixed source of income, and some can be set aside to pay premiums. Their contribution record guarantees the right of participants to benefits from social security programs. Some crucial aspects that underlie the need for protection for fishers and farmers include social issues, economic aspects, and security aspects. For farmers to improve their standard of living are faced with the risk of crop failure with a variety of different causes, workplace accidents, and loss of life. Fishermen's efforts to improve their standard of living are faced with the risk of loss or damage to fishing facilities, and work accidents or loss of life. Work accidents will impact on the loss of income from fishers and farmers as well as a source of income to support his family. Fishers and Farmers desperately need social security for their welfare. Social security policies in Indonesia have been launched since 2004 through the National Social Security System Act (National Social Security Act), namely Law no. 40 of 2004. The SJSN Law regulates the policy and implementation of the SJSN, as an implementation of the constitutional mandate as contained in Amendments to the 1945 Constitution of the Republic of Indonesia Article 28H paragraph (3) and Article 34 paragraph (2) which reads as follows:

Article 28H paragraph (3): "Everyone has the right to social security that enables the development of himself as a whole of a useful human being." Article 34 paragraph (2): "The state develops a social security system for all people and empowers weak and incapable people under human dignity. " The type of Social Security Program, as stated in Article 18 of the SJSN Law covers (a). Health insurance; (b). Accident insurance; (c). Pension plan; (d). Pension guarantee; and (e). Life insurance.

Insurance Premium Assistance Program for Fishermen (BPAN) is designing as protection for fishers in doing their work. Based on Directorate General of Capture Fisheries Regulation Number 1 / Per-DJDP / 2017 Regarding Technical Guidelines for Insurance Premium Assistance for Fishermen in 2017. Assistance for Insurance Premiums for Fishermen, from now on referred to as BPAN. is an insurance premium

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payment assistance provided by the government to the Insured, which in this case is small fishermen and traditional fishermen. This BPAN is intended to ensure better fishing activities in fishing efforts so that the rights and obligations of fishers are clear and provide a sense of security for anglers and their families.

The purpose of BPAN is to provide guarantees for the protection of the risks experienced by fishermen and provide awareness of the importance of fishermen insurance. The program then becomes a guarantee of security for fishers in Indonesia to avoid losses that could result in various occupational risks. This provision, as stated in the Constitution No. 7 of 2016. Concerning Protection and Empowerment of Fishermen, Fish Cultivators, and Salt Farmers article 3 letter (f) that one of the rights for a fisherman. It is protecting from the risk of natural disasters, climate change, and pollution. The result will have an impact on the welfare of the fishing community.

The government's program in the protection and welfare of fishers is normatively worthy of appreciation. By law, anglers have a firm footing and can provide a sense of security at work. Mundayat's (2016) revealed that the fishermen protection program through insurance had a positive impact on the economic lives of fishing families in Takalar, South Sulawesi. Suharso's (2012) through the economic empowerment program of coastal communities in Gunung Kidul, found that insurance demands as guarantees for the fishing profession. Kusnadi's (2015) in the South Coast region of East Java (Muncar, Puger, Pacitan) found that while working as fishermen, the fishermen were afflicted with feelings due to their absence.

Fishing communities in Bangka Belitung and Wakatobi districts were the least concerned with insurance programs conducted by the government. The fishermen consider that government insurance is only valid and the following year, the fishermen have to buy premiums independently. Fishing communities in Babel and Wakatobi to be burdensome for fishermen's finances. Diponegoro University Fisheries Study Center (2017) explains that in addition to burdening the fisheries economy by paying a premium in the second year. They found modern fisheries are still fatalistic, namely marine accidents that can bring and can even as "destiny."

The Septian and Grace Research (2014) found that the agricultural sector which contained food, livestock, horticulture, plantations, fisheries, and forestry, in 2003 absorbed 46.3% of the workforce of the total workforce. Business activities in the agricultural sector will always with a high enough risk. Insurance for farming can be a solution to cope with changes that are difficult to predict. However, this pilot project has not been carried out in many areas, including DIY. This study discusses the protection of farmers in law, and the application of insurance to the Argorejo Farmers Group Association, Bantul. The results of research that show the role of agricultural insurance in the field of farmer protection as a form of risk transfer based on Law P3 as agreed. Namely to improve the level of welfare, and this, in general, cannot be practiced directly in the Argorejo Farmers Group Association, Bantul.

Kurniawan and Intiasari's research (2012) found that the majority of Banyumas District residents (72.3%) needed Regional Health Insurance called Jamkesda. Health insurance is one way to reduce public health spending. Most of the rural communities in Banyumas Regency have a high level of trust.

During the observation of fishers and farmers in Jember Regency, fishers and farmers also provided a social security program from the government. However, after going through interviews with several farmers and farmers, it was agreed that not all fishermen and farmers get Social Security. Related, the proper social security program for all fishermen and farmers is not yet active. Most farmers and farmers are not aware of the existence of a government program on social security from the government. The lack of optimal implementation of the government program on Social Security for fishers and farmers will have implications for the welfare of fishers and farmers in Jember Regency. Therefore it is necessary to research the Implementation of the Government Social Security Program: Case Study of Fishermen and Farmers in Jember Regency.

2 LITERATURE REVIEW
2.1 Policy Support from Government
Governments at provincial, municipal and county levels to provide 35% or more subsidies to cover fishermen and fish farmers' personal accident insurance and fishing boat insurance. The circular stated that fishermen were entitled to receive premium subsidies up to 60% to cover fishing vessels and life insurance (Hui Zheng et al, 2018). Government should take the strategic lead for financial inclusion and insurance for rural and agricultural communities. They should ensure that insurance is included in the national agricultural policy as a part of a broader strategy that creates capacities and incentives for agricultural risk management. In some countries this involves the integration of agriculture insurance activities with those of microfinance institutions, rural savings and credit co-operatives and/or other suppliers of credit for agricultural inputs. By aligning the agricultural value chain with the financing value chain, it is possible for insurance to create value for all stakeholders. In addition to accounting for the risks that farmers face, it is important to consider other adaptation measures and strategies for income generation and production stabilization, as well as roles played by others in the agriculture value chain (Pranav Prashad, 2017).

Governments in developing countries have been increasingly involved in the support of commercial agricultural insurance programs in recent years. In their attempt to design and implement agricultural insurance, many governments in developing countries have sought technical assistance from the international community and particularly from the World Bank. World Bank is among the few international financial organizations having a fully dedicated insurance team with agricultural insurance experts, and the agricultural insurance team currently provides technical assistance in about 20 countries (Mahul & Stutley, 2010). Agricultural insurance is normally only affordable for exceptional events, and should not crowd out traditional risk coping at household or community levels, and can complement formal savings to manage frequent risk events. Agricultural insurance is complex from technical, organisational and financial

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standpoints, leading to many challenges for the insurance market and to decisions by government for appropriate intervention (Dick & Wang, 2010)..

2.2 Evaluating Social Programs

Life cycle model can replicate observed patterns in household wealth accumulation after accounting explicitly for precautionary saving and asset-based, means-tested social insurance (Hubbard et al, 1995). The stability of the household age/wealth profile over time despite the unpredictability of idiosyncratic wealth changes (Carroll, 1997). The human problems of individual citizens are a proper and important concern of government. One such problem that faces every individual is the provision of economic security (TenBroek & Wilson, 1953). Program evaluation is a booming business, with important and challenging evaluations of development programs being conducted in almost every country in the developing world (Bamberger, 2000). Development agencies and governments are placing increasing emphasis on strengthening the capacities of organizations and institutions in developing countries.

Capacity development is seen as a way to strengthen local organizations so they can assume responsibility for designing, managing, and sustaining development in an era of declining external aid. The accelerating pace of technical and institutional change has made capacity development an urgent priority. Continuous development of new capacities is essential for individuals and organizations to compete and prosper in today's globalizing economy and society (Horton et al, 2000). Experience shows that countries and organizations need to develop their capacity in locally appropriate ways (Cohen, 1993; Hilderbrand and Grindle, 1995). Capacity development is a complex process and capacity development programs involve more social experimentation than social engineering. For this reason, innovative management and learning by doing are essential for their success (Horton, 1999).

A comprehensive evaluation is defined in the literature as an evaluation that includes monitoring, process evaluation, cost-benefit evaluation, and impact evaluation. Yet each of these components is distinctly different. Monitoring will help to assess whether a program is being implemented as was planned. A program monitoring system enables continuous feedback on the status of program implementation, identifying specific problems as they arise (Valadez & Bamberger, 1994). Evaluation problem as a missing data problem and then considers various solutions proposed in the statistics and econometrics literature (Todd, 2007). Process evaluation is concerned with how the program operates and focuses on problems in service delivery. Cost-benefit or cost-effectiveness evaluations assess program costs (monetary or nonmonetary), in particular their relation to alternative uses of the same resources and to the benefits being produced by the program (Valadez & Bamberger, 1994).

2.3 Social Public Policy

According to Thomas R. Dye in Fatih (2010: 2), public policy is whatever the government's choice to do or not do. According to Winarno (2012: 39), a procedure in the direction of action that has goals taken by an actor or several actors in overcoming a problem or problem. On the other hand, Mulyadi (2016: 1) argues that in a scientific setting, public

policy can remain continuous. And interrelated process carried out by the government together with other stakeholders in regulating, managing, and resolving various civic affairs, general issues, and resources that exist for the common good.

Van Meter and Van Horn in Winarno (2012: 149) limit the implementation of policies as actions taken by individuals (or groups) of government or private that are directed to achieve the goals set in previous policy decisions. Nugroho (2017: 728), argues that policy implementation is, in principle, a way for a policy to achieve its objectives. According to him, the plan has 20% success, 60% implementation success, and the remaining 20% is how to control the implementation. Nugraha's opinion, the application is the most decisive step in the success of a program. Implementation defines with problems that arise in the field that not found in the concept.

3 RESEARCH METHOD

3.1 Research design

This research design uses evaluation research footing. There are many models and evaluation research designs, experimental evaluation research designs, quasi-experimental studies, comparative evaluation research designs, evaluation studies based on cost and benefit analysis, theoretical and replication-based evaluation studies and non-experimental evaluation studies (Mutofin, 2005). This study uses a non-experimental evaluation research design with a one project approach before and after (Struening and Guttentag, 2005; Weiss, C, 2002).

3.2 Respondents

The informants in this study consisted of the main informant and additional informants. Hedarsono in Suyanto (2005), The primary informants are those who are directly involved and know information about the object. Other informants are those who can provide information even though they are not directly involved in the research object. The main informant in this study was the section on service and capture fisheries staff of the Jember Regency Fisheries Service as the executor of the Fisherman Insurance Premium Assistance (BPAN) program. The main informant in agriculture is from the Agriculture and Plantation Office. Other informants in agriculture are farmers who receive Rice Farming Business Insurance (AUTP).

3.3 Data Instruments and Analysis

Miles and Huberman in Yusuf (2017) suggested three activities in data analysis. The steps in analyzing the data in this study are as follows: Data collection. The operation of collecting all data carried out by researchers from various sources, both through interviews, observations, and documents related to the implementation of the Fisherman Insurance Premium Assistance (BPAN) and Farm Business Insurance Programs Paddy (AUTP). Data reduction,

Data reduction is a form of analysis that sharpens, selects, focuses, discards, and organizes data in one way. After researchers collect data, researchers will sort out data that will be used and discard data.

Presentation of data, Presentation of data is a collection of structured information that provides the possibility to look for

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conclusions and take action. Display of qualitative data is presenting in the form of narrative text, can also be in the form of matrices, graphs, networks, and charts. Presentation of these data makes it easier for researchers to understand what is happening in the field related to the implementation of the Fishermen Insurance Premium Assistance (BPAN). Program in the Puger coastal community and the Paddy Farmer Business Insurance (AUTP) in the southern area of Jember.

Concluding, have occurred when making data reduction. Categorized according to the theme and pattern, then conclusions are drawn. Data obtained in the field will support the initial findings put forward by the researchers. Researchers concluded from the results of research conducted in the area, namely regarding the implementation of the Fisheries Insurance Premium Assistance program by the Jember Regency Fisheries Department in the Puger coastal communities and the Paddy Farmer Business Insurance by the Jember Regency Agriculture Office in the Ambulu area.

4 RESULTS AND DISCUSSION

Jember Fisheries Department implementing the BPAN program. Aimed at all fishing communities in Jember district, totaling 12,493 fishers and 10,669 fishermen are Puger fishers. (Jember Fisheries Service, 2018). The fishermen referred to as the BPAN program targets are small fishermen and traditional fishermen. They are fishermen who use ships with a maximum size of 10 GT by fulfilling the requirements stated in the Regulation of the Director-General of Capture Fisheries Number 3 of 2018. Concerning Technical Assistance for Fishermen Insurance Premium Assistance.

Table 1
Number of Fishermen in Jember Regency along with the size of vessels used in 2018

No	District	The Fleet		Size			Amount
		RTP	Without Boat	1-5	5-10 GT	>10 GT	
1	Puger	2.318	8.351	1.872	293	153	10.669
2	Gumukmas	155	293	155			448
3	Ambulu	319	555	294		25	874
4	Kencong	154	290	154			444
5	Tempurejo	21	37	21			58
Total							12.493

According to information from several research informants, that the stages of the implementation of the Fishermen Insurance Premium Assistance (BPAN) program start from the socialization. Data collection, verification, validation, proposing prospective insurance recipients, determining the fishermen receiving insurance to the stages of filing, and paying claims.

BPAN program socialization was carried out by the Jember Fisheries Service together with representatives from the Jasindo company to the fishing communities in Jember district, especially fishers in Puger District. The socialization was carried out with two methods, namely the direct method and the indirect method. Direct socialization is carried out by providing information on the BPAN program directly to fishers. Both at the Puger Joint Business Group (KUB) secretariat, the Puger Village office, Puger Fish Auction Place

(TPI), and at one of the fisherman's houses. While indirect socialization is carried out using the media as an intermediary to deliver program information such as pamphlets, brochures, and installation of BPAN billboards.

The fishery data collection was carried out by the BPAN Assistance Officer and Jember Fisheries Extension Service Officer. Extension Officers are officers who conduct fisheries counseling and data collection. One example of his job is the encouragement of fishermen in making fisherman cards or KUSUKA cards. While the Companion Officer is an officer, who collects the data of 3 prospective Recipients of BPAN (NCP-BPAN) who are obtained by the Jember Fisheries Service and determined by the Provincial Service. Extension officers and BPAN's assistants collect fisheries data for the making of Business Actors for the Ministry of Maritime Affairs and Fisheries (KUSUKA). KUSUKA is a single identity protection program for the sea and fisheries that involves a protection business identity and assistance programs provided to the government, including the Fisherman Insurance Premium Assistance (BPAN) program. The KUSUKA card has been in force since 2018, and previously it still uses a Fisherman Card.

The number of fishers receiving BPAN is 223 fishermen. Anglers who have BPAN Receiving Fishermen (NP-BPAN). And will be issued a Decree of Determination by the Director-General of Capture Fisheries of the Ministry of Maritime Affairs and Fisheries on the Jasindo website. Then the SK-submitted to Jasindo company to be issued a Fisherman Insurance Card (KAN) and Realization Policy (PR). After the Fisherman Insurance Card and Realization Policy issued, the Jember Fisheries Office issues KAN and copies of PR for fishers in Puger who have designed as NP-BPAN.

The stages of submitting insurance claims are carried out by BPAN Receiving Fishermen or heirs of NP-BPAN in the event of an accident. Accident while fishing in the sea or outside to the Jember Fisheries Office and the Jember Jasindo Company. At the stage of submitting insurance claims, several requirements must fill. Requiring KAN photocopies, Minutes of Events, Submitting applications, photocopies of ID cards, death certificate from the village, a statement from the municipal police, making an account, and a report from the hospital.

Fishers who died at the time of death due to an accident other than 17 - 45 years old, then the assistance provided was Rp. 160,000,000. Age 46 - 55 years in the amount of Rp. 40,000,000. Fishers aged 56 - 65 years get the assistance of Rp. 20,000,000. Provisions for the amount of assistance by age are provisions of insurance companies. Based on information from BPAN Companion, fishers who are approaching productive age are between 56-65 years, so the assistance provided is getting smaller. That is because the needs of someone older (nearing productive age) are getting less.

The implementation of BPAN by the Jember fisheries service to the fishing community; in this case, the fishermen on the Puger coast do not always run smoothly. There are several obstacles to the implementation of the program. Constraints the application of BPAN is (1) Obstacles to the socialization of the program to fishers. (2) Lack of Human Resources or Staff in the Jember fisheries service. (3) Coordination between staff in the Jember fisheries service is still lacking. (4) There is no

supervisor in the implementation of BPAN from the Jember Fisheries Service..

5 CONCLUSION

The Fisherman Insurance Premium Assistance Program (BPAN) that has been carried out by the Jember Fisheries Service has been running following Regulation of the Director-General of Capture Fisheries Number 3 of 2018. Concerning BPAN Technical Guidelines, which includes socialization, data collection, verification, validation, proposals, stipulations, submissions and payments, and payments claim. The Paddy Farming Business Insurance Program is socialized by the Agriculture Service Office of Jember Regency and managed by the appointed insurance party. The objective of the implementation of AUTP is to protect farmers by obtaining compensation if they experience crop failure. Risks guaranteed in AUTP include floods, drought, pest attacks, and pests. Pests in rice plants include, among others, brown planthopper, stem borer, golden snail, rat, and armyworm. And conditions will cause damage that can result in crop failure so that farmers will suffer losses.

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