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FISHERMEN'S INSURANCE PROGRAM IN BANDAR LAMPUNG CITY BASED ON AN INSTITUTION PERSPECTIVE

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ABSTRACT

The low sustainability of participation in the Fishermen's Insurance Premium Assistance program shows that there is an Institution issue. The research intents to analyze the institution of the fishermen's insurance program in Bandar Lampung City. This study used the case study method as a qualitative approach. Data were obtained by in-depth interviews, participant observation, and document analysis. Analysis is used to describe institutions based on situation, structure, behavior, and performance. The results of the study show that the efforts of the insurance program in Bandar Lampung City to protect fishermen have not been achieved in the second year. This occurred because the insurance participants did not pay the premium independently or at personal expense. The fishermen are not interested in participating in insurance, in spite of the premium cost being economical. Institutions are included in the BPAN program, which plays an important role in determining the continuation of fishermen's insurance participation. The government should consider the punishment and agreements that must be submissive by fishermen to become effective regulation. In addition, the Social Security Administrator for Employment, as an insurance provider, must accommodate the simple insurance premium payments for fishermen.

Keywords: *Fishermen's, Insurance, Employment risk, Institution, Behavior, Performance*

Introduction

Fishermen are a group of coastal communities whose livelihoods depend on catches. The fishing profession has a risk of work accidents that can threaten lives and the future of families (Rasyid & Eriyanti, 2020). According to Permatasari *et al*. (2020), this risk will have an impact on the loss of income sources for fishermen who need to support their families. The government should pay special attention to efforts to protect high-risk fishermen's jobs. Murty (2020) explained that protecting fishermen is in accordance with the concept of a welfare state.

One of the government's efforts to protect fishermen and their families is through the Fishermen's Insurance Premium Assistance (Bantuan Premi Asuransi Nelayan/ BPAN) program. Proof of participation is marked with a fishermen's insurance card. This effort is contained in Law No. 07 of 2016 concerning the protection and empowerment of fishermen, fish farmers, and salt farmers against risk protection provided in the form of insurance. The BPAN program is free of charge and is only valid for one current year for each fisherman. This is a stimulus step that encourages fishermen to be aware of self-protection.

According to Iman *et al*. (2023), Increasing fishermen's awareness of insurance is important to guarantee risks at work. Febryano *et al*. (2021) stated that the fishermen's insurance program does not have an impact on fishermen's awareness. Many fishermen do not continue their participation independently, even though this program is an effort to protect and guarantee the lives of fishermen.

The low level of fishermen's participation in the sustainability of independent participation reflects that not all fishermen deeply understand the BPAN program. Based on this phenomenon, one of the efforts that can be made is to study the institutions in the program. Febryano *et al*. (2014) state that institutions are the game's rules in a community group or organization to achieve common goals. Nasution *et al*. (2020) argue that the pattern of binding relationships between community groups is determined by limiting factors in the form of norms and formal and informal rules as controllers of social behavior in cooperation. This study aims to analyze the institution in the implementation of the fishermen's insurance assistance program by examining the situation, structure, behavior, and performance.

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Research Methods

This research was carried out from March to August 2024 in four sub-districts directly adjacent to Lampung Bay's waters: Bumi Waras District, South Betung Bay, East Betung Bay, and Panjang. The research approach is qualitative with the case study method.

In-depth interviews, engaged observations, and documentation studies carried out data collection. Resource persons were selected based on their roles and experience in the implementation of the fishermen's insurance program. The determination of key informants was carried out by *purposive sampling*. Eleven key informants consist of fishermen (7 people), Department of Marine Affairs and Fisheries of Lampung Province (Dinas Kelautan dan Perikanan Provinsi Lampung/ DKP Provinsi Lampung) (1 person), Department of Marine Affairs and Fisheries of Bandar Lampung City (Dinas Kelautan dan Perikanan Kota Bandar Lampung/ DKP Kota Bandar Lampung) as the implementer of the insurance program (2 people), and Social Security Administration for Employment (Badan Penyelenggara Jaminan Sosial/ BPJS Ketenagakerjaan) as an insurance service provider (1 person). The data obtained is analyzed institutionally based on Situation, Structure, Behavior, and Performance. The analysis was developed by Schmid (2004) and Nugroho (2016) to explain the fishermen's insurance program in Bandar Lampung City.

Results and Discussion

Bandar Lampung City has a coastline length of 27.01 km and a water area of approximately ± 48.72 km2. Four sub-districts are directly adjacent to the waters of Lampung Bay, namely Bumiwaras, Panjang, South Betung Bay, and East Betung Bay Districts. According to the Central Statistics Agency (2023), the Fisheries Households (Rumah Tangga Perikanan/RTP) of capture fisheries in Bandar Lampung City amounted to 1,268 RTP.

In 2022, the number of small fishing boats in Bandar Lampung City was recorded as 267 outboard motor boats, 348 units of 1-5 GT motor boats, and 678 units of 5-10 GT motor boats. The fishing boats are all operational at fisheries management area 572 (WPP-RI-572/ Wilayah Pengelolaan Perairan -Republik Indonesia-572) (https://statistik.kkp.go.id). Fishing activities carried out by fishermen are still traditional. The types of fish caught are small and demersal pelagic fish such as chub mackerel, swordfish, kurisi, mackerel tuna, shrimp, and crab. The types of fishing gear used by fishermen are quite diverse, such as gill nets, payang, trammel nets, bubu, and fishing rods.

In general, the conditions of fishermen in Bandar Lampung City are still experiencing severe challenges, especially related to economic aspects and work safety. Work accidents are caused by unpredictable natural conditions and sometimes inadequate infrastructure, resulting in death or permanent

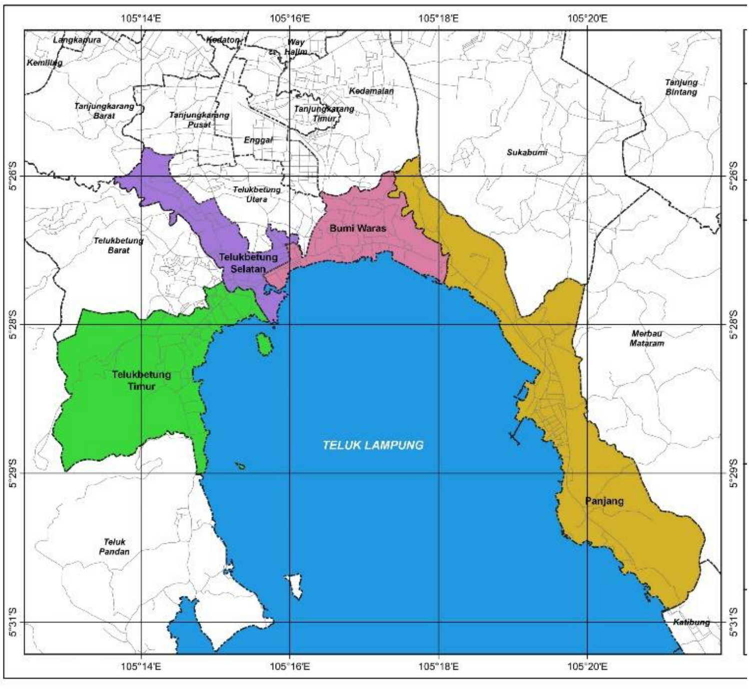

Figure 1. Research location

disability. These various occupational risks can affect the lifestyle and welfare of fishermen. BPAN is a form of government effort to protect fishermen and provide them with awareness of the importance of insurance.

Structure

The work risks faced by Indonesian fishermen prompted the issuance of Law Number 7 of 2016 concerning the Protection and Empowerment of Fishermen, Fish Farmers, and Salt Farmers. This law is the basis for the Regulation of the Minister of Marine Affairs and Fisheries Number 18/PERMEN-KP/2016 concerning the Guarantee of Protection of Risks to Fishermen, Fish Cultivators, and Salt Farmers. The government, through the Ministry of Marine Affairs and Fisheries Republic of Indonesia (Kementerian Kelautan dan Perikanan/ KKP), in collaboration with BPJS for Employment, organizes the protection of fishermen contained in Law Number 24 of 2011.

The protection is implemented in the form of BPAN through the Employment Injury Security Program for non-permanent workers. This shows the government’s concern for protecting fishermen and their families, especially when carrying out fishing activities. Dahlan *et al.* (2020) explained that fishing communities must provide for their families by relying on natural resources from the sea to sustain their lives and their families.

The BPAN program, which is designed to protect fishermen, sets the program objectives as stated in the Regulation of the Directorate General of Capture Fisheries Number 2/PER-DJPT/2019, as follows: Providing protection guarantees to avoid risks experienced by fishermen in the future; Raising awareness for fishermen on the importance of insurance; Building the desire of fishermen to participate in insurance independently; Providing assistance for heirs; and Transfer the risk that the fisherman should bear to the insurance provider.

BPAN’s targets include smallholder fishermen and traditional fishermen with guaranteed risks in the form of guaranteed death, permanent disability, and medical expenses. An indicator of BPAN’s success is the distribution of 100% of the BPAN quota set on target. An important indicator is the distribution of 100% of BPAN participants' insurance claims according to the disbursement provisions and the cause of the event.

The decision of the budget user of the Task Force of the Director General of Capture Fisheries No. 3/PER-DJPT/2018 of 2018 concerning Technical Instructions for BPAN stipulates the criteria for fishermen who receive insurance premium assistance, namely: (1) Small fishermen; (2) Have a fisherman card; (3) The oldest age is 65 years old; (4) Have never received insurance program assistance from the government, or have ever received a government insurance program but the insurance policy has expired, or the type of risk covered is different; (5) Not using fishing gear that is prohibited under laws and regulations; (6) Comply with the provisions stated in the insurance policy.

The benefits and amounts of the BPAN program provided in fishermen’s insurance with the Social Security Program for non-permanent workers can be seen in Figure 2 as follows:

A. Compensation for accidents due to fishing activities:

1. Death with a maximum of IDR 70.000.000 and scholarship assistance (maximum of two children) worth IDR 174.000.000 ;
2. Permanent disability maximum IDR 68.000.000,- and scholarship assistance (maximum two children) worth IDR 174.000.000,- ;
3. Unlimited medical expenses according to medical needs;

B. Compensation for accidents caused by “other than” carrying out fishing activities:

1. Death (including death due to other than accidents/natural deaths) IDR 42.000.000,- and scholarship assistance (maximum two children) worth IDR 174.000.000,- ;
2. Maximum permanent disability IDR 68.000.000-
3. Unlimited medical expenses according to medical needs.

The amount of compensation given to fishermen is only one time for fishermen whose participation is active. Furthermore, fishermen are expected to continue their insurance program with an independent program, namely premium payments sourced from their own funds or independently. The amount of contributions or premiums for Employment Injury Security and Death Security Insurance is set at Rp 16.800/month for those aged up to 60 years and Rp 27.500/month for those aged more than 60 years. Permatasari *et al*. (2020) stated that the provision of BPAN is not only a means of providing protection guarantees to avoid risks experienced by fishermen in the future but also to foster awareness for fishermen of the

Figure 2. Forms of benefits received

importance of insurance. In addition, BPAN can build fishermen's desire to independently take out insurance, provide assistance for heirs, and transfer the risks that fishermen should bear to the insurance provider.

Behavior

In the implementation of BPAN activities, there are several actors that have an important role, namely KKP through the DKP of Lampung Province, DKP of Bandar Lampung City, and insurance service providers, namely BPJS for Employment. The government's collaboration with BPJS Employment has been running since 2020. The insured party is a small fisherman from various sub-districts in the coastal area of Bandar Lampung City. The Central Government, the KKP involves DKP of Lampung Province and DKP of Bandar Lampung City to coordinate with fishermen in their respective regions. BPJS for Employment is a provider of fishermen's insurance services. Each actor has a behavior that is determined by a predetermined structure. This aligns with the statement of Febryano *et al*. (2015) that each actor has different interests and actions in carrying out their positions and roles.

DKP of Lampung Province, DKP of Bandar Lampung City, as the organizers of BPAN, have the following duties:

1. Conducting socialization together with fisheries extension workers and insurers to fishermen;
2. Identification, selection, and verification of fishermen data of prospective recipients together with Fisheries Extension Officers and Insurers;
3. Input the data of prospective recipient fishermen into the Government Assistance module on the satudata.kkp.go.id page;
4. Validate Fishermen's Prospective BPAN Recipients as outlined in the Validation Minutes;
5. Conducts coaching, monitoring, and evaluation of the implementation of BPAN activities;
6. Allocating the budget through the APBD/APBD Amendment to support the implementation of BPAN activities.

BPJS for Employment, as an agency to administer social security or insurance service providers is authorized to:

1. Implement the BPAN agreement in accordance with the value, number of recipients, time, and distribution of coverage to BPAN Recipient Fishermen;
2. Coordinating with the KKP, Provincial Offices, and Regency/City Offices;
3. Socialize BPAN activities together with the Provincial/Regency/City Office;
4. Conducting publications both through print media (brochures, posters, leaflets, banners, and others) and electronic media;
5. Carry out identification, selection, and verification of Fishermen's Prospective BPAN Recipients with the Regency/City Office;
6. Issuing Master Policies, Realization Policies (Polis Realisasi/PR), and Fishermen's Insurance Cards/Electronic Fishermen's Insurance Cards, including their distribution to Regency/City Offices, as well as carrying out the payment of insurance benefits;
7. Submit a report on the progress of the implementation of BPAN activities every month. This report is equipped with a photocopy of proof of benefit payment to the PPK Satker Director (a copy to the Director General and Director).

Fishermen, as BPAN recipients, are enthusiastic about registering for the insurance program because they get free assistance and do not need to pay for their insurance membership. Fishermen only need to give a Marine and Fisheries Business Actor Card (Kartu Pelaku Usaha Kelautan dan Perikanan/KUSUKA) to fisheries extension workers/companions. In addition, fishermen do not need to pay premiums for one year because the premiums are paid by the government. Based on interviews with key informants, it was revealed that the fishermen who had the policy/insurance card did not extend their participation. This causes the participant's active status to become inactive status. Research by Hasanah & Asthauresia (2019) in Situbondo Regency shows that most small fishermen abandon their intention to register for insurance in the second year. This is because there are premium costs that must be borne independently.

Performance

The fishermen's insurance program in Bandar Lampung City has existed since 2016. In 2016-2018, KKP, in collaboration with the insurance service provider PT Jasindo, provided free premium assistance to 2,767 traditional fishermen in the first year. The program provisions provided are three premium options in the SIMANTEP program: IDR 175.000, IDR 100.000, and Rp 75.000, paid once a year.

The fishermen's insurance program activities were again given in 2020-2023 with a different insurance service provider, BPJS for Employment, to 697 traditional fishermen in four sub-districts of the Coastal Region of Bandar Lampung City. The program that is in line with BPJS for Employment is the Employment Injury Security Program for non-permanent workers, with a monthly premium payment of Rp 16,800. The following is the data of the fishing groups receiving BPAN, as shown in Table 1.

The insurance program at PT Jasindo operators has the sustainability of independent membership in the second year, while in BPJS operators, this does not happen. According to the information obtained, the existence of *a door-to-door* service by PT Jasindo is a way to make premium payments easier. Key informants said that:

"*When the operator of PT Jasindo carried out direct services, many extended them. The average insurance premium paid is IDR 175,000,-. The proximity of premium payment locations will not complicate payments*".

The interview explained that the barrier to accessibility of insurance premium payments is the main factor for fishermen in continuing their membership. This is evidenced by the absence of membership sustainability without direct services to the fishing community. Hikmah & Nasution (2017) stated that the development of facilities and infrastructure still needs to be considered. Access to these facilities is difficult, so they cannot be used optimally. In line with Putro & Barida (2017), the mechanism for increasing BPJS health membership requires the opinion of fishermen, which is related to improving the quality of service. The service is associated with the ease of registration and payment of premiums or monthly contributions.

The beneficiaries, in this case fishermen, receive the benefits of the insurance program directly, namely death and work accident protection. The implementation of BPAN, in collaboration with BPJS for Employment, has provided several insurance claims for active fishermen, as presented in Table 2.

The goal of implementing the BPAN Program has not been fully achieved, although it has been proven that the insurance claim process is handled effectively, efficiently, and without being complicated. Premium payments are still borne by the government and are not yet independent. Dahlan *et al*. (2020) stated

Table 1. Data on recipient fishermen groups BPAN in Bandar Lampung

Year of Implementation	Year 1		Year 2	Operator
	Quota	ΣPeand	ΣPeand	
2016	2510	2510	250	PT Jasindo
2017	54	54	33	
2018	213	213	21	
2020	103	103	0	BPJS Employment
2021	94	94	0	
2022	150	150	0	
2023	350	350	0	

Source: City Marine and Fisheries Service Bandar Lampung(2023)

Table 2. Data on insurance claim recipients in Bandar Lampung City

No.	Name	Address	Types of Claims	Amount (Rp)
1.	Rudi Boy	RE. Martadinata, Sukamina, East Telukbetung District	Natural death	42 million
2.	Shakarudin	Kangkung District, Bumiwaras District	Natural death	42 million
3.	Ade Sultoni	Kangkung District, Bumiwaras District	Treatment of work accidents	3.5 million

Source: City Marine and Fisheries Service Bandar Lampung(2023)

that the goal of increasing fishermen's participation in independent insurance has not been achieved because many fishermen are reluctant to take care of the administrative system.

Solutions to Increase Fishermen's Participation in Insurance Programs

BPAN in Bandar Lampung City is a positive step in increasing protection for fishermen. The central government organizes BPAN by involving related parties, DKP of Lampung Province, DKP of Bandar Lampung City, and insurance service providers (BPJS for Employment and PT Jasindo). This program aims to stimulate insurance participation, and it is hoped that fishermen will continue the program independently.

The fishing community is very supportive of the presence of the insurance program. The small fishermen consider them to be entitled to protection, as a key informant said:

"*This insurance program is very good, but they still don't know about premium payments. The payment place that I was informed of was too far away. Cheap insurance premium payments help fishermen in the event of an unexpected event. The management of insurance claims is also not complicated*".

According to the informant's opinion, the fishermen very much welcome the fishermen's insurance program and understand the importance of insurance in protecting themselves and their families from the risks of their work. In their research, Iman et al. (2023) also said that the public responded well to the BPAN program. Risks from the work of insured fishermen include death, permanent disability, and treatment due to work accidents.

The main problem in BPAN is the reluctance of fishermen to continue their participation in the second year. The difference in insurance participation in the second year is that premium payments must be made independently or not paid again by the government. One of the informants said:

"*I don't mind, but I'm very tired of making insurance payments because I've been working until the afternoon. The payment points available are only for bank payments, but insurance payment posts do not exist yet. Coastal villages should have a representative office or post because not everyone has a vehicle to make payments outside the location. The fact is that no one objects to payment, but distance is an issue*".

The causes of fishermen's reluctance not to continue their participation independently are:

1. Fishermen do not want to be burdened with the complexity of carrying out insurance premium payment procedures, so the premium payment system expected to be provided by insurance service providers must be practical and efficient;
2. Although they do not object to the amount of premiums that must be paid per month, fishermen still expect similar assistance in the following year. In addition, they are very dependent on fishing communities/groups to help in the event of an accident or disaster at sea;
3. Fishermen think that work experience at sea is enough to avoid and overcome the risk of work accidents, such as facing natural challenges, climate, and extreme weather;
4. The attitude of fishermen tends to be apathetic and irresponsible in paying premiums independently but are active when needed in the event of a disaster;
5. Some fishermen have a conventional view that participation in fishermen's insurance is one of the "ways" to pray for someone to die quickly, so this is considered taboo and brings bad luck;
6. Fishermen argue that insurance is only beneficial and beneficial to the heirs left behind rather than the benefits to the fishermen themselves.

Some of the things mentioned above indicate the need to improve the game's rules and increase education for the program's sustainability. Socialization about the importance of owning and using insurance to provide financial security and support for families when facing the risk of fishermen's work accidents. This is in line with Febryano *et al.* (2021), which stated that fishermen in Bandar Lampung City did not reject the program issued, only that there were weaknesses in educational communication from stakeholders involved in it for its sustainability.

In general, Institution problems in BPAN include the following:

1. The weak rules of the game that apply in BPAN. The regulations imposed are not binding in any formal way. This weakness has a great impact on the effectiveness of the implementation of the sustainability of insurance participation. Programs that are not supported by strong regulations give rise to the assumption that insurance sustainability is not important to fishermen;
2. There are no consequences for fishermen who decide not to continue their independent membership. The consequences of the sanction in question should be stated in writing in the agreement on willingness as a BPAN participant;
3. The BPAN program stands alone without being supported by other programs, which results in weak implementation in the fishing community.

Nugroho (2016) stated that to overcome problems in a policy, the solution orientation often emphasizes only the technical aspect, even though it involves actors whose motives, interests, and behaviors are very diverse. The diversity of motives, interests, and behaviors of these actors requires the arrangement of rules of the game, both in the form of regulations and policies in the form of norms, prohibitions, and contracts to control the behavior of actors both individually, in groups, and in organizations.

Based on these Institution problems, several solutions can be implemented to support the sustainability of insurance participation independently, namely:

1. Carry out a personal selling strategy to ensure that fishermen know the ease of paying insurance premiums, especially for fishermen who have become BPAN participants. One of the services that can be done is the *door-to-door* system by BPJS Ketenagakerjaan;
2. To make it easier to pay insurance premiums, BPJS Ketenagakerjaan can also collaborate with *startup* companies that are growing in Indonesia by utilizing *Electronic Commerce* or *E-commerce* in premium payment transactions. In accordance with the development of the digital world, *E-commerce* has now become a lifestyle for people, including fishermen, as evidenced by fishermen's families who are customers of several *Startup* companies in their daily transactions;
3. In addition, the government needs to improve formal rules through the policies that are prepared. The government can design a *punishment* and *reward* system for BPAN, which is currently unavailable. To build discipline among fishermen, especially as recipients of assistance who enjoy the facilities provided, sanctions can also be set if they cannot fulfill the agreement. The proposed sanctions are more administrative, such as removing participant rights, terminating certain services, or other administrative and educational actions. This is so that fishermen can continue to participate in the program, protect themselves and their families from occupational risks;
4. The government needs to design rules of the game in the BPAN program that are systematically connected to other government assistance programs. The government provides other assistance programs routinely every year for fishermen in the form of fishing gear (API) assistance, boat engine assistance, KUSUKA card facilitation, and assistance in facilitating the creation *of small E-passes*. The sign of active insurance participation from fishermen can be used as a requirement for fishermen's participation in the assistance program, so fishermen must have the insurance card in question to be able to participate in other assistance programs. In addition, fishermen are obliged to receive intensive assistance and education so that participation in insurance is an awareness and desire from the fishermen, not because of "coercion."

Coordination and written rules in implementing activities are the key to supporting a policy. This is an effort to sustain effective and independent policies. This is in accordance with Sari et al. (2022), which states that there are characteristics that can improve the performance of the bureaucratic structure, namely the existence of Standard Operating Procedures (SOPs).

CONCLUSION

Fishermen protection efforts implemented in the BPAN Program in Bandar Lampung City did not continue in the second year. This is because, in the second year, insurance participants must continue paying premiums at their own expense or independently. Even though the premium costs incurred are very affordable, fishermen are still not interested in continuing the insurance. Institutions in the BPAN program play a very important role in determining the sustainability of fishermen's insurance participation. The government, as the main actor in designing policies, must be able to consider several other things, such as *punishments* and agreements that must be complied with so that they become binding rules for fishermen. In addition, insurance service providers (BPJS for Employment) must make a breakthrough in providing ease of insurance premium payments.

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