

Implementation Of The Fisherman Insurance Premium Assistance Program (Bpan) In The Coastal Area Of Kilensari Village Panarukan District, Situbondo Regency

## **Implementation Of The Fisherman Insurance Premium Assistance Program (Bpan) In The Coastal Area Of Kilensari Village Panarukan District, Situbondo Regency**

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### ***Abstract***

*This study discusses the implementation of the Fishermen's Insurance Premium Assistance Program (BPAN) in the coastal area of Kilensari Village, Panarukan District, Situbondo Regency, which is based on the Decree of the Minister of Maritime Affairs and Fisheries of the Republic of Indonesia Number 31 of 2021 concerning Technical Instructions for Fishermen's Insurance Premium Assistance. The formulation of the problem in this study is how to implement the fishermen's insurance premium assistance (BPAN) in the coastal area of Kilensari Village, Panarukan District, Situbondo Regency. The method used in this study is a descriptive qualitative research method. The implementation guidelines used to analyze this study are Policy Implementation Model According to Edward III (2010), namely: 1) Communication, 2) Resources, 3) Disposition, and 4) Bureaucratic Structure. The conclusion in this study shows that of the four dimensions above, only the communication dimension does not work well due to the mindset and low level of education of the fishermen themselves, while the other three dimensions can run well. The findings in this study are the existence of a solution by improving the quality of human resources (HR) for fishermen in the coastal area of Kilensari Village, Panarukan District, Situbondo Regency, by providing assistance, education and training related to the implementation of the Fishermen's Insurance Premium Assistance (BPAN) program, as well as conducting continuous communication with fishermen and conducting ongoing coaching.*

**Keywords:** Program; Premium; Insurance; Fisherman

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**Abstrak**

Penelitian ini membahas tentang implementasi Program Bantuan Premi Asuransi Nelayan (BPAN) di wilayah pesisir pantai desa Kilensari, Kecamatan Panarukan Kabupaten Situbondo, yang berlandaskan pada Keputusan Menteri Kelautan Dan Perikanan Republik Indonesia Nomor 31 Tahun 2021 Tentang Petunjuk Teknis Bantuan Premi Asuransi Nelayan. Rumusan masalah dalam penelitian ini adalah bagaimana implementasi bantuan premi asuransi nelayan (BPAN) di wilayah pesisir pantai Desa Kilensari, Kecamatan Panarukan Kabupaten Situbondo. Metode yang digunakan dalam penelitian ini adalah metode penelitian kualitatif deskriptif. Pedoman implementasi yang digunakan untuk menganalisis dalam penelitian ini adalah Model Implementasi Kebijakan Menurut Edward III (2010) yaitu: 1) Komunikasi, 2) Sumber Daya, 3) Disposisi, dan 4) Struktur Birokrasi. Kesimpulan dalam penelitian ini menunjukkan bahwa dari empat dimensi tersebut di atas, hanya dimensi komunikasi yang tidak berjalan dengan baik yang dikarenakan pola pikir dan tingkat pendidikan yang rendah dari para nelayan itu sendiri, sementara tiga dimensi yang lain dapat berjalan dengan baik. Temuan dalam penelitian ini adalah adanya solusi dengan meningkatkan kualitas sumber daya manusia (SDM) bagi para nelayan di wilayah pesisir Desa Kilensari, Kecamatan Panarukan Kabupaten Situbondo, dengan memberikan pendampingan, pendidikan dan pelatihan terkait implementasi program Bantuan Premi Asuransi Nelayan (BPAN), serta melakukan komunikasi yang kontinyu dengan para nelayan dan melakukan pembinaan yang berkelanjutan.

**Kata kunci:** Program; Premi; Asuransi; Nelayan

## INTRODUCTION

Indonesia is the largest archipelagic country in the world. Stretching from Sabang to Merauke, Indonesia has 17,499 islands with a total area of Indonesia's territory is around 7.81 million km<sup>2</sup>. The current marine conservation area has an area of 23.14 million hectares or around 7.12% of the water area owned by Indonesia. Of the total area, 3.25 million km<sup>2</sup> is ocean and 2.55 million km<sup>2</sup> is the Exclusive Economic Zone. Only about 2.01 million km<sup>2</sup> of land. With the vastness of the existing sea area, Indonesia has enormous potential for marine and fisheries resources (Source: Directorate General of Marine Affairs and Fisheries) Marine Space Management accessed on July 1, 2020). The sea has a role important for the progress of the nation, namely as a means of defense, transportation, tourism and as a food source.

Many problems are experienced by small-scale fishermen in Indonesia, namely lack of access to subsidized fuel, capital, illegal levies, environmental issues, life and health protection, extreme weather and policies that are not in favor of fishermen. More than 90% of Indonesian fishermen are small-scale fishermen who catch fish in coastal areas. This is a great opportunity as well as a challenge to strengthen small-scale capture fisheries businesses to be more advanced, independent and sustainable (KKP press release, September 2020). The contribution of small-scale fishermen is very large in capture fisheries production, but small-scale fishermen are still identified with poverty. This shows that small-scale fisheries businesses are still inefficient, because fishing efforts exceed the availability of existing resources.

When viewed from a political economic perspective, the causes of the problems of minimal management capacity and poverty among fishermen are: (1) Indonesian fishermen generally do not have access to capital and access to technology needed to maximize their performance, (2) many Indonesian fishermen have the status of only fishermen's laborers, (3) it is difficult for fishermen to find banks that are willing to provide loans as capital, (4) the practice of illegal fish plundering, (5) minimal synergy between the government and interested stakeholders, (6) the implementation of laws and regulations that are considered counterproductive to efforts to improve fishermen's welfare, (7) several government policies are often considered not in line with the interests of public welfare.<sup>(1)</sup>

Fishermen's efforts to meet their living needs are faced with risks, loss or damage to fishing equipment, and work accidents or loss of life of fishermen. This has an impact on the loss of income from fishermen as well as sources of income to support their families. In accordance with Law of the Republic of Indonesia Number 7 of 2016 concerning the Protection and Empowerment of Fishermen, Fish Farmers, and Salt Farmers. The Fishermen's Insurance Premium Assistance Program (BPAN) is designed as protection for fishermen in carrying out their work and also provides stimulus by providing assistance in paying insurance premiums. Fishermen's insurance is an

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important indirect factor in influencing the level of fishermen's acceptance, because with fishermen's insurance, they are more secure in controlling unexpected expenses that are quite large if a disaster or accident occurs.<sup>(2)</sup>

The number of fishermen in East Java in 2020 was 212,379 people according to data (<https://statistik.kkp.go.id/home.php?m=nelayan&i=6>). The large number of people who work as fishermen has responded to the government to implement programs related to improving the welfare of the fishing community. One of the programs run by the government to support the sustainability of the fishing community is the Fishermen's Insurance Premium Assistance (BPAN) program. The program must be run by the government because of the many problems in the fishing community, because there are still many fishermen who are not prosperous. The Social Insurance Program has been implemented in several cities in East Java, one of which is in Situbondo Regency.

Based on the background above, the formulation of the problem in this study is how is the implementation of the fishermen's insurance premium assistance program (BPAN) in the coastal area of Kilensari Village, Panarukan District, Situbondo Regency?UrgencyThis study is that there are still many problems faced by fishermen, such as the lack of subsidized fuel supplies, capital, illegal levies, environmental issues, life and health protection, and the low level of fishermen's welfare even though there is a Fishermen's Insurance Premium Assistance (BPAN) program.Objective This study was to determine the implementation of the fishermen's insurance premium assistance program (BPAN) in the coastal area of Kilensari Village, Panarukan District, Situbondo Regency.

## RESEARCH METHOD

In this study, the author uses a qualitative descriptive research method with the aim of creating a picture or providing information systematically, factually and accurately regarding the facts, characteristics and relationships between the phenomena to be investigated.<sup>(3)</sup> This research was conducted in the coastal fishing area of Kilensari Village located on Jl. Raya Pelabuhan 246, Somangkaan, Kilensari, Panarukan District, Situbondo Regency, East Java 68351. The data source for this study came from informants who had been determined by the researcher in this study. Such as people who work as fishermen who receive Fishermen's Insurance Premium Assistance (BPAN).

Data collectionit is necessary to have the right technique and in accordance with the data to be obtained, so that errors in obtaining the data can be avoided. Because the data to be obtained varies. The data collection techniques used consist of: a) observation, b) Interviews, and c) Documentation.Data analysis used in this study is qualitative data analysis, which consists of three activities that form a cycle and are carried out simultaneously, the three flows consist of data reduction, data presentation,

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and drawing conclusions or verification. The process of this qualitative data analysis cycle takes place from before data collection, during data collection to after data collection in a parallel form to build in-depth insights related to the problem being studied. .1) Data Reduction, after the research data collection is done, the next step is data reduction, which is analyzing data by simplifying, abstracting, sharpening, classifying, directing, and removing unnecessary and organizing data in such a way as to obtain conclusions on the reduced data. 2) Data presentation, is an activity in the data analysis process that is taken to understand the data presented so that researchers can take action or draw conclusions on the data presented. Qualitative data presentation can be done using narrative text, matrices, graphs, networks and charts. 3) Data Verification (Drawing Conclusions), is a step to test the truth, strength and suitability of the meanings that emerge from the data so that the validity of the data is proven. Data verification is the final process of data research<sup>(4)</sup>.

## RESULTS AND DISCUSSION

The results of this study have been analyzed using a policy implementation model that includes four dimensions.<sup>(5)</sup>, namely: 1) Communication, 2) Resources, 3) Disposition, and 4) Bureaucratic Structure. The following is an explanation of each dimension:

### Communication

Communication between the BPAN program implementers and the community must run well so that the implementation of the program can be achieved. The Fishermen's Insurance Premium Assistance (BPAN) program is carried out by employees of the Situbondo Livestock and Fisheries Service. As conveyed through an interview with Mr. Cholil S.P, M.P as Plt. Head of the Situbondo Regency Livestock and Fisheries Service as follows: "We are conducting direct socialization in several places to the community, especially the people of Kilensari Village, especially those who work as fishermen, the information provided is in accordance with technical instructions on how to guarantee protection against risks, what is the Fishermen's Insurance Premium Assistance (BPAN), how to get it and so on". (Interview Monday, July 18, 2022, 09.00 WIB).

This is emphasized by the statement from Mr. Roi Hidayat, S.Pi, M.Si as the Head of Fishermen Empowerment: "Yes, ma'am, we from the Office are conducting socialization to the village community, especially for fishermen in Kilensari Village with the aim of getting the community interested in this program, and we also introduce what Fishermen's Insurance Premium Assistance (BPAN) is to them, so that the community understands and the community understands about this program". (Interview Monday, July 18, 2022, 10.45 WIB).

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The following are the results of an interview with Mr. Saleh, one of the fishermen in Kilensari Village regarding the socialization of the Fishermen's Insurance Premium Assistance Program (BPAN) as follows: "Insurance socialization, yes, there was a time when someone came to the house to tell us about the fishermen's insurance problem". (Interview on Tuesday, July 19, 2022, at 09.00 WIB). Mr. Risik as a fisherman in Kilensari Village also said the following: "Oh yes, there was a time when I got information from the Office who came to the house to tell me that there was socialization about insurance". (Interview on Tuesday, July 19, 2022, at 10.20 WIB).

Mr. Sutawi as a fisherman in Kilensari Village also said the following: "At that time in the afternoon someone came to the house saying that there would be a socialization about fishermen's insurance, I didn't know either, I just followed along". (Interview Wednesday, July 20, 2022, 09.00 WIB).

In carrying out the communication process carried out by means of socialization to the community, it will run smoothly if the delivery of the material is given correctly, for example, the speaker understands very well what will be conveyed, what form of delivery or method is used during the socialization, who is involved in the socialization. In this case, Mr. Cholil S.P, M.P gave a statement regarding who was involved in the socialization and what form of delivery or method was used during the socialization of the Fishermen's Insurance Premium Assistance Program (BPAN), as follows: "At that time, the speaker was the Animal Husbandry and Fisheries Service of Situbondo Regency, more precisely at that time the Fishermen's Empowerment Sector because it was one of the tasks of that sector, and also with the staff in it. The participants in the socialization were the people around Kilensari Village, especially the people who work as fishermen". (Interview Monday, July 18, 2022, 09.04 WIB).

This is emphasized by the statement from Mr. Roi Hidayat, S.Pi, M.Si as the Head of Fishermen's Empowerment Division: "The one who carried out the socialization and delivered the material at that time from the Fishermen's Empowerment Division with the team, we conducted socialization to the community around Kilensari Village. Regarding the method we used, namely we visited the fishermen's houses, we introduced them briefly regarding the program, then we gathered them at the village office to hold counseling or socialization". (Interview Monday, July 18, 2022, 10.48 WIB).

Based on the results of the statement above, in accordance with the statement from Mr. Sumarno, he has the following opinion: "The one who provided the material at that time was from the Fisheries Service, I don't know for sure who it was. At that time, many people gathered". (Interview on Wednesday, July 20, 2022, 10.25 WIB). This is emphasized by the statement from Mr. Risik who also has the opinion that: "I know at that time the one who socialized was from the Service, I don't know for sure who. The people who came were the same as me, fishermen too". (Interview on Tuesday, July 19,

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2022, 10.23 WIB).

From the results of the interview above, it can be concluded that the socialization of the Fishermen's Insurance Premium Assistance Program (BPAN) is running according to the stages. Socialization is carried out with the aim of providing an understanding for the community about the Fishermen's Insurance Premium Assistance Program (BPAN), socialization is carried out by holding a predetermined meeting. Socialization of the Fishermen's Insurance Premium Assistance Program (BPAN) is not only carried out once but there are several counseling or socializations carried out by visiting people's homes by the Department of Animal Husbandry and Fisheries.

The following is the result of Mr. Sumarno's statement regarding the socialization that was carried out not only once, saying that: "Yes, I was visited at home at that time, explained again about insurance, I didn't understand so it was explained again. If insurance is not getting money or goods but insurance guarantees if fishermen are hit by a disaster". (Interview Wednesday, July 20, 2022, 10.27 WIB).

This is confirmed by a statement from Mr. Saleh who also said that: "Yes, there is, an officer came to the house to explain again about the insurance. Previously, I thought that insurance was that we could get money and goods, but I didn't think it would be better if we could get goods that could be used while at sea". (Interview Tuesday, July 19, 2022, 09.02 WIB).

The interview above explains that the socialization was carried out to provide an understanding of the Fishermen's Insurance Premium Assistance Program (BPAN) to the community and also the socialization was carried out not only once but could even be done 2-3 times. In the socialization, there must be material that is conveyed to the community in order to achieve the Fishermen's Insurance Premium Assistance Program (BPAN).

The following is a statement delivered by Mr. Roi Hidayat, S.Pi, M.Si as the Head of Fishermen's Empowerment Division regarding the materials that will be delivered during the socialization. "The materials delivered are related to the Fishermen's Insurance Premium Assistance Program (BPAN) such as, Objectives, targets, requirements, program recipients, and the disbursement mechanism for the Fishermen's Insurance Premium Assistance (BPAN). We also explain the benefits of this BPAN program, there are many benefits that fishermen can enjoy later with this program". (Interview Monday, July 18, 2022, 10.51 WIB).

Mr. Sutawi as a Fisherman in Kilensari Village also said the following: "There was a lot that was conveyed so I didn't really understand what was discussed, all I know is that there will be an insurance program". (Interview on Wednesday, July 20, 2022, 09.03 WIB). This was emphasized by the statement from Mr. Saleh as a Fisherman in Kilensari Village who said: "I didn't really listen to what was conveyed because I didn't understand". (Interview on Tuesday, July 19, 2022, 09.05). This was also emphasized

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by the statement from Mr. Risik who said: "I didn't really listen to much of what was explained". (Interview on Tuesday, July 19, 2022, 10.25 WIB).

From the results of the interview above, it can be concluded that the socialization of the Fishermen's Insurance Premium Assistance Program (BPAN) carried out in Kilensari Village was carried out by providing material about what the Fishermen's Insurance Premium Assistance Program (BPAN) is, how it is implemented, and what is obtained from the Fishermen's Insurance Premium Assistance Program (BPAN). The socialization provided to the community does not always run smoothly, there are also obstacles faced. In this case, Mr. Cholil S.P, M.P gave a statement regarding the obstacles faced during the socialization, as follows: "the obstacles or problems faced during the socialization were because the educational conditions of the Kilensari Village community were very low so that it was difficult to accept the explanation of the material presented." (Interview Monday, July 18, 2022, 09.07 WIB). This is emphasized by the statement from Mr. Roi Hidayat, S.Pi, M.Si as the Head of Fishermen Empowerment: "Yes, there were obstacles during the socialization, such as the condition of the Kilensari Village community which can be said to have low education so it is difficult for them to understand the material presented so they need a clearer explanation to understand better". (Interview Monday, July 18, 2022, 10.54 WIB). Similarly, the statement made by Mr. Sutawi said that: "too much was conveyed and the time was too long, it interfered with my other work". (Interview Wednesday, July 20, 2022, 09.06 WIB).

Based on the interview results above, it shows that the socialization has been carried out with the correct techniques and materials and also that there are still many people who do not understand the Fishermen's Insurance Premium Assistance Program (BPAN).

## Resource

The main resource in implementing the program is human resources. Failures that occur in implementing policies are partly caused by insufficient human resources, but sufficient staff are needed and have the appropriate skills to implement the program. In this case, Mr. Cholil S.P, M.P as the Acting Head of the Animal Husbandry and Fisheries Service of Situbondo Regency stated that: "in the implementation of the Fishermen's Insurance Premium Assistance Program (BPAN), resources are needed, one of which is Human Resources who are used as a conveyor of information to the community related to the program. In this case, the Fishermen's Empowerment Sector assigns several staff to convey information to the community related to the program. The assigned staff must also really understand this, who are competent in this matter. If not, it is feared that later there will be *Miscommunication* because the information conveyed cannot be accepted by the public". (Interview



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Monday, July 18, 2022, 09.11 WIB).

Mr. Sumarno as a Fisherman in Kilensari Village also said the following: "I only know that people from the office held a meeting at that time, they were all kind, explained to people using polite language, if there were those who did not understand and asked, they would explain it again". (Interview on Wednesday, July 20, 2022, 10.30 WIB). This was emphasized by a statement from Mr. Saleh as a Fisherman in Kilensari Village who said that: "those who understand about insurance, the office people explain it well, give another explanation if there are fishermen who don't understand, well, of course we are only fishermen, we only know how to fish in the sea". (Interview on Tuesday, July 19, 2022, 09.07). In accordance with the statement that has been conveyed, Mr. Risik also said that: "I don't understand about that, but it should be someone who really understands about the insurance program". (Interview on Tuesday, July 19, 2022, 10:28 a.m.). Similarly, Mr. Sutawi's statement regarding the ability of the material presenter said that: "it should be someone who really understands the insurance program". Interview on Wednesday, July 20, 2022, 9:08 a.m.).

From the results of the interview above, it can be said that the most important Resources in the implementation of the Fishermen's Insurance Premium Assistance Program (BPAN) are competent Human Resources as program implementers so that the program can be accepted by the people of Kilensari Village, Panarukan District, Situbondo Regency. In its implementation, for Human Resources (program implementers), has it been sufficient in the implementation of the Fishermen's Insurance Premium Assistance Program (BPAN).

The following is a statement from Mr. Cholil S.P, M.P as Acting Head of the Animal Husbandry and Fisheries Service of Situbondo Regency, stating that: "if you look at the performance results of the staff who go down to the community for the smooth running of this program, it is quite good. Why can it be said to be good because while they are carrying out the tasks given, they have given the best they can, it is not easy to explain to the community who can be said to have low education. So in implementing the program it is quite good. The number of staff who are implementing information delivery is also sufficient in carrying out their respective duties". (Interview Monday, July 18, 2022, 09.14 WIB)

In accordance with the statement that has been conveyed, Mr. Sumarno also said that: "enough, sis, the person is friendly, also a good person if there is something that is not understood, it is explained until we understand". (Interview Wednesday, July 20, 2022, 10.32 WIB). The same is the statement from Mr. Sutawi who said that: "if for the employees, yes, all the people are good, friendly too, explain also using polite language, if you don't understand, they explain it again". (Interview Wednesday, July 20, 2022, 09.10)

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The results of the interview above can be concluded that human resources in implementing the program are sufficient, employee performance has also been assessed as good. Implementation will not be successful without the support of human resources whose quality and quantity can be said to be good. The quality of human resources is related to skills, dedication, professionalism, and competence in their fields, while quantity is related to the number of human resources whether it is sufficient to complete all targets. Human resources greatly influence the success of implementation, because without sufficient resources, implementation will be slow.

In the implementation of the Fishermen's Insurance Premium Assistance Program (BPAN), it is necessary to have the latest information regarding the program, whether the community always receives the latest information regarding the program and how the community responds to the program implementation.

The following is a statement from Mr. Cholil S.P, M.P as Acting Head of the Animal Husbandry and Fisheries Service of Situbondo Regency, stating that: "Regarding the delivery of the latest information, it is hampered by the Covid-19 pandemic, during the pandemic, the implementation of *social distancing*, all activities that can cause crowds are also prohibited. So for the latest information regarding this insurance program, the public is not receiving enough information, so this program is not running according to plan. The lack of information also makes people think whether this program still exists". (Interview Monday, July 18, 2022, 09.16 WIB). The statement above was emphasized by Mr. Roi Hidayat, S.Pi, M.Si as Head of Fishermen Empowerment: "at that time the public response regarding the program implementer was very good, they were able to accept our arrival when visiting homes to provide information regarding this program. For the latest information about this program, the agency has not fully provided information because it was hampered by the Covid-19 pandemic at that time". (Interview Monday, July 18, 2022, 11.03 WIB)

Similarly, the statement that has been conveyed by Mr. Saleh said that: "no one has provided the latest information about this insurance program". (Interview Tuesday, July 19, 2022, 09.13). Also in accordance with the statement that has been conveyed by Mr. Sutawi, he said that: "as far as I know, no one has provided any new information". (Interview Wednesday, July 20, 2022, 09.12).

Based on the interview results above, it can be concluded that the provision of the latest information related to the Fishermen's Insurance Premium Assistance Program (BPAN) is not optimal, which causes a lack of the latest information for the community regarding the implementation of the program. Information is one of the important things in the implementation of the program because it is to find out the latest information about the program and also as knowledge for the community to better understand the program.

### **Disposition**

One of the important things that must be present when seeing how far the implementation of a program is carried out is the attitude of the implementer himself. The implementer will affect the success or failure of the performance of the policy implementation.

Honesty directs the implementer to remain in the program that has been determined. While the high commitment of the policy implementer will make them always enthusiastic in carrying out their duties, authorities, functions and responsibilities in accordance with the regulations that have been set.

The following is a statement from Mr. Cholil S.P, M.P as Acting Head of the Animal Husbandry and Fisheries Service of Situbondo Regency, stating that: "So far, the employees have implemented this insurance program well. As program implementers, we are committed to realizing the success of this program. The hope is that this program can continue to run in the fishing community. For the honesty of the program implementers, I feel safe". (Interview Monday, July 18, 2022, 09.19 WIB). This is in accordance with the results of the interview with Mr. Roi Hidayat, S.Pi, M.Si as Head of Fishermen Empowerment: "For matters of commitment and honesty, I feel safe. We, the program implementers, are committed to implementing this program to realize the objectives of this program so that fishermen feel safe when carrying out marine activities. In terms of honesty, the employees have done well in my opinion because we provide information truthfully". (Interview Monday, July 18, 2022, 11.06 WIB).

From the results of the interview above, it can be concluded that the disposition or attitude of the policy implementers can be said to be good. The existing disposition has been running well with the implementation of commitment and honesty to program implementers. In program implementation, there must be something interrelated. Are the people who deliver or implement the program related to the success of the program? To find out whether the program implementer is related to the success of the program, the following are the results of an interview with Mr. Cholil S.P, M.P as Plt. Head of the Animal Husbandry and Fisheries Service of Situbondo Regency stated that: "the success of the program depends on the attitude and performance of the program implementers, if the program implementers do not carry out their duties properly, it is certain that the program will not run according to the predetermined objectives, the attitude of the program implementers also affects the success of the program, if the attitude of the implementers is not good, the community will definitely not want to know about this program. So the program implementers and the success of the program are indeed related". (Interview Monday, July 18, 2022, 09.22 WIB).

Mr. Risik, one of the recipients of the BPAN program in Kilensari Village, Panarukan District, Situbondo Regency, said that: "Yes, there should be, if the person

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delivering it is a good person and speaks politely, the program will definitely be successful". (Interview on Tuesday, July 19, 2022, 11.09 WIB). In accordance with the results of the interview that has been conveyed, Mr. Sumarno said that: "In my opinion, there is, because the implementer must really carry out their duties so that the program is successful". (Interview on Wednesday, July 20, 2022, 10.37 WIB).

Based on the interview results above, it can be concluded that program implementers are interrelated with the success of the program. If the program implementer does his/her job properly, it can be ensured that the program will be successful, but if the program implementer does not do his/her job properly, it can be ensured that the program will not be successful.

In implementing the program, there are certainly positive and negative responses from the community towards the program implementers. Does the community respond to the person delivering the program? To find out about this. The following are the results of an interview with Roi Hidayat, S.Pi, M.Si as the Head of Fishermen Empowerment as follows: "So far, the staff or program implementers have received a good response, when employees visit our homes they are welcomed, when they receive an explanation they listen to what is being conveyed, if there is something they don't understand they respond that they need a clearer explanation. From that we can understand whether there is feedback between the program implementers and the program targets, because the response itself has an important role in determining whether or not the communication carried out by the program implementers with the program targets is good". (Interview Monday, July 18, 2022, 11.12 WIB). Mr. Risik, one of the recipients of the BPAN program in Kilensari Village, Panarukan District, Situbondo Regency, said that: "Yes, we respond to them, sis, if I don't understand I ask, this program is also for the benefit of the fishermen". (Interview Tuesday, July 19, 2022, 10.35 WIB).

From the interview results above, it can be concluded that the community responded to the person who delivered the program, because the response from the community is an important part of the program implementation. The community needs to know whether the Fishermen's Insurance Premium Assistance Program (BPAN) is in accordance with the needs of fishermen. To find out about this, here are the results of an interview with Mr. Cholil S.P, M.P as Plt. Head of the Animal Husbandry and Fisheries Service of Situbondo Regency, stating that: "The Fishermen's Insurance Premium Assistance Program (BPAN) was created with a clear objective, one of which is to provide guaranteed protection against risks experienced by fishermen in the future. From this objective, it is clear that this program is in accordance with the needs of fishermen in order to provide a sense of security for fishermen when working at sea". (Interview Monday, July 18, 2022, 09.25 WIB).

From the results of the interview above, it can be concluded that the Fishermen's

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Insurance Premium Assistance Program (BPAN) is in accordance with the needs of fishermen. With this program, fishermen do not need to be afraid of what will happen in the future. Fishermen will feel safe with this program.

### **Bureaucratic Structure**

This aspect of bureaucratic structure includes two important things, namely the mechanism and the organizational structure of the implementer itself. The implementer of a policy must support the policy that has been decided politically by carrying out good coordination, because the implementation of the policy has not been effective if there is still inefficiency in the existing bureaucratic structure so that coordination is needed.

The bureaucratic structure means that a government organization or bureaucracy has a structure/SOP related to the tasks and responsibilities that have been assigned. SOPs are guidelines for every implementer in acting, an organizational structure that is too long will tend to weaken supervision and create red-tape, namely complicated and complex bureaucratic procedures. This in turn makes organizational activities inflexible. The following are the results of an interview with Mr. Cholil S.P, M.P as Plt. Head of the Animal Husbandry and Fisheries Service of Situbondo Regency, stating that: "in the implementation of a Fishermen's Insurance Premium Assistance Program (BPAN) in accordance with the Decree of the Minister of Maritime Affairs and Fisheries of the Republic of Indonesia Number 31 of 2021 concerning Technical Instructions for Fishermen's Insurance Premium Assistance, it clearly states the procedures and rules that must be followed regarding the distribution of this program". (Interview Monday, July 18, 2022, 09.28 WIB).

The above statement was emphasized by Mr. Roi Hidayat, S.Pi, M.Si as Head of Fishermen Empowerment: "The division of tasks for implementing the policy of guaranteeing protection against risks for fishermen is very clear in the KKP technical instructions and coordination between implementers". (Interview Monday, July 18, 2022, 11.17 WIB). Mr. Risik, one of the recipients of the BPAN program in Kilensari Village, Panarukan District, Situbondo Regency, said that: "Yes, I was told what requirements must be met to register for the program". (Interview Tuesday, July 19, 2022, 10.41 WIB).

In accordance with the statement that has been conveyed, Mr. Sumarno said that: "I used to forget to bring the files that had to be brought, I was told to go home to get them, yes, how can it be, humans often forget". (Interview Wednesday, July 20, 2022, 10.45 WIB).

From the interview results above, it can be concluded that the procedures or rules related to the Fishermen's Insurance Premium Assistance Program (BPAN) have been implemented by the implementers and participants of the program. This is in

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accordance with what was expressed by George C. Edward III that SOPs are used so that implementers can utilize the available time and standardize the actions of an organization. In implementing the program, there is cooperation with agencies engaged in the insurance sector.

### **Agency Linkages**

In the implementation of this program, did the agencies related to the program cooperate in going to the field to provide information for the fishermen? The following are the results of an interview with Roi Hidayat, S.Pi, M.Si as the Head of Fishermen Empowerment: "Yes, we conducted direct socialization in several places together with the agencies that collaborated with this program". (Interview Monday, July 18, 2022, 11.22 WIB). This was also emphasized by the statement from Mr. Sutawi who said that: "I don't know for sure who, but what I know is that there are people from the agency and people from Jasindo". (Interview Wednesday, July 20, 2022, 09.23). In accordance with the statement that has been conveyed, Mr. Sumarno said that: "Yes, people from the agency together with Jasindo who provide knowledge on how to participate in the program". (Interview Wednesday, July 20, 2022, 10.47 WIB).

Based on the interview results above, it can be concluded that the agencies that cooperate with the service in implementing the Fishermen's Insurance Premium Assistance Program (BPAN) also participate in providing information to the fishing community regarding the program. If in the implementation of the Fishermen's Insurance Premium Assistance Program (BPAN), the agencies also go to the field.

## **CONCLUSION**

Based on the discussion of the research results that have been conducted by the researcher, it can be concluded that the Fishermen's Insurance Premium Assistance Program (BPAN) which has been implemented by the Situbondo Regency Livestock and Fisheries Service has been running in accordance with the Decree of the Minister of Maritime Affairs and Fisheries of the Republic of Indonesia Number 31 of 2021 concerning Technical Instructions for Fishermen's Insurance Premium Assistance for the 2021 Fiscal Year. However, there are still several problems in its implementation, the existence of unclear information, not comprehensive enough, and the fishermen's thinking skills are still lacking, resulting in hampered program socialization.

Based on the conclusions of the research results above, then solution that can be offered is to improve the quality of human resources (HR) for fishermen in the coastal area of Kilensari Village, Panarukan District, Situbondo Regency, by providing assistance, education and training related to the implementation of the Fishermen's Insurance Premium Assistance (BPAN) program in accordance with the Decree of the Minister of Maritime Affairs and Fisheries of the Republic of Indonesia Number 31 of 2021 concerning Technical Instructions for Fishermen's Insurance Premium Assistance for the 2021 Fiscal Year. In addition, the related parties, namely the Situbondo Regency Livestock and Fisheries Service, must communicate continuously with fishermen and provide ongoing coaching.

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