Implementation of Fisherman Insurance Assistance Program in South Buton Regency, Southeast Sulawesi Province

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Abstract

In the policy of Maritime and Fisheries Ministry No. 18/2016 on Insurance Protection of Risk for Fisherman, Fish Cultivator, and Salt Farmer is presented in a program in the form of Fisherman Insurance Premium Assistance carried out by the Directorate General of Capture Fishery and Regency/Municipal Maritime and Fisheries Agency all over Indonesia, one of which is South Buton Regency Maritime and Fisheries Agency which becomes the object of this research. Fisherman Insurance Premium Assistance Program is a program to protect small and traditional fishermen. The research used was qualitative method aiming to describe the implementation of Fisherman Insurance Premium Assistance Program and then it was analyzed using Edward III implementation model. The findings showed that the program implementation had not run well resulted from the factors, such as the Socialization carried out by South Buton Maritime and Fisheries Agency had not been maximal, the limitedness of either staff resources or budgeting, and there was no fishermen data update with the result that in data validation process a great number of benefit receiver candidates who had registered could not be proposed to receive this program.

Keywords: Policy Implementation, Fisherman Insurance Premium Assistance Program

INTRODUCTION

Indonesia is a country which is rich in natural resources, especially extraordinary marine wealth, and has huge fishery potential, if seen from the width of sea waters, geographical area and the length of coastal line. As an archipelago country, almost two third of the area is ocean. Indonesia has various maritime potential, that is, it has 17,508 islands with the coastal line as long as 81,000 km and 5,8 million km² sea waters or as much as 70% of Indonesia’s area total amount. The potential is reflected by the amount of biological diversity, coastal and ocean fishery, and nautical tourism [1].

Fishery and maritime sector is one of the economic sectors which have a role in national economic development, especially in the supply of food protein, foreign exchange revenue and the provision of employment. In fishery sector, human resources, capital and technology have very strategic position in realizing the availability of goods and service [2].

Based on the data of Food and Agriculture Organization [3], in 2012, Indonesia was in the second rank for the production of capture fishery and in the fourth rank for the production of cultivation fishery in the world. This fact can give a description that Indonesia’s fishery potential is huge, and then it can be managed well and responsibly in order that it can be a sustainable activity. Thus, it can be one of main development capital source at present time and in the future.

With Indonesia’s marine wealth and maritime potential, it should be able to make fishermen society’s life prosperous because the fishermen rely on the maritime potential. In fact, the life of fishermen society is always in poverty. According to Nasution et al. [4], nowadays the welfare level of fishery business operator (fishermen) is still under the other sectors, including agrarian agriculture. Fishermen (especially worker fishermen and traditional fishermen) are community groups which can be classified as social stratum which is the poorest among the other communities in agriculture sector. Based on the data of Maritime and Fisheries Ministry (2010), there were 7,87 million poor coastal area inhabitants and 2,2 million very poor coastal area inhabitants all over areas in Indonesia. Those poor fishermen were spread out in 10,640 fishermen village in coastal area (dfw.or.id/isu-isu/mdgs). The fisherman poverty would increase if the household head which was a fisherman as his profession passed away in the sea.

The Central Statistics Agency’s survey of economic census result in 2003-2013 stated that the number of traditional fishermen declined
from 1,6 million to 864 thousand households. This matter was caused by the fisherman death or profession change. People’s Coalition for Fishery Justice (Kiara) records that since the year of 2010 to 2015, the total number of fishermen who passed away in the sea as many as 962 people [5].

The accident happened because most of the traditional fisherman boat had a small size and did not have safety instruments. As a result, the boat was easily hit by the sea wave accompanied by the strong wind. They sailed without any life, social, health, and education protection and insurance from the government. Moreover, there was more and more difficult access to sail resulted from the development practice which was not eco-friendly and the disaster threat happened in coastal area and small islands along with very extreme climate change.

That condition is something apprehensive. The government as one of the state elements must have an important role and have a duty to protect its citizen as in the mandate of the Five Principles and 1945 Constitution of the Republic of Indonesia which state that the government must protect all citizen and entire Indonesia’s motherland, improve public prosperity, develop the mentality of the nation, and realize social justice for all Indonesian people.

At present, under the leadership of President Joko Widodo, the government declares a new vision on maritime sector as the nation’s future and then it is included in the spirit of Nawa Cita. It aims to make Indonesia as the World Maritime Axis in broad meaning and it is manifested into 9 points of Nawa Cita in which the first Nawa Cita is to reappear the nation to protect all citizens and give sense of security to all citizens, through independent and active foreign policy, trustworthy national security and country’s defence development called as integrated Tri Matra based on the national interest and strengthen national identity as Maritime Country.

The government’s attention to the society’s protection which has a profession in the fishery field is then realized in Law No.7/2016 on Protection and Empowerment of Fishermen, Fish Cultivator, and Salt Farmer. Then the law becomes a regulation which clearly regulates about a legal protection for the fishermen in order that they are escaped from the loss they can deal with resulted from the job risk. As included in Section 3 Letter (f) stipulates that one of the fisherman rights is that they are protected from the risk of natural disaster, climate change and pollution [6].

In order to implement Law No.7/2016, since the Maritime and Fishery Ministry has an authority and a responsibility for that law, then the ministry issues the Ministerial Regulation of Maritime and Fishery No. 18/PERMEN-KP/2016 on Insurance Protection of Risk for Fishermen, Fish Cultivator, and Salt Farmer. Next the Ministerial Regulation of Maritime and Fishery is realized in the form of Fisherman Insurance Premium Assistance Giving Program which cooperates with the State-Owned Enterprise that is PT. Jasa Asuransi Indonesia (Jasindo) [7].

The Fisherman Insurance Premium Assistance Program is intended to guarantee the fisherman better activity in the capture fishery business in order that the fisherman rights and duties become clear and protected in their capture business activity. The benefits which can be received are peace and comfort for the fishermen and the increase of fisherman awareness to continue the insurance on their own. The amount of insurance premium given to the fishermen is as much as Rp.175 thousand/year and intended to all fishermen in Indonesia. The target of the program is 1 million fishermen must be insured. One of the regions carrying out this program is South Buton Regency, the majority of the inhabitants of which have a profession as fishermen. It is supported by the condition of the geographical area which is mostly in coastal area. Based on South Buton Fishery Statistics in the year of 2016, the number of Fishery Household is as many as 3.165, while the number of the capture fishermen is many as 8.666.

Table 1: Number of Fishery Household and Capture Fishermen According to Sub district

<table>
<thead>
<tr>
<th>NO</th>
<th>SUB DISTRICT</th>
<th>FISHERY HOUSEHOLD</th>
<th>FISHERMEN (PEOPLE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Siompu Barat</td>
<td>610</td>
<td>1.654</td>
</tr>
<tr>
<td>2</td>
<td>Siompu</td>
<td>628</td>
<td>1.395</td>
</tr>
<tr>
<td>3</td>
<td>Batauga</td>
<td>615</td>
<td>1.581</td>
</tr>
<tr>
<td>4</td>
<td>Sampolawa</td>
<td>623</td>
<td>1.785</td>
</tr>
<tr>
<td>5</td>
<td>Batu Atas</td>
<td>181</td>
<td>695</td>
</tr>
<tr>
<td>6</td>
<td>Lapandewa</td>
<td>74</td>
<td>278</td>
</tr>
<tr>
<td>7</td>
<td>Kadatua</td>
<td>434</td>
<td>1.287</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>3.165</td>
<td>8.666</td>
</tr>
</tbody>
</table>

Source: Data of Maritime and Fisheries Agency, 2016
However, in the implementation this Fisherman Insurance Premium Assistance program has not run well. Based on the data of South Buton Maritime and Fisheries Agency, as many as 8,666 fishermen are noted to be spread out in seven sub districts, 2,100 fishermen of whom have received insurance assistance over the last two years, since 2016-2017 from the Central Government. The rest of 6,566 other fishermen have not been facilitated in this program. The obstacle is stated by the Head of South Buton Maritime and Fisheries Agency. In addition to be stumbled on the quota of assistance receiver which is fully determined by the central government, another obstacle faced is the limitedness of staff resources in the area, considering that South Buton Regency area is vast in which most of its area is islands.

In addition to the program implementation which is related to the insurance premium assistance giving to the small and traditional fishermen. In the guidelines of technical guide is regulated about the claim process which stipulates that every claim for fishermen is different, besides being seen from the calamity factor which befalls, the age factor also affects the amount of compensation which will be received. For fisherman insurance compensation claim, if death or accident happens in the sea is as much as Rp.200 million and if the accident happened on land will receive compensation as much as Rp.160 million. On the other hand, for the fishermen who experience a peril and it leads to the permanent physical hazard, that is, the loss of part/function of the body, the amount of the compensation is adjusted to the amount of % which is regulated by the policy. The sick fishermen who need treatment will also receive a medical treatment with the maximum amount of Rp.20 million.

In South Buton Regency, since the program was carried out in 2016-2017, there had been 5 fishermen who experienced accidents in the sea, 4 fishermen of whom had filed a claim and their insurance fund had been cleared. On the other hand, the other one experienced unpleasant event because his document was rejected. The rejection happened because the submission of claim document exceeded the deadline in which according to the instruction of directorate general of capture fishery that the time limit for claim submission was a maximum of 5 days.

The rejection of insurance claim submission of one of the fishermen certainly became new polemic. As a matter of fact, the procedure of claim submission regulates that when the fisherman experiences an accident, and then the family or the heir must report it immediately to the local village head to be processed soon. However, in the short lime limit, it is difficult for the fisherman family who has just experienced a calamity to arrange administration. Therefore, the regional government’s role, especially in village or district must be responsive to its citizen.

Further, this matter becomes a basis for the researcher to try to describe and analyze about how implementation of Fisherman Insurance Premium Assistance program and Insurance Claim Process for the benefit receiver of Fisherman Insurance Premium Assistance program in South Buton Regency.

**RESEARCH METHOD**

This research was done from February to April 2018 using descriptive qualitative research. The researcher did observation in the field, interview with informants, and used additional secondary document, report and others. These activities aimed to describe the policy Implementation of Fisherman Insurance Premium Assistance program in South Buton Regency.

Analysis technique done in this research was by using a model proposed by Miles and Huberman the stages of which were:

1) Data condensation referred to the process of selecting, simplifying, focusing, abstracting and transforming the data that appeared which had been collected in field notes, interview transcript, documents and other empirical materials. By condensing, it could make the data stronger and occurred continuously during the qualitative research. The activities which could be done to the data condensation were writing summaries, coding, developing themes, generating categories, and writing analytic memo.

2) Data Display, was done in a short description in the form of chart of the relationship between category and type. Related to this research, the data presentation was given in the form of narrative text. In this stage, the data which had been processed was then analyzed more deeply and comprehensively to make it easy in narration text understanding.
Afterwards, the analysis was put into the percentage table according to each theme and then it was described and analyzed thoroughly.

3) Conclusion Drawing/Verification was done by doing the test of fidelity of every meaning which emerged or classification of the data which had been made in the chart. The initial conclusion stated was still a temporary conclusion and would change if the strong evidence which supported the next data collection was not found. The fidelity of the data stated was tested by analyzing and clarifying again [8]

RESULT AND DISCUSSION
Implementation of Fisherman Insurance Premium Assistance Program in South Buton Regency

The implementation of Fisherman Insurance Premium Assistance Program referred to guidelines of technical guide issued by the Directorate General of Capture Fishery No.1/Per-DJPT/2017 [9] which consisted of several organization implementors, those were Maritime and Fisheries Ministry, Maritime and Fisheries Agency of Province/Regency/Municipal government, associate official and insurer (insurance company). In South Buton Regency, this Fisherman Insurance Premium Assistance Program was carried out by the Maritime and Fisheries Agency which consisted of assistance official and data verification and validation official, each of whom numbered 3 people. Those officials were appointed by South Buton Regency Head of Maritime and Fisheries Agency based on the competence that was in charge of the capture fishery. This thing was in accordance with the available document in the organization structure of South Buton Regency Maritime and Fisheries Agency that those six officials were staff who were in charge of cultivation and capture fisheries. As a national program, Fisherman Insurance Premium Assistance Program had systematic implementation mechanism, the mechanism of which was done through several stages as follows:

a. Socialization

Socialization was a very important aspect in the entire policy process because the policy which had been made would give benefit if it was socialized. According to Berger and Luckman [10], in order that socialization could run smoothly and orderly, and last continuously and then there were two types of socialization, namely: (a) formal, this socialization was formed through an institution founded by the government and society which had a special task to socialize value, norm and role which should be learned by the society; and (b) informal, this socialization was available in daily intercourse which had a family atmosphere.

It would be difficult to make a policy successful if the policy targets in this case were small and traditional fishermen when they did not know what program intended to them. This case was proven in reality in the field which showed that there were still a great number of fishermen who did not know about the policy of Fisherman Insurance Premium Assistance Program, especially in islands area because part of them admitted that there had never been either socialization or announcement from the government. The socialization done by South Buton Regency Maritime and Fisheries Agency was by inviting all leaders in sub district, village and district areas, those were Sub district Head, Village Head and District Head as well as several inhabitants to come to the Office of Maritime and Fisheries Agency in order to get socialization. This socialization effort was indeed less effective, considering the lack of human and budget resources as well as geographical condition in which part of South Buton Regency was islands.

That case then showed that the socialization done by South Buton Regency Maritime and Fisheries Agency was still not optimal. As a result, it became an inhibiting factor of this policy which further led to the policy implementation which did not run as expected.

b. Data Collection and Verification

Data verification was an activity process of examination and assessment to guarantee data fidelity. Therefore, to determine the criteria of program benefit receiver, firstly the data collection was done and then verified so that the data was really valid. It was done in order that the policy program was on target. Related to Fisherman Insurance Premium Assistance Program, it was explained in Ministerial Regulation of Maritime and Fisheries No.18/2016 Section 10 Article (1) that the ease of registration to become an insurance applicant was that the data collection and verification were done by the verification official which had been appointed by the Head of Maritime and Fisheries Agency of Regency/Municipal in each region.
At present, the number of Small and Traditional Fishermen in South Buton Regency was as many as 8,666 thousand fishermen based on the data of Maritime and Fisheries Agency in 2016. From that total number, the number of program benefit receiver by October 2017 was as many as 1,200 thousand, while the quota of the benefit receiver given by Maritime and Fisheries Ministry was only 3,000. It meant that there were still the other 900 fishermen who had not been facilitated in this program.

Based on the result in the field, in the data collection and verification process there was no technical obstacle. All administration documents of participant candidates of Fisherman Insurance Premium Assistance Receiver were complete; the problem, however, was that their participation in this program was not enough because in fact there were still many fishermen who did not know about this program. Therefore, from the analysis and study in the data collection and verification process in terms of policy implementation of Fisherman Insurance Premium Assistance Program, it could be concluded that in the data collection and verification process of the fishermen data in South Buton were still valid and relevant to determine the criteria of benefit receiver.

c. Validation

Validation was an action which proved that a process/method could give a consistent result in accordance with the specification determined and documented well. In the context of Fisherman Insurance Premium Assistance Program, this validation process was expected to obtain precise and accurate data in accordance with the real data in the field. Consequently, to make sure that the data of the potential candidate of Fisherman Insurance Premium Assistance Program was really valid, the data of verification process was verified with data base of fishermen affairs on online ‘aplikasipupi’ owned by Maritime and Fisheries Ministry.

From the research result, it was admitted by South Buton Maritime and Fisheries Agency that all documents of verification result had been verified with the data base in that ‘aplikasipupi’. However, in fact from the validation result there were a great number of fishermen who were not covered. Not all fishermen data were included in the ‘aplikasipupi’ data base in Maritime and Fisheries Ministry because South Buton Maritime and Fisheries Agency had not updated the data and included the fishermen data in ‘aplikasipupi’.

Thus, it could be concluded that South Buton Maritime and Fisheries Agency had done the validation process of Participant Candidate of Fisherman Insurance Premium Assistance well, even though there were still a great number of fishermen who were not covered because there was no data update.

d. Proposal of Program Receiver Candidate

The proposal process of insurance premium candidate was based on the recapitulation of data verification and validation result. In this process, as explained in the guidelines of technical guide of the implementation of Fisherman Insurance Premium Assistance Program that after the verification of administration document of Fisherman Insurance Premium Assistance Program Candidate, it was then validated. Next, Regency/Municipal Maritime and Fisheries Agency proposed the names of participant candidate to the central work group.

In the proposal process of the participant candidate of the Fisherman Insurance Premium Assistance, it was admitted by the South Buton Maritime and Fisheries Agency that the data which had been verified and validated was done thoroughly. From that proposal, in fact there were still a great number of fishermen who could not be proposed because there were several participant candidates who were not included in the ‘aplikasi pupi’ of Maritime and Fisheries Ministry database. The total number of fishermen who registered in this program was as many as 2,300. However, the fishermen who deserved to be proposed were just as many as 2,100 fishermen. Then it could be concluded that South Buton Maritime and Fisheries Agency did not fully facilitate the participant candidate. Of course, this matter caused the policy implementation to be inhibited.

e. Determination of Program Receiver

The determination of Fisherman Insurance Premium Assistance Program receiver was determined by the Maritime and Fisheries Ministry through a decree letter of Directorate General of Capture Fisher. This decree was based on the proposal which had been verified and validated by the Regency/Municipal Maritime and Fisheries Agency which aimed in order that the receiver was really fishermen society who needed assistance in accordance with technical requirements as included in the guideline of technical guide of the program.
In South Buton Regency, the benefit receiver of Fisherman Insurance Premium Assistance Program numbered 2,100 people. This data was the proposal of South Buton Maritime and Fisheries Agency obtained from verification and validation result. In the beginning, the registrant data included in South Buton Maritime and Fisheries Agency numbered 2,500 people. However, it was restricted by the fishermen affairs database in ‘aplikasipupi’ which was different from the data which was available in South Buton Maritime and Fisheries Agency. In this case, part of the participant candidate data of Fisherman Insurance Premium Assistance was not in the Maritime and Fisheries Agency.

**Insurance Claim Process of Fisherman Insurance Premium Assistance Program Receiver**

Insurance claim was the request of the participant or the heir to the insurance company for the loss incident as agreed. To get the insurance for risk or loss happened, in principle, the insurance company had concern for the future life and had a share to both think and try to minimize the possible loss which might emerge resulted from the risk happened in doing business activity.

Related to the fishermen insurance meant with the insurer or the insurance company was PT. Jasa Asuransi Indonesia (Jasindo) as a work partner of Maritime and Fisheries Ministry in carrying out insurance program. On the other hand, the insured was the Fisherman Insurance Premium Assistance Program Receiver. In this fisherman insurance claim process, when they experienced an accident and filed a claim, they were facilitated by the Regency/Municipal Maritime and Fisheries Agency. Therefore, to see the mechanism of fisherman insurance claim process in South Buton Regency could be explained as follows:

a. **Claim Submission**

   Insurance claim was an indemnity claim proposed by the insured to the insurer or company insurance. In claim submission, there were several processes which had to get through and fulfilled by the fishermen as the insured/heir. It was regulated in the Regulation of Directorate General of Capture Fishery on the technical guide of Fisherman Insurance Premium Assistance Program that if the insured fishermen or the heir filed a claim, they should: First, report to the village head to get a covering letter; Second, based on that report, the harbourmaster/Maritime and Fisheries Agency in Regency/Municipal made an incident report; Third, Regency/Municipal Maritime and Fisheries Agency informed the claim submission to the insurer.

   In the process stages of this insurance claim submission, the policy implementor in the region was Regency/Municipal Maritime and Fisheries Agency which facilitated the claim submission process. As explained previously, in the fisherman claim submission process, South Buton Maritime and Fisheries Agency was as a facilitator or the party who helped to file a claim to the insurer that was PT. Jasindo if the insured fishermen experienced an accident. Based on the finding result in the field, there had been 5 people who experienced an accident. The submission process of the four people had been filed to the insurer and really facilitated by South Buton Maritime and Fisheries Agency. Then related to one of the fishermen whose submission was not processed, it was because the claim submission did not meet the requirements determined resulted from the short time limit of submission. If referring to the guidelines of technical guide of insurance claim implementation, claim submission could be done at the latest 5 days since the incident date. Afterwards, the insured (fisherman) reported to the village head to get the covering letter to the South Buton Maritime and Fisheries Agency to be forwarded to the insurer. In this case, the village head had to be responsive whenever his citizen experienced an accident. In short, the fisherman administration document had to be arranged immediately.

   Based on the explanation above, it could be concluded that the claim submission by the fishermen as the insured or the heir facilitated by the South Buton Maritime and Fisheries Agency had been really implemented. However, related to one of the fishermen whose submission claim could not be processed, it was caused by the obstacle in the lower level that was; the village head was less responsive to help his citizen.

b. **Claim Handling**

The claim handling was done by the insurer (PT. Jasindo) by verifying the claim and determining the claim status based on the submission of the insured or the heir through the coordination with Regency/Municipal Maritime and Fisheries Agency at the latest 4 weekdays. Based on the finding in the field, what filed by the insured had been well handled by the insurer. South Buton Maritime and Fisheries Agency alone also had really facilitated and made it easy for the insured in filing their insurance
claim. In this claim handling process, the coordination between the insurer and South Buton Maritime and Fisheries Agency in handling the claim submission by the insured had run well without any obstacle.

c. Claim Decision

In the decision making of the insurance claim was regulated in the Technical Guide of Fisherman Insurance Premium Assistance in 2017. It was stated that the decision was based on the claim verification result done by the insurer by issuing Claim Decision Report signed by both parties, those were the insurer and the insured/the heir. If within 14 (fourteen) days since the notice of accident event was received by the insurer from the Head of Maritime and Fisheries Agency in Regency/Municipal and the insurer had not issued the Claim Decision Report, then the insurer was stated to agree to the claim filed by the insured Fisherman/the heir.

The finding result in the field showed that in this process the claim process did not undergo any obstacle. All documents filed by the insured through South Buton Maritime and Fisheries Agency which then was filed to the insurer had been well verified, the decision of which was also agreed by both parties either the insured or the insurer. Based on that case, it could be concluded that this insurance claim decision process had been in accordance with the rules. Both parties either the insured or the insurer agreed the decision well. South Buton Maritime and Fisheries Agency alone had also really facilitated the insured well until the process was finished.

d. Claim Payment

The claim payment process was done by the insurer based on the Claim Decision Report which had been issued and agreed by both the insurer and insured/the heir. The claim benefit was paid at the least four weekdays to the bank account of the fishermen/the heir or to the bank account of Regency/Municipal Maritime and Fisheries Agency. Based on the research result, the payment process did not undergo any obstacle. The claim payment was transferred by the insurance company to the bank account of South Buton Maritime and Fisheries Agency. After the payment was transferred, after two days the insured fishermen/the heir were invited to the Office of South Buton Maritime and Fisheries Agency for the compensation acceptance by the Regent of South Buton.

Therefore, in the claim payment process it could be concluded that there was no any obstacle. Both the insurer and the South Buton Maritime and Fisheries Agency had carried out their tasks well. The insured received the compensation happily without any complaint.


It was necessary to bear in mind that in a policy implementation did not always run well because there were a lot of factors which could affect the success of a policy implementation. To describe clearly about variable or factors which had important effect to the policy implementation of this Fisherman Insurance Premium Assistance program and to simplify understanding by seeing the stages of the implementation of Fisherman Insurance Premium Assistance program which was in accordance with the Ministerial Regulation of Maritime and Fisheries No.18/2016 which consisted of Socialization, Data Collection and Verification, Validation, Proposal and Establishment of Insurance Receiver Candidate; therefore, policy implementation model proposed by Edward III was used, namely Communication, Resources, Disposition, and Bureaucratic Structure.[11]

a. Communication

Communication was a delivery process of policy information from the policy makers to the policy implementor[12]. Related to Fisherman Insurance Premium Assistance program, the policy makers were Maritime and Fisheries Ministry and then handed down to the Directorate General of Capture Fishery by issuing Technical Guide of Fisherman Insurance Premium Assistance Program. This matter became the reference of Regency/Municipal Maritime and Fisheries Agency to implement the program. Edward III (as cited in Agustino, 2016) stated that communication in the policy implementation had several dimensions; First, Information Transformation (Transmission). This dimension required in order that information was delivered not only to the policy implementor but also to the related target group[13].

In the transmission process, South Buton Maritime and Fisheries Agency had done information delivery through socialization. Special for the land area was done by the Maritime and Fisheries Agency alone, while for islands it involved the Village Head/District Head; the transmission process, however, did not run well. Based on the research result, the Village Head/District Heads did not do formal
socialization because the program information was only delivered one person to one person. Then, that case caused the transmission process not to run well. Second, Information Clarity Dimension required in order that the information was clear and understandable to avoid interpretation mistake from the policy implementor, target group and related parties. The communication clarity in the implementation of Fisherman Insurance Premium Assistance Program in South Buton consisted of information delivery by Maritime and Fisheries Agency to the other government agencies, in this case those were Sub district Head, Village Head and the society of Program Receiver Candidate with the purpose that they knew clearly what information which would be delivered. In terms of giving information clarity regarding this Fisherman Insurance Premium Assistance Program, based on the research result in the field that the communication clarity done by South Buton Maritime and Fisheries Agency ran well; all policy contents were delivered clearly, easily comprehended, and understandable. Third, Information Consistency Dimension required in order that the information delivered had to be consistent so that it did not raise the confusion to the policy implementor, target group or related parties. The consistency of communication which contained information inside would be really needed in the policy implementation. Its purpose was in order that the implementors did not feel confusion, and then the policy purpose could be achieved.

In the implementation of Fisherman Insurance Premium Assistance Program in South Buton, the communication consistency happened was good enough. South Buton Maritime and Fisheries Agency had given information which was consistent enough. In Village/District level, however, seemed there was a sudden change in the middle of the course of the policy implementation. The information delivery done by the Village Head and District Head, especially in the islands area, was only through one person to one person. This case was absolutely something confusing for the policy targets (fishermen). As the result, there were a great number of fishermen who did not register themselves to this program.

b. Resources

In the policy implementation, resources had very important role. Edward III as cited in Widodo (2011:98) stated that how clear and consistent the rules and regulations as well as the policy implementor who was responsible to implement the policy had lack of resources to implement the policy effectively. Then the policy implementation would not be effective.

In this case, the resources were related to all other resources in which they could be used to support the success of the policy implementation. Those resources were: Human Resources (Staff), Budgeting, Facility, Information and Authority.

After the writer did an assessment related to all four indicators above, in fact in the achievement process still lacked. From the interview in the field, it was concluded that the availability of human resources in the scope of South Buton Maritime and Fisheries Agency really lacked that was it only numbered 20 people who were assigned to implement this program. Those people were 3 associate officials and 3 verification and validation officials. Furthermore, the limitedness of available budgeting resources really lacked because the South Buton area was mostly islands area.

c. Disposition

Disposition was an aspect related how attitude and support of the implementors to a program or policy. Attitude and support were very important in the implementation policy because the perspective similarity to what was done together would make it easy for the achievement of purpose. If the policy implementors were divided in terms of attitude and support, then what would be achieved in the policy would not be achieved effectively and efficiently.

Related to the Fisherman Insurance Premium Assistance Program carried out by South Buton Maritime and Fisheries Agency based on the result in the field, it showed that commitment/attitude owned to implement the policy of Fisherman Insurance Premium Assistance Program was already good. However, there were several things which had not been optimal. Based on the interview result, it was found out that the commitment of the implementors that was South Buton Maritime and Fisheries Agency was really serious, such as giving clear information and facilitating the fishermen to participate to register themselves in this program. This matter was proven by making it easy the administration affairs for the fishermen as the participant candidate of the Fisherman Insurance Premium Assistance Program. On the other hand, the thing which was not optimal lied on village or district level.
because it seemed that the Village Head/District Head did not give the clear information. Then it was not something surprising that part of the fishermen did know about this program.

d. Bureaucratic Structure

Bureaucratic structure was one of the important factors in the policy implementation. There were two main characteristics of bureaucracy according to Edward III, namely working procedures of basic measurements or known as Standard Operating Procedures (SOP) and Fragmentation [14]. A good SOP was SOP which included a framework which was clear, systematic, uncomplicated, and understandable by anyone because it would be a reference in implementing the policy.

It was expected that with the availability of SOP, the resources of policy support were able to do their tasks with the standard which had been regulated in SOP. Then it could lead to effectiveness and efficiency of the performance. It was also expected that as far as possible the implementor of organization structure could avoid the complicated, lengthy, and complex things.

Regarding the bureaucratic structure and SOP, it had been included in the Regulation of Directorate General of Capture Fishery No.1/2017 on Technical Guide of Fisherman Insurance Premium Assistance. The organization implementors consisted of Maritime and Fisheries Ministry, Province/Regency/Municipal Maritime and Fisheries Agency, associate official, verification and validation officials and the insurer.

Based on the research result, it showed that South Buton Maritime and Fisheries Agency had not followed the right SOP in implementing this program policy. As stated previously that the officials appointed had a task to socialize the program comprehensively in South Buton Regency. In fact, in the field Maritime and Fisheries Agency only delivered the information about the program to part of the land fishermen and the Village Head/District Head in order that they forwarded the information to each region. Of course, this case caused the Fisherman Insurance Premium Assistance program had not run well yet.

CONCLUSION

The policy of Fisherman Insurance Premium Assistance Program which was implemented by South Buton Maritime and Fisheries Agency had not run well yet. This case was caused by several factors; first, the socialization was not done maximally which meant that it was not done comprehensively. The information about the program was only delivered to part of the fishermen on land area, while in islands area was done by the Village Head and District Head but it was not done; second, the limitedness of either staff resources or operational budgeting; third, the data update had not been done to be proposed to ‘aplikasi pupi of Maritime and Fisheries Ministry data base, then in the data validation there were a lot of participant candidates who had registered themselves, but they could not be proposed. Related to the insurance claim process by the program receiver which was facilitated by South Buton Maritime and Fisheries Agency was already done well including obedience, response and active role of the implementors to the settlement of the claim arrangement. As the result, the fishermen felt the benefit of this program.

SUGGESTION

As an effort of the improvement and betterment of the policy implementation of Fisherman Insurance Premium Assistance in South Buton Regency, the writer gave suggestions as follows: First, it was necessary to form a teamwork which was composed of the representatives of each related institution or the stakeholder in the region, in this case, those were Maritime and Fisheries Agency, Regency Central Statistics Agency, fishery extension agent, and the representative of Sub district, Village and District which had a duty to do a regular meeting for monitoring, evaluating, updating data, arranging work plan and operational cost details as well as determining the target of achievement in order that the program implementation could run well; Second, it was necessary to involve the fishermen regarding participation in the form of either criticism or suggestion delivery to the policy implementors when there was a problem. Therefore, the South Buton Maritime and Fisheries Agency or Regency Government should facilitate the fishermen to form an organization or fishermen association in each village and district.

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