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**IMPLEMENTATION OF THE RICE FARMING BUSINESS
INSURANCE (AUTP) PROGRAM BASED ON GEORGE C. EDWARD
III'S POLICY IMPLEMENTATION THEORY IN PAGELARAN
DISTRICT, PANDEGLANG REGENCY**

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ABSTRACT

This study aims to analyze the implementation of the Rice Farming Business Insurance (AUTP) program in Pagelaran District, Pandeglang Regency, and identify supporting and inhibiting factors. A qualitative descriptive approach was employed. Data were collected through observation, interviews with agricultural extension workers, Plant Pest and Disease Control Officers (POPT) officers, agricultural officials, and rice farmers, as well as documentation. Data were analyzed through data reduction, data display, and conclusion drawing based on George C. Edward III's theory, covering communication, resources, disposition, and bureaucratic structure. The findings indicate that communication has been implemented through coordination and program dissemination, although outreach remains inconsistent and limited. Resources support implementation through facilities and premium subsidies from the Banten Provincial Government, but the number of extension workers and POPT officers remains limited. Disposition is reflected in implementer commitment, while bureaucratic structure is supported by clear task allocation and guidelines. However, low farmer participation and lengthy administrative and claim verification procedures remain obstacles.

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INTRODUCTION

Indonesia has significant agricultural potential because of its tropical climate, fertile soil, and abundant natural resources. The agricultural sector contributes significantly to the national economy. The sector supports food security, provides employment, and generates income for rural communities. Rice has an important position in Indonesian agriculture because rice serves as the main staple food for most of the population (Made et al., 2024; Kusumaningrum, 2019).

However, farmers face various risks in agricultural activities. Natural disasters, such as floods and droughts, can damage agricultural land and reduce crop production. Pest and plant disease attacks can also reduce rice yields. These conditions can cause crop failure and decrease farmers' income. Therefore, the government needs to provide an effective protection mechanism for farmers. The government regulates farmer protection through Law of the Republic of Indonesia Number 19 of 2013 concerning the Protection and Empowerment of Farmers. The law identifies agricultural insurance as one of the strategies for protecting farmers from crop failure. The government strengthened this policy through Minister of Agriculture Regulation Number 30 of 2023 concerning Agricultural Insurance Facilitation. Article 4 of the regulation states that agricultural insurance protects farmers from losses caused by crop failure. The regulation includes natural disasters, pest and plant disease attacks, climate change, and other risks as causes of crop failure.

The government implements the agricultural insurance policy through the Rice Farming Business Insurance (AOTP) program. The AOTP program provides protection for rice farmers who experience crop failure. The program covers risks caused by floods, droughts, and pest and plant disease attacks. The government also provides premium subsidies to support farmer participation in the program. Farmers who meet the claim requirements can receive compensation for eligible crop losses. The compensation can provide working capital for the next planting season (Di & Kedungpring, 2022). Yusuf et al. (2020) found that premium subsidies can increase the area of agricultural land covered by AOTP and encourage farmer participation.

The implementation of AOTP requires more than government regulations and financial support. Government agencies must communicate program information clearly to farmers.

Implementing agencies must also provide adequate human resources and supporting facilities. Program implementers must demonstrate commitment to achieving program objectives. In addition, implementing agencies must establish clear procedures and responsibilities. These factors determine whether the AOTP program can reach farmers and provide effective protection against crop failure.

Previous studies have examined AOTP from several perspectives. Some studies have examined farmer participation in agricultural insurance programs. Other studies have analyzed the economic benefits of agricultural insurance and the role of premium subsidies in increasing program coverage. These studies have provided important information about the benefits and outcomes of AOTP. However, previous studies have paid less attention to the implementation process at the local administrative level. In particular, previous studies have not sufficiently examined the implementation of AOTP through the dimensions of communication, resources, disposition, and bureaucratic structure.

This research gap is important because local conditions can influence the implementation of national agricultural insurance policies. The implementation process involves several actors, including government officials, agricultural extension workers, Plant Pest and Disease Control Officers(POPT) officers, insurance providers, and farmers. Each actor has different responsibilities in implementing the AOTP program. Problems in communication, limited human resources, low farmer participation, or lengthy administrative procedures can affect program implementation.

Pagelaran District, Pandeglang Regency, is one of the areas where rice farmers face risks from natural disasters, particularly flooding. Heavy rainfall can increase the risk of flooding in agricultural areas. Flooding can damage rice plants and reduce agricultural production. Severe flooding can also cause crop failure. These conditions increase the need for an effective agricultural insurance program to protect rice farmers from financial losses.

The implementation of AOTP in Pagelaran District therefore requires systematic analysis. George C. Edward III's policy implementation theory provides an appropriate framework for this analysis. Edward III identifies four factors that influence policy implementation: communication, resources, disposition, and bureaucratic structure. Communication determines whether policy information reaches the target group clearly. Resources determine whether implementers have sufficient personnel, facilities, information, and financial support. Disposition reflects the commitment and attitude of policy implementers. Bureaucratic structure determines whether organizations have clear procedures, responsibilities, and implementation mechanisms.

Based on this research gap, this study analyzes the implementation of the AOTP program in Pagelaran District, Pandeglang Regency, based on Minister of Agriculture Regulation Number 30 of 2023. This study uses George C. Edward III's theory to analyze

communication, resources, disposition, and bureaucratic structure in the implementation of the program. This study also identifies the factors that support and hinder the implementation of AOTP. The findings are expected to provide information about the implementation of agricultural insurance policy at the local level and support improvements in the protection of rice farmers against crop failure.



Figure 1. Rice Production in 2023-2024

Source: (Saudi Arabia, 2023)

The comparison of previous studies shows that research on AOTP has generally focused on program coverage, premium subsidies, farmer participation, and the benefits of agricultural insurance. Budiasa et al. (2020) examined the coverage and requirements of AOTP, while Yusuf et al. (2020) focused on the role of premium subsidies in expanding program coverage and encouraging farmer participation. Di and Kedungpring (2022) emphasized the role of AOTP in protecting rice farmers from production risks. These studies provide important evidence regarding the benefits and implementation requirements of agricultural insurance. However, they do not specifically examine the implementation process of AOTP based on the four dimensions of George C. Edward III's policy implementation theory.

This study fills this gap by examining the implementation of AOTP after the enactment of Minister of Agriculture Regulation Number 30 of 2023. The study focuses on Pagelaran District, Pandeglang Regency, which is located in one of the major rice-producing areas of Banten Province. The novelty of this study lies in its analysis of AOTP implementation through four dimensions of Edward III's theory: communication, resources, disposition, and bureaucratic structure. The study also identifies the supporting and inhibiting factors that influence program implementation at the local level. Therefore, this study provides empirical evidence that complements previous research by shifting the focus from the benefits and coverage of AOTP to the actual process of policy implementation in a specific local context.

METHOD

This study employed a qualitative method with a descriptive approach to analyze the implementation of the Rice Farming Business Insurance (AOTP) program in Pagelaran District, Pandeglang Regency. The AOTP program is designed to protect farmers against the

risk of crop failure caused by natural disasters. The study site was selected because rice farming in the area faces various natural risks that may reduce agricultural production, making the implementation of AOTP important for the sustainability of farming activities.

The study focused on four dimensions of policy implementation based on George C. Edward III's framework: communication, resources, disposition, and bureaucratic structure. Data were obtained from primary and secondary sources. Primary data were collected through interviews with stakeholders involved in AOTP implementation, including Agriculture Office staff, agricultural extension workers, Plant Pest and Disease Control (POPT) officers, farmer group leaders, and participating farmers. Secondary data were obtained from program documents, AOTP implementation guidelines, participation and claims records, and publications from Statistics Indonesia (BPS) and other relevant agencies.

Data were collected through observation, interviews, and document analysis. Informants were selected purposively based on their involvement in and knowledge of AOTP implementation. Data were analyzed interactively through data reduction, data presentation, and conclusion drawing. Data validity was ensured through source and technique triangulation by comparing interview findings with observations and relevant documents. Through this approach, the study provides an empirical assessment of AOTP implementation, identifies supporting and inhibiting factors, and formulates recommendations for improving the program's effectiveness in protecting farmers against crop failure risks.

RESULTH AND DISCUSSION

1. Implementation of the AOTP Program in Pagelaran District

Research findings indicate that the implementation of the Rice Farming Business Insurance (AOTP) program in Pagelaran District, Pandeglang Regency, involved the Agriculture Office, agricultural extension workers, Plant Pest and Disease Control officers (POPT), farmer groups, and participating farmers. The AOTP serves as a protection mechanism for farmers to mitigate the risk of financial loss in the event of rice crop failure caused by natural disasters. The program's implementation was analyzed based on George C. Edward III's four policy implementation aspects: communication, resources, disposition, and bureaucratic structure.

a. Cumunication

Communication is an important factor in implementing AOTP because farmers need to understand the program objectives, participation requirements, premium payment mechanisms, crop damage criteria, and claim submission procedures. Based on the results of interviews and observations, communication between program implementers and farmer groups has been ongoing through outreach and coordination activities. However, outreach to farmers has not been carried out regularly and evenly. Some farmers still get information

through farmer group leaders or fellow farmers, so their understanding of the AOTP mechanism is not always the same. These findings show that communication is not only a matter of conveying information, but also involves the consistency and reach of information. When socialization is not carried out regularly, there is a possibility that farmers will not understand changes in provisions or claim procedures. Therefore, the communication program needs to be carried out in a more structured manner through farmer group meetings, extension workers, information media and direct assistance.

b. Resources

In terms of resources, the implementation of the AOTP program is supported by established guidelines, administrative facilities, and personnel with specific assigned duties. Agricultural extension workers provide information and guidance to farmers, while Plant Pest and Disease Control Officers (POPT) inspect crop conditions and assist in verifying damage. However, research indicates that the number of extension workers and POPT officers remains limited relative to the need for field-level support. These limitations can affect the intensity of monitoring and the speed of service delivery, particularly when there is a high volume of claims. Beyond human resources, the administrative and claim verification processes are time-consuming, meaning farmers do not always receive prompt confirmation regarding the resolution of their claims.

c. Disposition

Disposition relates to the attitudes, commitment, and willingness of implementers in carrying out a policy. Research findings indicate that AOTP implementers are committed to helping farmers secure protection against the risk of crop failure. Officials do not merely perform administrative functions but also provide guidance throughout the enrollment and claim submission processes. The implementers' commitment serves as a supporting factor, as the program's success depends not only on written regulations but also on the willingness of officials to serve the target group. Paying claims to eligible farmers also plays a crucial role in building trust in the program. Thus, the disposition of implementers in Pagelaran District is relatively supportive of AOTP implementation, although it still needs to be strengthened through faster and more responsive service.

d. Bureaucratic Structure

The bureaucratic structure for implementing the Rice Farming Business Insurance (AOTP) program is evident in the division of tasks among agricultural agencies, extension workers, pest and disease control officers (POPT), farmer groups, and other relevant stakeholders. Implementation guidelines and procedures serve as the reference for each party in carrying out their duties. This division of tasks ensures that program implementation does not rely entirely on a single entity. Nevertheless, the verification and claim administration procedures remain a stage that requires a relatively long time. This situation indicates that while the

bureaucratic structure is in place, there is still a need for better coordination among implementers and a simplification of administrative processes. Clear procedures must be accompanied by effective coordination to prevent delays in service delivery to farmers.

2. Factors Supporting the Implementation of AOTP

Research has identified several factors supporting the implementation of the Rice Farming Business Insurance (AOTP) program in Pagelaran District. First, there is clear coordination and a division of tasks among the parties involved. Second, guidelines and facilities to support program implementation are available. Third, premium subsidy assistance from the Banten Provincial Budget helps alleviate the financial burden on farmers. Fourth, the implementers demonstrate a commitment to providing guidance and support to the farmers. Furthermore, the actual payment of claims to farmers who suffered crop damage—in accordance with established regulations—has provided a positive experience for participants. This fosters an understanding that the AOTP is not merely an administrative obligation but a mechanism for protection against farming business risks.

3. Factors Hindering the Implementation of AOTP

On the other hand, the implementation of the Rice Farming Business Insurance (AOTP) program still faces several obstacles. The first obstacle is the uneven reach of outreach efforts, meaning not all farmers fully understand the benefits and procedures of the AOTP. The second obstacle is a shortage of human resources, particularly agricultural extension workers and pest and disease control officers (POPT). The third obstacle relates to suboptimal farmer participation; some farmers still require a better understanding of the benefits of agricultural insurance and its protection mechanisms. Another obstacle is the time-consuming nature of the administrative and claims verification processes. In the implementation of the AOTP, verification is essential to ensure that the actual crop damage aligns with claim requirements. However, if this process is prolonged, farmers face uncertainty regarding when their claims will be settled. This situation highlights the need for improved coordination and service efficiency without compromising the thoroughness of the verification process.

4. Discussion Based on George C. Edwards III's Theory

When analyzed through George C. Edwards III's implementation theory, the implementation of the AOTP in Pagelaran District reveals that while the necessary elements communication, resources, disposition, and bureaucratic structure are in place, they are not yet functioning optimally. Communication faces challenges regarding the equitable dissemination of information; resources are constrained by a shortage of support personnel; disposition is generally supportive, driven by the implementers' commitment; and the bureaucratic structure includes defined task divisions and procedures, yet administrative and claim verification processes remain time-consuming. These findings demonstrate that the

successful implementation of the AOTP requires more than just the existence of policies and guidelines; the program demands consistent communication, adequate human resources, implementer commitment, and effective bureaucratic procedures. As a result, increasing the frequency of outreach activities, adding or optimizing the use of extension workers and Pest and Disease Observers (POPT), strengthening coordination, and accelerating claim verification processes are crucial steps toward improving the quality of AOTP implementation in Pagelaran District. With these improvements, the program can provide more effective protection for farmers against the risk of crop failure caused by natural disasters.

CONCLUSION

Research findings indicate that the implementation of the Rice Farming Business Insurance (AOTP) program designed to protect against crop failure caused by natural disasters in Pagelaran District, Pandeglang Regency—has progressed reasonably well but has not yet reached optimal performance. Applying George C. Edward III's theory, while communication among implementers is active, outreach to farmers has lacked consistency and broad coverage; resources generally support the program, yet there remain shortages of agricultural extension workers and pest and disease control officers (POPT); implementers demonstrate a commitment to providing guidance; and the bureaucratic structure features clear task allocation and procedures, although administrative and claim verification processes remain time-consuming.

Supporting factors include coordination, implementation guidelines, supporting facilities, premium subsidies from the Banten Provincial budget, and implementer commitment. Conversely, obstacles include limited human resources, low farmer participation, uneven outreach, and lengthy administrative and claim verification processes. Therefore, more intensive and widespread outreach, the strengthening of implementation resources, improved coordination, and the acceleration of claims verification and settlement are required to enable the AOTP program to provide more effective protection for farmers.

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