



# Coastal fishermen's participation on fishermen's insurance program in Tanah Laut Regency, South Kalimantan Province

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**Abstract.** Fishermen face highly risky jobs since they have to deal with bad weather on the sea, such as wind storms and high waves that can, of course, cause accidents. The Government of Indonesian Republic issued Law numbered 7, 2016 concerning protection and empowerment of fishermen, fish farmers, and salt producers in order to prevent them from work accident. The Ministry of Marine Affairs and Fisheries (MMAF) has worked hard to realize prosperity for the major executors in marine and fisheries sector as one of the three major marine and fisheries development principles of Indonesia. One of the legal implementations is conducted through Fishermen's Insurance Premium Assistance (FIPA) program provided for one-year and the fishermen are expected to be involved in self-support fishermen's insurance (SSFI). Unfortunately, the fishermen's involvement in FIPA has not resulted in awareness of the insurance due to low fishermen's participation in SSFI. This study aims to analyze the fishermen's perception on fisheries insurance using Likert scale analysis, fishermen's participation level on SSFI using qualitative descriptive statistics, the correlation between perception and fishermen's participation in SSFI using logistic regression. Results showed that coastal fishermen had low perception on the fishermen's insurance with a total score of 3.458, and low participation level in SSFI, 38.24% in Tanah Laut Regency and 35.84% in the districts. The fishermen's perception on the SSFI and the benefit of FIPA significantly influenced the fishermen's participation in the insurance.

**Key Words:** FIPA, MMAF, perception, prosperity, self-support insurance.