



Implementation of Agricultural Insurance for Rice as Legal Protection for Farmers in Karawang Regency Due to Flood Disasters

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ABSTRACT

This study aims to examine the implementation of the Rice Farming Insurance Programme (AUTP) in Karawang Regency as part of the legal protection provided by the government. Karawang Regency is known as a rice-producing area and a national granary that has significantly contributed to the national rice supply. However, geographically, Karawang Regency is relatively low-lying and susceptible to flooding, where a portion of the rice fields experiences inundation during the rainy season, resulting in crop failure (puso). Consequently, the AUTP programme is highly beneficial for farmers in managing risks and losses. This research employs an empirical normative legal methodology, focusing on the analysis of legal norms as well as their application and implementation. The findings indicate that the AUTP programme in Karawang Regency serves as legal protection for farmers against the risks of crop failure due to flood disasters. From 2020 to 2024, the local government allocated a budget of 3.203.843.040,- IDR for the AUTP programme, with claims made for 1.914,96 hectares and a total indemnity paid amounting to 11.492.160.000,- IDR. Furthermore, in 2024, the local government of Karawang Regency allocated 1.440.000.000 in the regional budget for 40.000 hectares of rice fields within the AUTP programme.

1. Introduction

The agricultural sector in Indonesia plays a crucial role in the domestic economy (Dahiri et al., 2021). According to data from the Central Statistics Agency (BPS), the agricultural sector contributes 12.62% to Indonesia's GDP (Kementerian Pertanian Republik Indonesia, 2023). This success is undoubtedly attributed to the hardworking farmers who support national food security. The government is committed to enhancing the production of strategic food crops, including rice. Continuous efforts include addressing pest and disease disruptions and the impacts of climate change (Kementerian Pertanian, 2024). Climate change has affected all aspects of life, and in the agricultural sector, its effects can lead to decreased crop production and productivity, threatening food security (Rencana Strategis Kementerian Pertanian Tahun 2020-2024, 2021). The annual report from the Ministry of Agriculture indicates that rice production in Indonesia decreased in 2023 in several rice-producing regions, such as South Sulawesi, Central Java, and West Java. One of the causes of the decline in productivity is climate change, a situation that is also observed in Karawang Regency, rice productivity decreased in 2023.

Karawang Regency is positioned as a gateway city for development in western Indonesia, serving as a buffer for the Jakarta area. This regency is also known as a rice warehouse and a national food granary. Karawang is the rice granary of West Java and one of the regions that contributes to the national rice supply, averaging around $\pm 1,411,330$ tons annually (Pemerintah Daerah Kabupaten Karawang, 2023), making it the second-largest rice-producing regency after Indramayu in West Java (BPS Provinsi Jawa Barat, 2024).

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Flooding poses a serious threat to rice farmers in Karawang. Heavy rainfall, combined with inadequate drainage systems, often results in flooding that submerges agricultural land and leads to crop failure. Each year, thousands of hectares of agricultural land are inundated, causing significant economic losses for farmers. In recent years, climate change has further exacerbated the frequency and intensity of flooding, posing ongoing threats to rice production in Karawang. Flooding is one of the factors damaging agricultural land (Aprillya & Chasanah, 2021), as floods can impact

planting patterns and production costs, consequently affecting agricultural yields and the income of rice farmers whose fields are impacted during planting seasons (Bella et al., 2024).

Flood vulnerability in Karawang Regency affects agricultural land and productivity, particularly for rice fields. At the beginning of 2024, 114 hectares of rice fields in Karangligar Village, West Telukjambe District, and Sukamakmur Village, East Telukjambe District, failed to yield due to flooding (Rihanto, 2024). This situation mirrored that of 2023, when 2,118 hectares of rice fields were submerged in floods in Karawang (Azzam, 2023), while in 2021, 1,085 hectares of rice fields were also affected by flooding in Karawang (Farida Farhan, 2022). This data indicates that rice crops in Karawang Regency are susceptible to crop failure during each rainy season.

To mitigate these risks, the Indonesian government, through the Ministry of Agriculture, has introduced the Rice Farming Insurance Programme (AOTP) as a form of legal and economic protection for farmers. This programme aims to provide protection to farmers and their agricultural activities from the risks of damage and losses due to natural disasters, pest and disease infestations, outbreaks of infectious animal diseases, the impacts of climate change, and other types of risks as stipulated in Article 4 Regulation of the Minister of Agriculture of the Republic of Indonesia No. 30 of 2023 regarding the Facilitation of Agricultural Insurance. Based on this regulation, farmers registered in the AOTP programme will receive compensation for the losses incurred, thereby alleviating financial burdens and assisting farmers in sustaining their agricultural enterprises.

Previous research related to the AOTP has been conducted in Karawang Regency, including a study by Tatu Nia Wulandari, Rita Nurmawati, dan Sahat M Pasaribu in 2022. This study aimed to analyse the determinants of farmers' decisions to participate in the AOTP programme in Karawang. The results showed that the majority of farmers decided to join the AOTP due to the expectation of receiving compensation in the event of crop failure. Conversely, some farmers opted not to participate in the AOTP because they lacked comprehensive information about the programme. Consequently, the study recommends regular, structured, and systematic socialisation, promotion, and advocacy, as well as increasing the availability of publication media to inform farmers about the AOTP.

A second study was conducted by Mega Mustika, Anna Fariyanti, dan Netty Tinaprilla in 2019. This research aimed to analyse farmers' attitudes and satisfaction with the attributes of the AOTP in West Java's Karawang Regency. The study found that the attributes deemed most important by farmers, based on their level of importance, included Agricultural Extension Workers, the number of claims, direct socialisation, group leaders, and ease of access to information. Overall, farmers' satisfaction with the attributes of the AOTP was rated as moderate. Therefore, improving performance on these attributes is necessary to enhance farmers' attitudes and satisfaction with the programme. Farmers with positive attitudes and high satisfaction levels are more likely to continue participating in the AOTP and recommend it to other farmers. Both prior studies examined the AOTP in Karawang from the perspective of farmers as

beneficiaries of the insurance. However, neither study addressed or analysed the aspects of legal protection provided by the government in the implementation of the AOTP in Karawang. Thus, this research aims to complement previous studies on the implementation of the AOTP programme carried out by the local government of Karawang, specifically assessing the extent to which the local government provides legal protection to farmers whose rice crops have failed.

2. Method

This study employs a normative-empirical legal research method, a type of legal research that focuses not only on analysing the normative system within legislation but also considers the reactions and interactions that occur when these norms are applied in society as the subject of study (Muhaimin, 2020). Normative-empirical legal research emphasises the analysis of legal norms as well as the implementation or application of normative legal provisions in specific legal events and the outcomes obtained. Accordingly, this research examines legal norms (regulations) in the agricultural sector, specifically concerning farmer protection, and the process of legal implementation by stakeholders—in this case, the Central Government and Karawang Regency Government—to achieve the intended legal objectives. The types of data used to examine normative-empirical legal research include secondary and primary data. Secondary data collection is conducted through literature review and analysis of written documents, while primary data is gathered directly from the research subjects through interviews with respondents, informants, and resource persons. The data is then processed and analysed qualitatively.

3. Results and Discussion

3.1. Legal Protection for Rice Farmers Experiencing Crop Failure Due to Flood

Disasters

The agricultural sector is one of the key sectors in national economies, serving as a provider of food resources for the population, a source of national income, a creator of employment opportunities, a channel for investment, and a contributor to foreign exchange when agricultural products are exported abroad. However, agricultural activities face considerable uncertainty. Farmers have traditionally borne these risks alone (Sulaiman, 2018).

Farmers play a crucial role in ensuring a country's food supply (Sidharta et al., 2021). and the government has a duty to enhance their welfare (Siagian et al., 2022). Efforts to improve farmers' welfare are implemented through empowerment, increased access to agricultural resources, institutional development, and protection of farmers (Wulanjari & Setiani, 2016). Farmer protection forms part of the legal protection offered to citizens against government actions (A'an Efendi, 2017). Legal protection

provided by the government serves to: first, ensure the fulfilment of farmers' rights; second, prevent actions that infringe upon these rights; third, provide access for farmers to halt violations, receive compensation, or restore infringed rights; and fourth, guarantee that compensation or other remedial actions are available for infringed rights.

Theoretically, legal protection for citizens is provided through preventive and repressive measures. Preventive protection aims to avoid disputes, whereas repressive protection seeks to resolve them (Hadjon, 1987). Preventive legal protection allows public involvement in decision-making processes, whether by expressing opinions or raising objections to government actions, thereby fostering acceptance of government decisions. In contrast, repressive legal protection includes political protection by representative bodies, protection by government agencies, and judicial protection (A'an Efendi, 2017). The government provides legal protection through three main actions: enacting regulations (*regeling*), issuing decisions (*beschikking*), and undertaking private actions (*materiele daad*). Additionally, the government is vested with discretionary authority (*freies ermessen*), which takes the form of policy regulations (Ridwan, 2014).

In the agricultural context, legal protection in this sector aims to maximise farmers' welfare, given their vital contribution to agricultural and economic development. In Indonesia, government actions to protect farmers are implemented through the enactment of laws, as set out in Law No. 19 of 2013 concerning Farmer Protection and Empowerment (Law No. 19 of 2013). Article 3 of this law states that farmer protection and empowerment seek to achieve farmers' sovereignty and independence, thereby enhancing their welfare and quality of life, protecting them against crop failure and price risks, providing necessary agricultural facilities and infrastructure, developing financial institutions to serve farming interests, enhancing the capabilities and capacities of farmers and farmer institutions to undertake productive, progressive, modern, value-added, competitive, market-oriented, and sustainable farming activities, and providing legal certainty for farming activities.

In support of legal protection for farmers in Karawang Regency, a regional regulation (*regeling*) was enacted, namely Karawang Regency Regional Regulation No. 13 of 2017 concerning Farmer Protection and Empowerment (Regional Regulation No. 13 of 2017). This regulation aims to fulfil the fundamental rights and needs of farmers, as mandated by Law No. 19 of 2013. Under both regulations, local governments are required to implement planned, targeted, and sustainable efforts to protect and empower farmers in their respective regions.

To implement Regional Regulation No. 13 of 2017 and Law No. 19 of 2013, the Karawang Regency Government has planned various programmes and strategies. One of these strategies is agricultural insurance, regulated through Karawang Regent Regulation No. 49 of 2018 concerning Guidelines for Agricultural Insurance Premium Assistance, which serves as the implementing regulation for Regional Regulation No. 13 of 2017 (Karawang Regent Regulation No. 49 of 2018). This regulation states that the agricultural insurance programme aims to provide farmers with protection against

risks arising from pest infestations, contagious animal diseases, and/or the effects of climate change. Through agricultural insurance, the local government can safeguard farming activities from losses due to crop failure. Furthermore, Article 5 of the Regional Regulation specifies that protection is provided to farmers who suffer losses from crop failure through the Rice Farming Insurance Scheme (AUTP).

The AUTP is an agreement between farmers and insurance companies to insure rice farming risks. The primary aim of AUTP is to provide protection to rice farmers experiencing crop failure due to floods, drought, and/or pest infestations, transferring the insured risk to the insurer via an insurance mechanism to ensure the sustainability of rice farming activities (Kementerian Pertanian Republik Indonesia, 2024). Agricultural insurance is a highly positive initiative by the government to protect farmers and support national food security. This insurance scheme prevents further hardship among farmers, many of whom are economically disadvantaged, when facing losses from crop failure (Vandawati et al., 2019). Farmers who participate in the AUTP can claim compensation in the event of crop failure, providing them with the working capital to continue their farming activities.

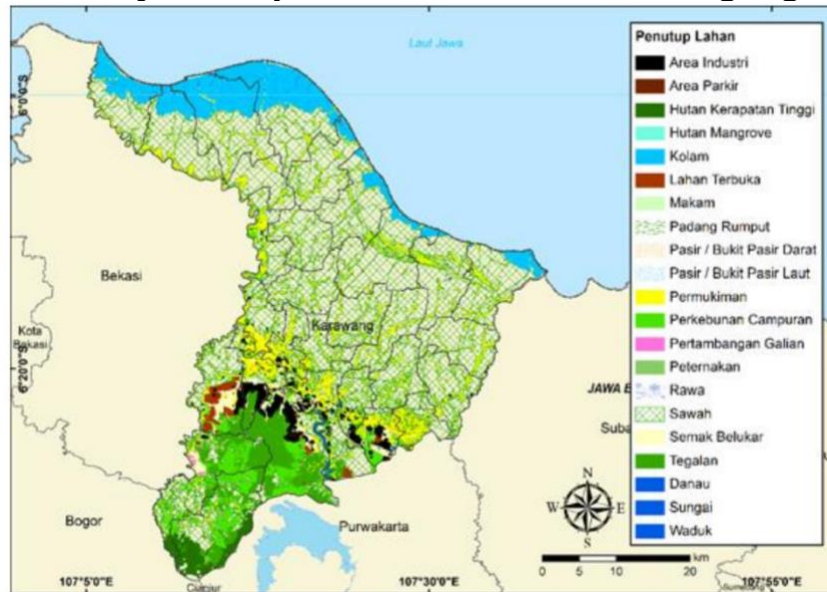
3.2. Implementation of the Rice Farming Insurance Scheme (AUTP) in Karawang Regency Due to Flood Disasters

The implementation of AUTP is significantly supported by the government, with premium payment assistance provided by the government greatly aiding farmers in managing risks and maintaining the stability of agricultural yields (Uyun & Busriyanti, 2021). The protection offered by the government extends not only to large-scale farmers but also to tenant farmers who cultivate their own farmland (Adriana et al., 2022). The government's effective role in supporting AUTP is essential to ensure food security amidst global challenges such as climate change and food crises.

Karawang Regency is located in the northern part of West Java Province, geographically characterised by relatively low-lying terrain. Although it is geologically safe from earthquake disasters, the area is vulnerable to certain hazards, particularly floods (Pemerintah Daerah Kabupaten Karawang, 2024). In terms of disaster risk, Karawang Regency is classified as moderately flood-prone (Ridwan Yunus, Mohd. Robi Amri, Wartono Kristanto & Nugraheni, 2019). Moderate flooding, or moderate flood risk, indicates that the region is prone to flooding, with parts of the area likely to be inundated during the rainy season, potentially necessitating evacuation measures (National Weather Service, 2009).

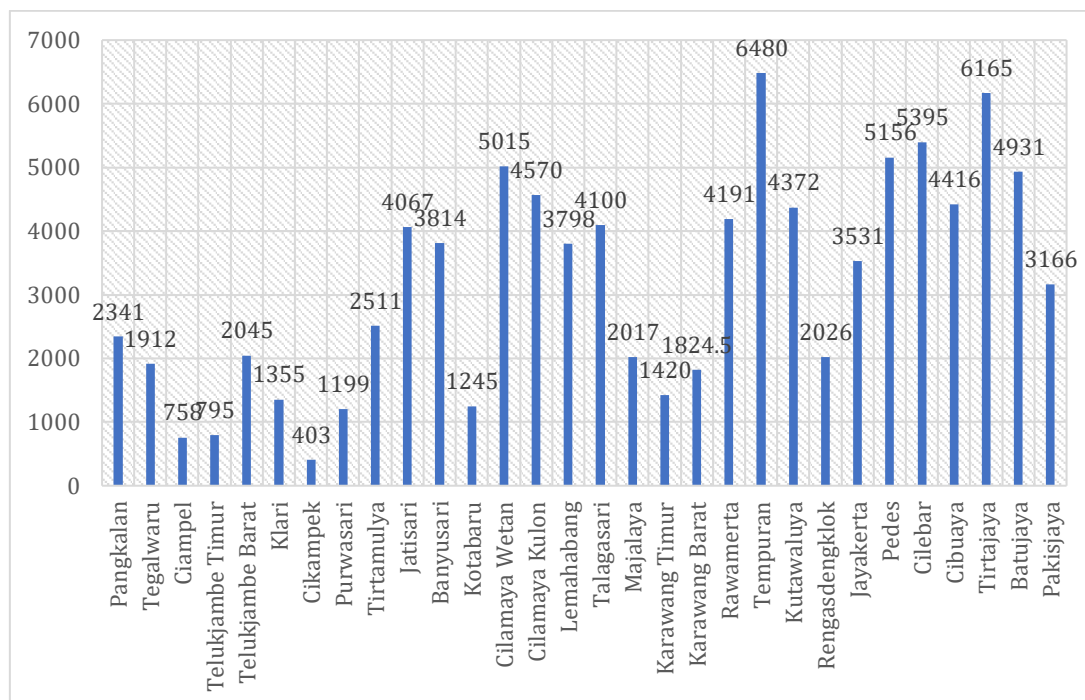
Karawang Regency covers an area of 1,911.09 km², 57% of which is dominated by paddy field land cover, spanning 95,018.5 hectares (see Figure 1) (Pemerintah Daerah Kabupaten Karawang, 2024). This indicates that a significant portion of Karawang Regency consists of paddy fields distributed across all 30 sub-districts in Karawang (see Figure 2).

Figure 1. Map of Paddy Field Land Cover in Karawang Regency



Source: General Overview of Karawang Regency 2024, Strategic Environmental Assessment of the Regional Medium-Term Development Plan (RPJMD) of Karawang Regency, 2020

Figure 2. Rice Field Area by District in Karawang Regency (Hectares)



Source: Department of Agriculture and Food Security of Karawang Regency

The research results indicate that there are 13 districts in Karawang Regency prone to flood disasters, namely: West Karawang District with a rice field area of 1.824,5 hectares (1,9%) of the total rice field area in Karawang Regency (Figure 2); East Karawang District with 1.420 hectares (1,5%); West Telukjambe District with

2.045 hectares (2,2%); East Telukjambe District with 795 hectares (0,8%); Pangkalan District with 2.341 hectares (2,5%); Rengasdengklok District with 2.026 hectares (2,1%); Cibuaya District with 4.416 hectares (4,6%); Batujaya District with 4.931 hectares (5,2%); Pakis Jaya District with 3.166 hectares (3,3%); Cilebar District with 5.395 hectares (5,7%); Tempuran District with 6.480 hectares (6,8%); Cilamaya Wetan District with 5.015 hectares (5,3%); and Cilamaya Kulon District with 4.570 hectares (4,8%). In total, approximately 44.424,5 hectares or 46,8% of the rice fields in Karawang Regency are vulnerable to flooding. While most of these districts along the Citarum Watershed have a moderate flood risk, certain areas have a high flood risk, including West Telukjambe District, East Telukjambe District, and Jayakarta District (Barus et al., 2017). This has significant implications for the harvest area, productivity, and rice production in Karawang.

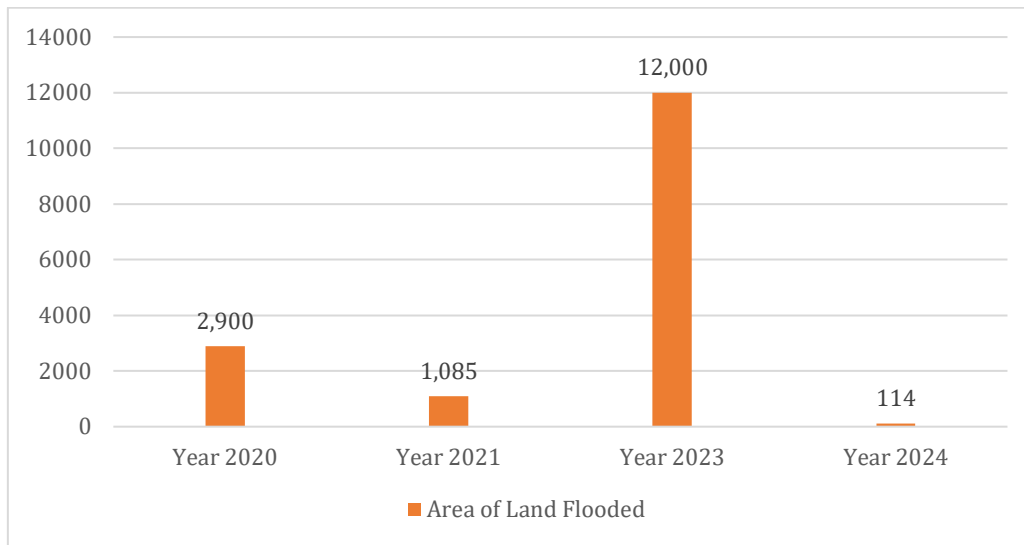
Table 1. Harvest Area, Productivity, and Rice Production in Karawang Regency, West Java Province, 2019-2023

Year	Harvest Area (Ha)	Productivity (Quintals/Ha)	Production (tonnes)
2019	185.806,99	60,16	1.117.813,97
2020	193.976,07	61,49	1.192.694,57
2021	197.916,26	62,36	1.234.133,75
2022	204.326,26	60,05	1.226.880,08
2023	182.672,47	60,03	1.096.656,79

Source: Central Statistics Agency of Karawang Regency

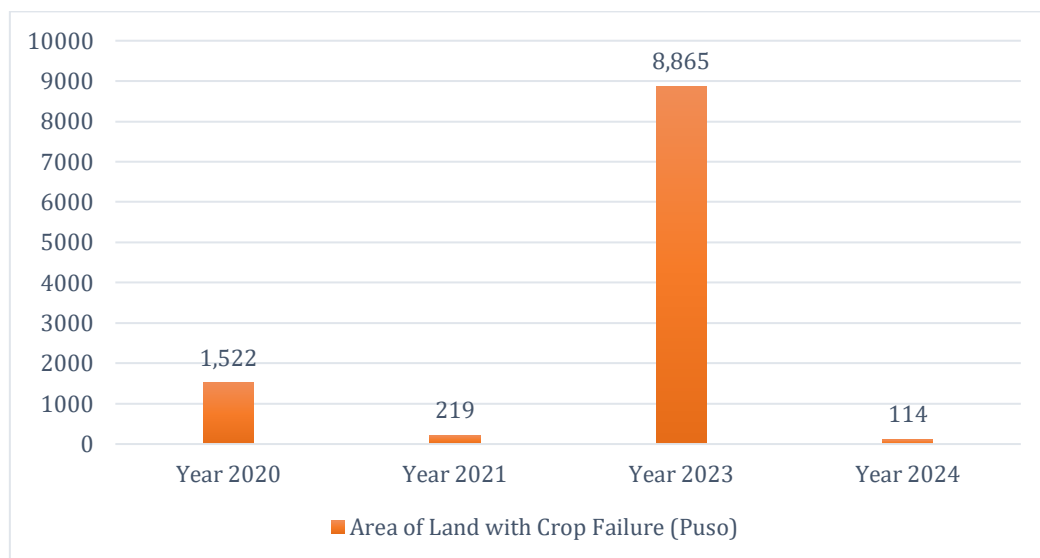
The rice sector in Karawang is highly exposed to risk. One of the factors contributing to the decline in rice production in Karawang in 2023 (Table 1) was a natural disaster, specifically flooding that inundated farmers' rice fields (Prayoga, 2023), resulting in crop failure. The impact of rainfall led to reduced rice production, with an estimated 16.099 hectares of rice fields affected by floods over the 2020–2023 period (Figure 3), and an estimated total crop loss (puso) of 10.720,2 hectares (Figure 4). The primary areas affected by flood-related losses include West Telukjambe, East Telukjambe, West Karawang, Lemahabang, Kutawaluya, Jatisari, Rengasdengklok, Purwasari, Banyusari, Telagasari, and Klari Districts.

Figure 3. Flooded Land Area (Hectares)/Year in Karawang Regency



Source: Processed from Reports by the Department of Agriculture and Food Security of Karawang Regency and West Java Province.

Figure 4. Rice Field Area with Crop Failure Due to Flooding (Puso) Hectares/Year



Source: Processed from Reports by the Department of Agriculture and Food Security of Karawang Regency and West Java Province.

Specifically, the floods that frequently affect certain rice-growing areas in Karawang Regency can lead to a reduction in harvest areas, as some agricultural land becomes unproductive or damaged. Furthermore, the productivity of rice on fields

impacted by flooding tends to decline due to the less-than-optimal growth conditions caused by waterlogging and land degradation. Consequently, rice production in Karawang Regency has decreased, which will undoubtedly have a direct impact on the welfare of farmers and food security in the region. To address this issue, significant protection is needed to mitigate the losses experienced by farmers. After all, the success of increasing food production is one of the key factors in determining the future of food security in Indonesia (Widiyanto, 2015). To this end, both the central government and the local government provide legal protection for rice farmers whose fields are affected by floods, resulting in damage to crops and a reduction in production levels, whether the flooding is caused by heavy rainfall or high tide (Rob), through policies in the Agricultural Insurance Programme (AUTP) aimed at providing legal protection and welfare guarantees for farmers in Karawang Regency.

The Agricultural Insurance Programme (AUTP) is designed to provide compensation to AUTP participants in the event of flooding, drought, or pest attacks that result in damage to insured rice crops, subject to the following conditions (Kementerian Pertanian Republik Indonesia, 2024):

1. The rice must be more than 10 (ten) days old after planting.
2. The rice must be more than 30 (thirty) days old after sowing in direct seeding systems.
3. The rice must be more than 30 days old after harvesting in main crops, and new shoots must have developed in the intercropping system.
4. The intensity of damage must reach $\geq 75\%$ and the area of damage must cover $\geq 75\%$ of each natural plot.

The criteria for AUTP participants are farmers who are members of Farmers' Groups or Joint Farmers' Groups. The funding for the AUTP programme comes from the State Budget (APBN) and the insured farmers. The sum insured is 6.000.000,- IDR per hectare per planting season, with the insurance premium rate set at 3% of the sum insured, resulting in an insurance premium payable of 180.000,- IDR per hectare per planting season. The government contributes 80% of the premium (APBN), amounting to 144.000,- IDR per hectare per planting season, while the insured farmer is responsible for 20%, amounting to 36.000,- IDR per hectare per planting season (Kementerian Pertanian Republik Indonesia, 2024). However, it is important to note that the AUTP does not cover all the land owned by farmers; it can only insure a maximum of 2 (two) hectares for each owner and/or tenant farmer. This means that an owner or tenant farmer can only register up to 2 (two) hectares of rice crops per planting season, with a premium of 36.000,- IDR, with the remainder funded by the central government through the State Budget. If farmers wish to register all their rice fields in the AUTP programme, they will not be covered by the APBN or Regional Budget (APBD), and must bear the costs themselves.

Based on research conducted on the implementation of the AUTP in Karawang Regency, the Karawang Regency Government, through the Department of Agriculture and Food Security, provides protection to farmers whose fields have been affected by flooding by allocating a budget in the regional budget (APBD) for AUTP premium assistance of 20% or 36.000,- IDR per hectare per planting season for each farmer

and/or tenant farmer, where this 20% should typically be the responsibility of the farmer. This is part of the preventive legal protection provided by the local government of Karawang Regency to farmers affected by floods or those experiencing crop failure (puso). Thus, the implementation of the AOTP programme in Karawang Regency is financed from both the APBN and the APBD.

The protection provided by the Karawang Regency Government through the allocation of AOTP premium assistance in the APBD continues to receive attention and has seen significant increases in 2024, covering 40.000 hectares, compared to only 10.000 hectares covered by the APBD over the last four years (Table 2).

Table 2. Implementation of the AOTP Programme in Karawang Regency

No.	Year	Area of Land (Ha)	Amount of Premium from APBD (IDR)	Amount of Premium from APBN (IDR)	Area of Land Claimed (Ha)	Total Insured Value (IDR)
1	2020	18.295,64	658.643.040,-	2.634.572.160,-	665,27	3.991.620.000,-
2	2021	10.000,00	360.000.000,-	1.440.000.000,-	215,00	1.290.000.000,-
3	2022	10.000,00	360.000.000,-	1.440.000.000,-	225,65	1.353.900.000,-
4	2023	10.700,00	385.200.000,-	1.540.800.000,-	357,04	2.142.240.000,-
5	2024	40.000,00	1.440.000.000,-	5.760.000.000,-		
	Stage I	25.252,14	909.077.040,-	3.636.308.160,-	452,00	2.714.400.000,-
	Stage II	10.030,61	361.101.960,-	1.444.407.840,-		
	Stage III	4.717,35	169.824.600,-	679.298.400,-		
Total		88.995,74	3.203.843.040,00	12.815.372.160,00	1.914,96	11.492.160.000

Source: Department of Agriculture and Food Security of Karawang Regency

Table 2 illustrates that the implementation of the AOTP in Karawang Regency is ongoing. In 2024, the Government of Karawang Regency has allocated a budget for AOTP premium assistance for farmers covering an area of 40.000 hectares, with the premium sourced from the APBD amounting to 1.440.000.000,- IDR and from the APBN amounting to 5.760.000.000,- IDR. This figure represents a significant increase compared to previous years, where only 10.000 hectares were covered. From 2020 to 2024, the total area claimed by farmers amounts to 1.914,96 hectares, with an insured value of 11.492.160.000,- IDR. According to research conducted at the Karawang Regency Agriculture and Food Security Office, in 2024 the claims scheme is implemented in three stages, with the first stage having completed payments for 1.012 policies/groups, benefiting a total of 22.307 farmers. Meanwhile, in the second stage, claims are being processed for 325 policies/groups, benefiting 8.397 farmers.

Based on the author's research at the Karawang Regency Agriculture and Food Security Office, although the AOTP provides significant benefits to farmers, its implementation in Karawang faces challenges. Farmers tend to participate in the AOTP programme only when their rice fields or crops have been affected by flooding, drought, or crop failure; as long as their rice fields or crops are unaffected, they consider the AOTP unnecessary. In the meantime, the local government continues to enhance the

effectiveness of the AOTP as part of providing preventive legal protection for farmers by offering socialisation and education to farmers, as well as strengthening coordination among relevant agencies, and increasing subsidies for the AOTP. The Agriculture and Food Security Office of Karawang Regency aims to increase the area of rice fields participating in the AOTP programme by an additional 87.000 hectares. If this area of 87.000 hectares is covered under the APBD, then all farmers/groups in Karawang Regency will be insured under the AOTP programme.

4. Conclusion

The AOTP plays a crucial role as a form of legal protection for rice farmers in Karawang Regency against the risk of crop failure, particularly due to flood disasters. In the implementation of the AOTP in Karawang Regency, the local government has issued regulatory policies concerning the AOTP, which are set forth in Regional Regulation No. 13 of 2017 regarding the Protection and Empowerment of Farmers, and Regent Regulation No. 49 of 2018 on Guidelines for Agricultural Insurance Premium Assistance as the implementing regulations for Regional Regulation No. 13 of 2017. The purpose of these two regulations is to provide assurances to farmers against the risk of crop failure, one of which is caused by flooding. Moreover, the geographical characteristics of Karawang Regency comprise relatively low-lying land, which increases its susceptibility to flooding. This has been evident during the rainy seasons over the past five years (2020–2024), when portions of the rice fields in Karawang Regency have experienced flooding, resulting in crop failures.

To address this issue, the Government of Karawang Regency provides assistance in the form of subsidies for AOTP premiums for each farmer, sourced from the APBD, amounting to 36.000,- IDR per hectare per farmer, with the stipulation that each farmer may receive subsidies for a maximum of two hectares, while the remainder is subsidised by the APBN at a rate of 80%, equating to 144.000,- IDR. This means that rice farmers in Karawang Regency are no longer charged fees (it is free) to register their rice fields for the AOTP programme for the first two hectares. Since 2020, the local government of Karawang Regency has allocated a budget of 3.203.843.040,- IDR, within the APBD for the implementation of the AOTP, while the allocation from the APBN amounts of 12.815.372.160,- IDR. The claims realised amount to 1.914,96 hectares, with a total insured value paid of 11.492.160.000,- IDR. Currently, the Government of Karawang Regency has allocated AOTP subsidies for 40.000 hectares for the year 2024, and this is expected to increase to 87.000 hectares with the aim of ensuring that every farmer in the 30 sub-districts within Karawang Regency receives the same level of protection as a preventive measure against crop failure due to natural or non-natural disasters.

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