

Project Completion Report

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ISBN: XXXX

Published in June 2023

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This report was prepared as a part of the Project of Capacity Development for the Implementation of Agricultural Insurance in The Republic of Indonesia, which is jointly implemented by the Ministry of National Planning / National Development Planning Agency (BAPPENAS), the Ministry of Agriculture, the Ministry of Finance, the Agency for Meteorology Climatology and Geophysics (BMKG), PT Asuransi Jasa Indonesia (Jasindo) and Japan International Cooperation Agency (JICA).

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FOREWORD

Climate changes are expected to have adverse impacts on agricultural production. For instance, the production of rice, a major staple in Indonesia, is vulnerable to changes in the onset and length of the wet season influenced by El Niño events which are projected to increase from climate change. Also, rice production is sensitive to temperature changes. Some study estimates that an increase of 1°C could reduce national production by 10%–25%.

The negative impacts of extreme climate conditions on agriculture production will likely increase food prices, and this has a serious implication to food security and poverty in Indonesia. The World Bank study shows that a 100% increase in food prices would increase the number of Indonesians in extreme poverty by more than 25%.

Agriculture insurance is one of the risk management instruments which the Government of Indonesia strategically employs to protect our farmers from climate risks. Law number 19 of the year 2013 on protection and empowerment of farmers stipulates that one of the strategies to protect farmers is through agriculture insurance (Article 7 Clause 2) and that the central and regional governments are obliged to protect farmers in the form of agriculture insurance (article 37 clause 1). Agriculture insurance is also referred as one of the priority projects in the presidential regulation number 18 of the year 2020 on the national medium-term development plan (RPJMN) 2020–2024.

Japan International Cooperation Agency (JICA) is one of our long-standing development partners who has been accompanying the process of developing agriculture insurance in Indonesia. Their support to agriculture insurance in Indonesia started in 2013 as a sub-component of the Project of Capacity Development for Climate Change Strategies and assisted in piloting an indemnity-based insurance product for paddy which is now being rolled out as the paddy farming insurance scheme (AUTP) by the Ministry of Agriculture.

This report is one of the deliverables produced under the subsequent project: Project of Capacity Development for the Implementation of Agriculture Insurance, implemented by the Government of Indonesia led by the Ministry of National Development Planning (BAPPENAS) under the collaboration with JICA. Under the Project, we produced training modules on agriculture insurance which are now integrated into the regular training programs of the Ministry of Agriculture targeting agriculture extension officers nationwide as well as piloted a new product: Area Yield Index Insurance, supplementary to the existing AUTP to increase the protection options for paddy farmers.

While we are still on this long journey, committing ourselves to continue further efforts in the development and improvement of agriculture insurance schemes in Indonesia, it is hoped that the publication of the Project deliverables will also foster the understanding of success and challenges in Indonesian agriculture insurance among those who are interested in joining our journey and further cooperation and collaboration.

Deputy Minister for Maritime and Natural Resources
Ministry of National Development Planning (BAPPENAS)
Republic of Indonesia



Vivi Yulaswati

I. Basic Information of the Project

1. Country

The Republic of Indonesia

2. Title of the Project

The Project of Capacity Development for the Implementation of Agricultural Insurance

3. Duration of the Project

- [Planned] The 1st of October, 2017 – the 30th of September 2022
- [Actual] The 1st of October 2017 – the 30th of June 2023

4. Background

Law No. 19 of 2013 on the Protection and Empowerment of Farmers stipulates agricultural insurance as one of the instruments to protect farmers. Agricultural insurance is aimed to protect farmers from crop failures due to natural disasters, plant pest attacks, outbreaks of infectious animal diseases, impacts of climate change and/or other stipulated risks. To this end, the Ministry of Agriculture (MOA) conducted a pilot project of agricultural insurance in the planting season from October 2012 to March 2013.

At the first pilot project in Tuban and Gresik Districts in East Java Province and East Ogan Komering Ulu (OKU) District in South Sumatera Province in the planting season from October 2012 to March 2013, the loss ratio (the amount of insurance payout divided by the premium collected) reached 467 percent. For the planting season from October 2013 to March 2014 in East OKU District in South Sumatera Province and Jombang and Nganjuk Districts in East Java Province, the loss ratio was 79 percent.

One of the pilot projects was conducted by MOA under the cooperation between the Government of Indonesia and Japan International Cooperation Agency (JICA), through the Project of Capacity Development for Climate Change Strategies in Indonesia. It was implemented in 2014 in the Districts of Nganjuk and Jombang, East Java Province. The pilot insurance was indemnity-based, where the national average production cost per hectare was indemnified on claimed losses.

By 2015, the Government of Indonesia has allocated a budget for the expansion of pilot agricultural insurance in 16 major rice producing provinces. It is a challenge to spread out in the short period. The geographical expansion entails high operational and administrative costs of delivery and distribution. Apart from all trained manpower and logistical provision and mobilization, the data collection processing and administration need to be in place to avoid risks of data inaccuracy and implementation failures.

In the meantime, other insurance schemes, such as weather index or area yield index insurances, need to be studied to understand their applicability. There is also a need to find out the level of willingness of farmers to pay for agricultural insurance premiums.

To address the above issues, the Government of Indonesia requests the Government of Japan to conduct the Project for enhancing the capacity of the key ministries to promote agricultural insurance in Indonesia.

5. Overall Goal and Project Purpose

5-1. Overall Goal

Agricultural insurance is continuously implemented in Indonesia.

5-2. Project Purpose

Capacity of the key ministries/institutions, the concerned local governments, and other relevant organizations to enhance the implementation of agricultural insurance is strengthened.

6. Implementing Agency

- The Ministry of National Development Planning / National Development Planning Agency (BAPPENAS) – Lead Agency
- The Ministry of Agriculture (MOA)
- The Ministry of Finance (MOF)
- The Agency for Meteorology Climatology and Geophysics (BMKG)
- PT Asuransi Jasa Indonesia (Jasindo)

II. Results of the Project

1. Results of the Project

1-1. Input by the Japanese Side

1-1-1. Amount of input by the Japanese side (in thousand Japanese Yen (JPY))

- Planned: 590,000
- Actual as of end-April 2023: 414,831 (equivalent to approx. 47,033 in million Indonesian Rupiah (IDR))

1-1-2. Expert dispatch: 30 persons in total

- 4 Long-term Experts
 - » 2 Chief Advisors
 - » 2 Project Coordinators
- 26 Short-term Experts
 - » 2 Meteorological Observation and Data Assessment Advisors
 - » 6 Agriculture Insurance Specialists (Overall Policy Recommendation);
 - » 10 Agriculture Insurance Specialists (Area Yield Index Insurance (IHPPBA) Feasibility Study and Piloting)
 - » 8 Agriculture Insurance Specialists (IHPPBA product design and training)

1-1-3. Receipt of trainees in Japan: 28 persons in total

- 11 persons made a study visit in September 2017.
- 8 persons were trained on Japanese agriculture insurance schemes in June-July 2018.
- 5 persons were trained on meteorological/climate data usage for agriculture insurance purposes in July-August 2019.
- 2 persons were trained on climate change in agriculture sector in July-August 2019.
- 2 persons were trained on climate data downscaling in August-November 2019.
- Third-country training in India was switched to online due to the Coronavirus disease (COVID-19) pandemic (and hence not counted here).

1-1-4. Equipment Provision

- office printer, 1 desk-top computer, 3 laptop computers, 12 Hard-Disk Drives (HDDs) and tools for crop cutting experiments (CCEs) at IHPPBA pilot sites.

1-1-5. Overseas activities cost as of end-March 2023: 7,506 (in million IDR)

1-2. Input by the Indonesian Side

1-2-1. Counterpart Assignment: 66 persons

1-2-2. Provision of Project Office: from October 2017 to July 2018 by BAPPENAS

1-2-3. Other items borne by the Indonesian side

- MOA Budget for IHPPBA piloting in 2021-2022: 2,234 (in million IDR)
- Jasindo Budget for IHPPBA piloting
- Meeting and travelling expenses by other Implementing Agencies

1-3 Activities

Activities Planned (PDM Ver. 3.0)	Actual
0-1. Conduct the baseline survey.	The original baseline survey was conducted in November 2017 but with limited reference and usage under the current PDM version 3.0.
0-2. Facilitate the consensus building among the Implementing Agencies on agricultural insurance policies and operations.	As a part of consensus-building exercises, the Project produced the draft zero of the presidential regulation on agriculture insurance in which the establishment of the Agricultural Insurance Coordination Team as an inter-agency coordination mechanism for agricultural insurance is proposed. Its final submission to the Ministry of State Secretariat (Setneg) was to be completed within year 2022, though it has not been confirmed as of end-March 2023.
0-3. Conduct the endline survey.	The baseline/endline was checked/monitored under the management of each Project Activity for Output 1 and 2
1-1. Carry out surveys and monitoring to improve the Paddy Farming Insurance (AOTP).	(i) Survey for claim-handling (March 2018) was partially reflected in Agricultural Insurance Information System (SIAP) application development by Jasindo; (ii) the background study on farmers protection (January 2019) supported BAPPENAS in positioning agriculture insurance remained as priority in the National Medium Term Development Plan (RPJMN) 2020-2024, and (iii) the policy recommendations towards the scale-up of public paddy insurance schemes (October 2019) was published at BAPPENAS website and resulted in piloting IHPPBA as a supplementary scheme to the existing indemnity-based AOTP.
1-2. Conduct Training of Trainers (TOTs) for extension officers/pests control specialists, regional agricultural department (DINAS) officers, Jasindo staff and other relevant stakeholders in the pilot sites, to promote AOTP.¹	TOTs have been conducted with support from JICA experts 3 times each targeting 2 pilot provinces, 6 times as total. The first 2 times were held online and the final one was off-line. In total, 257 persons participated in 6 AOTP-TOTs.
1-3. 1-3. Support dissemination of agricultural insurance operation system (i.e. SIAP).¹	The training module on AOTP application usage (for SIAP and Agricultural Protection (PROTAN)) have been developed by JICA experts and Jasindo and piloted 3 times each in 2 pilot province (East Java and South Sulawesi Provinces), 6 times in total, as a part of Activity 1-2.

¹ For the details, see the separate report: "AOTP Promotion and Feasibility Study on AYII: Completion Report", April 2023.

Activities Planned (PDM Ver. 3.0)	Actual
2-1. Conduct trainings on meteorological and climate data analysis suitable for the development of the agricultural insurance.²	BMKG with JICA Experts completed the Activity 2-1 including the couple of trainings in Japan (see Annex 1-3 for the details). As a follow-up of the request made by BMKG at the 6 th Joint Coordination Committee (JCC), one session on data utilization for IHPPBA and weather index insurance was conducted online in November 2021.
2-2. Conduct a feasibility study and pilot on Area Yield Index Insurance (IHPPBA) at the selected site.¹	Based on the results of the feasibility study, IHPPBA piloting started in Karawang District, West Java Province for the 2nd planting season for paddy in 2021. Karawang pilot continued for the 1 st and 2 nd planting seasons in 2022, and an additional piloting started in Kendal for the 2nd season in 2022
2-3. Produce policy recommendations on the index-based agricultural insurances, to supplement AOTP.¹	JICA Experts presented the preliminary recommendations in July and August 2022 and conducted the final consultations in February and March 2023. IHPPBA guidelines have been created and revised a couple of times by MOA with the support from Jasindo and JICA Experts. The Implementation Guide has been also produced to supplement MOA's IHPPBA Guideline.

2. Achievements of the Project

2-1 Outputs and Indicators

Indicators (PDM Ver. 3.0)	Achievement
1-1. Availability of the recommendation to improve AOTP.	(i) Survey for claim-handling (March 2018) reflected in SIAP development by Jasindo; (ii) Study on farmers protection (January 2019) supported BAPPENAS in continued positioning of agriculture insurance as priority in RPJMN 2020-2024; (iii) Survey on scaling-up paddy insurance (October 2019) published at BAPPENAS website resulting in IHPPBA piloting from 2021; (iv) AOTP-TOT modules developed by the Project are to be included in the national training program from 2023; (v) the final recommendations will be produced by April 2023.
1-2. 4 training modules produced.³	4 training modules were produced and tested through 3 TOTs.
1-3. 6 TOT conducted in the pilot sites.³	6 TOTs (3 in South Sulawesi, 3 in East Java) were conducted with the 3rd one in March 2022.
1-4. 60 60 trainings and dissemination activities for agricultural insurance operation system conducted in the pilot sites.³	(i) 6 trainings on IT applications were conducted during the TOTs; (ii) At least, 100 socializations and 79 dissemination trainings were conducted by TOT participants based on their action plans formulated during the TOTs.

2 For the details, see the separate report: "Data and Information Management Consultancy Work under the Project of Capacity Development for the Implementation of Agriculture Insurance: Final Report", April 2019.

3 For the details, see the separate report: "AOTP Promotion and Feasibility Study on AYII: Completion Report", April 2023.

Indicators (PDM Ver. 3.0)	Achievement
2-1. 16 BMKG staff trained. ⁴	15 BMKG staff trained in the areas of (i) meteorological data analysis, (ii) seasonal forecasting and (iii) climate-change downscaling, with 1 staff assigned to 2 different activities.
2-2. 5 meteorological and climate database's quality improved. ⁴	Rain post data set of 10 year period (2009-2018) × 2 provinces (East Jawa and South Sulawesi); synoptic rain data set × 2 areas (ZOM152 and ZOM299); 5km resolution of dynamically downscaled climate data for 20 years x 1 set, 5 sets as total.
2-3. 20 representatives from the Implementing agencies joined the feasibility study and piloting activities on Area Yield Index Insurance (IHPPBA). ³	14 people from 5 implementing agencies joined IHPPBA Technical Meeting on Feasibility Study Results in February 2021, with 7 from other institutions as well as 9 from IHPPBA pilot sites; besides 1-2 persons-in-charge (PICs) each of BAPPENAS, MOA and Jasindo joined IHPPBA monitoring activities regularly, together with the regional colleagues at pilot sites.
2-4. Availability of the technical guideline to implement the Area Yield Index Insurance (IHPPBA). ³	(i) MOA produced IHPPBA guidelines for year 2021 and revised for year 2022 and 2023; (ii) the IHPPBA Implementation Guide was produced in February 2022 and revised in March 2023 to supplement MOA's guideline.
2-5. Availability of the policy recommendations to develop and improve agricultural insurance scheme.	(i) Survey on scaling-up paddy insurance (October 2019) published at BAPPENAS website resulting in IHPPBA piloting from 2021; (ii) the preliminary recommendations on IHPPBA were presented in July and August 2022; the revised recommendations were presented in February and March 2023; the final recommendations was produced by April 2023.

2-2 Project Purpose and Indicators

Indicators (PDM Ver. 3.0)	Achievement
1. Policy recommendations approved by the Implementing Agencies to improve AUTP.	(i) Survey for claim-handling (March 2018) reflected in SIAP development by Jasindo; (ii) Study on farmers protection (January 2019) supported BAPPENAS in continued positioning of agriculture insurance as priority in RPJMN 2020-2024; (iii) Survey on scaling-up paddy insurance (October 2019) published at BAPPENAS website and resulted in IHPPBA piloting from 2021; (iv) AUTP-TOT modules developed by the Project are to be included in the national training program from 2023; (v) the final recommendations will be produced by April 2023.
2. 210 (i) extension workers/ pests control specialists, (ii) DINAS officers and (iii) Jasindo staff in the pilot sites, have increased their skills to implement and disseminate AUTP using materials produced under the Project.	188 (111 in South Sulawesi and 77 in East Jawa) out of 257 TOT participants (75 at 1st-TOT, 81 at 2nd and 101 at 3rd) responded to post-TOT quizzes, and their percentages of questions answered correctly varied from 70 to 82%.

⁴ For the details, see the separate report: "Data and Information Management Consultancy Work under the Project of Capacity Development for the Implementation of Agriculture Insurance: Final Report", April 2019.

Indicators (PDM Ver. 3.0)	Achievement
3. 20 representatives from the Implementing Agencies have increased their knowledge on index-based insurances, especially Area-Yield Index Insurance (IHPPBA). ⁵	26 people from 5 Project Implementing Agencies and 3 people from other institutions participated in the IHPPBA training in June 2021, November 2021, April 2022 & IHPPBA briefing in August 2022 and March 2023, besides 74 people (40 in Karawang and 34 in Kendal) from the regional stakeholders, received IHPPBA field training.
4. 4. Policy recommendations approved by the Implementing Agencies on Index-based insurances.	(i) IHPPBA piloting by the Government of Indonesia started in 2021 and continues as of writing, based on the Project Recommendation in 2019 and the consequent feasibility study results produced in 2020; (ii) Operational improvements suggested by Jasindo and JICA Experts have been reflected in MOA's IHPPBA guideline for year 2022 and 2023 and the Implementation Guide for year 2023; (iii) BAPPENAS, MOA and Jasindo are under the discussion about possible improvement in IHPPBA from year 2023/4, based on the recommendation from IHPPBA pilot experience presented by JICA Experts.

3. History of Project Design Matrix (PDM) Modification

The Project's Record of Discussions (R/D) was signed on 5 April 2017, and amended on the 7th of December 2018, on the 18th of May 2020 and on the 29th of October 2021. All the R/D amendments were accompanied with respective modifications of the PDMs the final version of which is Version 3.0.

4. Others

4-1. Results of Environmental and Social Considerations

Not applicable.

4-2. Results of Considerations on Gender/Peace Building/Poverty Reduction, Disability, Disease infection, Social System, Human Wellbeing, Human Right, and Gender Equality

The Project is categorized as a Gender Informed (Significant) Project upon the request by the Government of Indonesia. Although the ex-ante project evaluation suggested that the Project would need to implement activities with attentions to women and the poor as well as to the creation of environment in which the information on agricultural insurance is accessible to women, no particular activity for the specific segment of the eligible farmers targeted by MOA's agricultural insurance programs was formulated and conducted.

⁵ For the details, see the separate report: "AOTP Promotion and Feasibility Study on AYII: Completion Report", April 2023.

III. Results of Joint Review

1. Results of Review based on DAC Evaluation Criteria

The Project reviewed its implementation results from the perspectives of the six evaluation criteria (Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability) of the Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC). Self-rating was done based on the key perspectives and sub-ratings in JICA's "Writing Guidelines of the Six DAC Evaluation Criteria in the Project Completion Report".

1-1. Relevance: Self-rating 3 (out of 4)

Key Perspective	Joint Review Results
Consistency with Development Policy	<p>The Project contributes to the realization and enforcement of the principles for farmers' protection and empowerment stipulated in the Law No. 19 year 2013 on the Protection and Empowerment of Farmers.</p> <p>Both RPJMN2020-2024 and MOA's strategic plan 2020-2024 position agricultural insurance as one of the priority programs.</p>
Consistency with Development Needs	<p>As Indonesian paddy farmers are prone to the impacts of El Nino which causes droughts as well as that of La Nina which causes heavy rain and consequent floods in Indonesia, paddy insurance is key instrument to protect paddy production at the event of such extreme weathers.</p> <p>The need for interventions to generate awareness on the benefit of agricultural insurance among farmers is high, as farmers' indifference to agriculture insurance has been reported in almost every study conducted under the Project.</p>
Appropriateness of Project Plan and Approach	<p>By the original design of the Project, the activities planned would not contribute to any significant extent to the attainment of the Project Purpose as defined by its indicators and hence modified through the process of Mid-term review.</p>

1-2. Coherence: Self-rating 3 (out of 4)

Key Perspective	Joint Review Results
Collaboration with JICA's other projects	<p>Project of Capacity Development for the Implementation of Climate Change Strategies (Phase I) supported MOA in piloting AOTP in 2 Districts of East Java Province in 2014/15; based on this past cooperation, this Project extended its technical support beyond Jawa Island.</p> <p>The project produced the 5km-resolution of dynamically downscaled climate data for 20 years (1981-2000) which has been utilized by the Project of Capacity Development for the Implementation of Climate Change Strategies (Phase II) for further analysis of climate change impacts on Indonesia.</p> <p>The preparatory survey on weather index insurance business for farmers (2015-2018) conducted by Sompo Japan Insurance Inc. helped the Project in formulating capacity building activities on the utilization of meteorological/climate data.</p>

Key Perspective	Joint Review Results
Collaboration with other projects	While this Project concentrates on its support to paddy insurance schemes, the International Fund for Agricultural Development (IFAD) through their project: "The Development of Integrated Farming Systems in Upland Areas (UPLANDS)" supported MOA in developing the insurances for coffee and cacao. This JICA Project itself serves as a platform for institutions involving agriculture insurance, and the Agriculture Insurance Coordination Team to be established by the presidential regulation is expected to take over its role.
Consistency with global frameworks	<p>The Project is consistent with Sustainable Development Goals (SDGs) especially the Goal 13 on Climate Change. The Project at the side event of the 23rd UN Climate Change Conference (COP23) by partnering with the German Agency for International Cooperation (GIZ) and InsuResilience Global Partnership, a multi-stakeholder partnership for climate and disaster risk finance and Insurance newly established at COP23, addressed the issues of an increasing climate-related loss and a widening protection gap in case of climate-related disasters, and shared the on-going experiences of the Government of Indonesia in introducing agriculture insurance as one of the instruments to fill out such gap.</p> <p>The Project is planning to co-organize an event in June 2023 for knowledge/lessons-sharing on agriculture insurance with the Association of Southeast Asian Nations (ASEAN) Insurance Council (AIC). In the context of increasing importance of agriculture insurance as a countermeasure to climate change impacts on agriculture sector, the lessons learned from the Project will be of significance to be shared with other ASEAN member countries.</p>

1-3. Effectiveness: Self-rating 3 (out of 4)

Key Perspective	Joint Review Results
Degree of the achievement of the project purpose	<p>3 out of 4 Project Purpose Indicators have been attained (75% attainment).</p> <p>Activity results have led to effect achievement and the project purpose has almost been achieved (3 out of 4 Project Purpose Indicators have been met). Regarding the Project Purpose Indicator 2, only 188 out of 257 TOT participants (against the target value of 210 persons) responded to post-TOT quizzes which made it difficult for the Project to measure the enhancement/improvement of their understanding and skills.</p> <p>The TOT activity has been succeeded and scaled up by MOA from 2023; the scaled-up (nationwide) TOT targets 18,500 persons and is expected to conduct the monitoring and evaluation including the improvement of the participants' understanding on agriculture insurance programs.</p>

1-4. Efficiency: Self-rating 3 (out of 4)

Key Perspective	Joint Review Results
Project Cost	Based on the information provided by JICA headquarters as of December 2022 ⁶ , the final cost estimated as of Project Completion will likely remain same at JPY 590 million as the amount evaluated ex-ante. The period has been extended for 9 months, resulting in a decrease in per-month cost from 9.8 million to 8.6 million.
Project Period	Taking into account the evacuation period of Experts for 12 months due to COVID-19, the project period has been extended for 9 months in order to secure the necessary period: (1) for in-field activities to test the product for multiple seasons at least in one pilot location, and (2) for agriculture insurance training modules to be integrated into MOA's national regular training program (115% of the planned duration).
Causal Relationship	The impact of COVID-19 pandemic not only affected the inputs from Japanese side (i.e., Experts' in-country period) but also severely limited the in-field activities by Indonesian counterpart during the whole year of 2021 and the 1st half of year 2022.

1-5. Impact: Self-rating 3 (out of 4)

Key Perspective	Preliminary Self-Evaluation
Prospect to Achieve Overall Goal	<p>2 out of 4 Overall Goal Indicators, namely Goal 2 (recognition of agriculture insurance program in the next RPJMN) and Goal 3 (4 provinces conduct TOTs utilizing project materials), are expected to be attained.</p> <p>In addition to that, the establishment of the agriculture insurance coordination team through the presidential regulation will contribute to another Overall Goal attainment, i.e., the attainment of Goal 1 (national agriculture insurance management body fully operation), if the regulation is endorsed.</p>
Causal Relationship	Regarding Goal 4 (50% of paddy farmers in East Java and South Sulawesi receive up-to-date information on agricultural insurance), the socialization budget allocation which is allocated based on MOA's annual realization target determines its attainment, rather than the project effect. Currently the AOTP realization target counts only 10% of all paddy fields in Indonesia.
Ripple Effects	The compilation of localized and granular data collected by CCEs under the Project is hoped to strengthen the production data base in Indonesia for their future utilization of production monitoring and other purposes.

⁶ This project's self-evaluation was conducted based on the information provided by JICA as of January 2023 and approved at the 10th Joint Coordinating Committee on February 3, 2023. However, the latest figure of the project cost as of April 2023 disclosed on May 2, 2023 by JICA (see in Section 1-1-1 under Chapter II of this report) shows a substantial decrease in the actual amount against the planned amount, possibly influencing the efficiency rating. As the timing of JICA information disclosure (May 2) was too late to re-build another round of consensus on the self-rating among the stakeholders in time of this report publication within May 2023, this report keeps the same rating and evaluation results as agreed at the 10th JCC. The proper evaluation including the revisiting the issue of effectiveness is expected when JICA conducts an ex-post evaluation in 3 years of time from the completion of this project.

1-6. Sustainability: Self-rating 3 (out of 4)

Key Perspective	Preliminary Self-Evaluation
Policy and System	<p>Agricultural insurance will likely remain as the government priority program in the next RPJMN and the regularization of AOTP training by MOA has been secured with annual budgeting from 2023.</p> <p>Toward the formulation of the Government Work Plan (RKP) for 2024, BAPPENAS intends to position agriculture insurance including IHPPBA as one of the climate change adaptation programs.</p>
Institutional and Organizational Aspects	<p>All public insurance schemes including AOTP and IHPPBA have been already under MOA's mandate.</p> <p>The Agriculture Insurance Coordination Team to be established by the presidential regulation is expected to further strengthen the inter-agency coordination for agriculture insurance operations with possible financial arrangements.</p> <p>While the continuation of project effect at the current scale of the IHPPBA piloting seems feasible, the concern over the administrative burden to implementation of crop cutting experiments remains especially in case that the IHPPBA pilot is scaled up.</p>
Technical Aspects	<p>MOA and Jasindo possess the sufficient skills for the continued project effect while there exists capacity gap for IHPPBA implementation in pilot regions.</p>
Financial Aspect	<p>While the continuation of project effect at the current scale seems feasible, the concern raises the future financial and administrative burdens in case of the pilot/activity expansion.</p> <p>Toward the formulation of the Government Work Plan (RKP) for 2024, BAPPENAS is planning to position agriculture insurance including IHPPBA as one of the climate change adaptation programs in order to ensure appropriate budgeting for agriculture insurance in face of possible extreme weathers.</p>

2. Key Factors Affecting Implementation and Outcomes

- Poor consensus on particular activities and weak links between indicators and activities at the time of Project Design have been thoroughly revisited at Mid-term Review, resulting in the PDM amendment.
- Impacts of personnel rotations especially at MOA, Jasindo and regional Dinas mitigated by Experts and other Implementing Agencies through in-person briefings to facilitate smooth hand-overs within the respective institutions.
- Impacts of one-year interruption in Japanese inputs (experts) due to COVID-19 mitigated by experts' online support during the pandemic as well as the acceleration of experts' in-field activities after JICA loosened its travelling restrictions.
- Frequent revisions and consequent uncertainty over MOA operational budgets in and post COVID-19 pandemic period sometimes delayed the activities, due to which the project workplan was adjusted accordingly.

- Procedural pitfalls during IHPPBA piloting have been thoroughly reviewed, the results of which have been fully reflected in IHPPBA guideline set by MOA, IHPPBA Implementation Guide prepared by JICA Experts as well as in the check-list prepared by Jasindo for future piloting.

3. Evaluation on the Results of the Project Risk Management

3-1. Risk Management Results

See III.2 above.

3-2. Results of the Use of Lessons Learnt

- Reference Project at Project Design: JICA Project on Assistance of Public Health Insurance Information System Development in the Kingdom of Thailand (2003-2006)
- Lessons Learnt: The project, which needs to be proceeded as an integral part of the on-going policy reforms of Thai government, required a built-in system to keep tracking records of the changes in the policy environment, which was either absent or poorly functioning in the reference project, resulting in the loss of institutional memories among Thai counterpart and JICA experts at every personnel rotation.
- Utilization: All institutions either directly or indirectly involving the public agriculture insurance administration were included as Project Implementing Agencies and JCC members from the time of exchanging the Project's Record of Discussions. BAPPENAS also reminded the positioning of agriculture insurance in policy environment at every meeting with non-implementing agencies as well as at all key meetings including JCCs.

4. Lessons Learnt

One lesson learnt from the Project is nothing new but must still be highlighted; that is, to plan any pilot activity/product/service with due considerations and simulations of how to leverage additional resources if the target activity/product/service is being scaled up. While piloting activities tend to start with full-fledged supports and attentions by all stakeholders, many of such support will not be available to the same extent/intensity if the piloted activities are to be expanded and replicated. As of writing, JICA Experts are still working on customization and intensive consultations of how to reformat or even downscale the developed approach, modules and materials to fit into the resources and capacities which the Indonesian stakeholders have managed or are planning to secure for the continuation and possible scale-up of the project activity and effect.

For instance, the piloted training modules for both AOTP and IHPPBA were structured in a way that it ensures to produce tangible impacts to trainees' understanding of the trained contents. As a result, all the pilot trainings were organized as 2- or 3-day programs in each pilot location. This was feasible as long as a number of pilot sites is limited. Yet, it is far from realistic to continue the piloted trainings in a same manner, if the training needs to target double the current scale or to be implemented nationwide, due to the limited time of MOA and Jasindo lecturers as well as the budget constraint.

Starting from year 2023, MOA is planning to have a new training course on agriculture insurance within their own nationwide training program for the regional agriculture department and extension officers. This course will be a 3-day program to cover all MOA agriculture insurance schemes, namely AOTP, IHPPBA and Livestock Insurance (AUTS/K). This implies that the training modules per scheme needs to be squeezed in for less-than-a day program.

Another example is from IHPPBA piloting. To closely monitor any field development, the Project designed a biweekly monitoring system for both pilot sites (Karawang and Kendal Districts). This implies that the personnels from central government and Jasindo main branch had to join 2 meetings every 2 weeks within one planting season. The intensity of joint monitoring need to be significantly lessened in case of the pilot scale-up.

Besides these, there are technical lessons derived from the Project Activities, which were summarized in the reports produced by Short-term Experts (see the reports of No. (7) and (10) in "1. Reports", Annex 2 for the titles of the respective reports).

5. Performance

Nothing in particular of noteworthy role/contribution by JICA and JICA-related parties is to be highlighted.

6. Additionality

In January 2019, JICA signed a Memorandum of Understanding (MOU) with Swiss Re Asia Pte. Ltd. (Swiss Re) to strengthen the policy recommendation activities under the Project. Swiss Re is a world-renowned international reinsurance corporation with experience and expertise in the agricultural insurance sector worldwide and increasing its presence throughout Asia.

Japanese experience in agriculture insurance evolves around the public schemes only, and the human resources of the implementing agencies such as the Agricultural Mutual Relief Associations and the Ministry of Agriculture, Forestry and Fisheries are hardly available for the oversea deployment under the Project.

Through the MOU with Swiss Re, the Project tapped into the international resource pool for the procurement of experts on agriculture insurances as well as benefitted from professional advices from their technical and private-sector perspectives, all which were provided by Swiss Re on pro-bono basis. The policy recommendations produced in 2019 under the MOU contributed to the realization of IHPPBA piloting since 2021 and onwards.

IV. For the Achievement of Overall Goals after the Project Completion

1. Prospects to Achieve Overall Goal

Two out of four Overall Goal Indicators, namely Goal 2 (recognition of agriculture insurance program in the next RPJMN) and Goal 3 (4 provinces conduct TOTs utilizing project materials), are expected to be attained.

In addition to that, the establishment of the agriculture insurance coordination team through the presidential regulation will contribute to another Overall Goal attainment, i.e., the attainment of Goal 1 (national agriculture insurance management body fully operation), if (only if) the regulation is endorsed by the Government of Indonesia.

It should be noted that the socialization budget which is allocated based on MOA's annual realization target will determine the likelihood of future attainment of Goal 4 (50% of paddy farmers in East Java and South Sulawesi receive up-to-date information on agricultural insurance), rather than the project effect per-se. As the annual AOTP realization target counts only 10% of all paddy fields in Indonesia, the consequent budget allocation for AOTP socialization is a mere fraction of what will be needed to reach out all eligible farmers throughout the country.

2. Plan of Operation and Implementation Structure of the Indonesian Side after the Project Completion to Achieve Overall Goal

To attain Goal 1 (national agriculture insurance management body fully operation), BAPPENAS is finalizing the draft presidential regulation on agriculture insurance which proposes the establishment of the Agriculture Insurance Coordination Team aiming to further strengthen the inter-agency coordination for agriculture insurance operations with possible financial arrangements. It is hoped that the establishment and functioning of such inter-agency coordination body will support MOA in securing sufficient budgets for their socialization and farmers outreach activities, which will eventually contribute to the possible attainment of Goal 4 (50% of paddy farmers in East Java and South Sulawesi receive up-to-date information on agricultural insurance).

In relation to the future attainment of Goal 2 (recognition of agriculture insurance program in the next RPJMN), BAPPENAS is working on the formulation and finalization of the next RPJMN which is expected to continue to prioritize agriculture insurance programs. The technocrat version of the next RPJMN is to be ready by the end of year 2023.

To position agriculture insurance as a national program in the next RPJMN period (2025-2029), BAPPENAS plans to prepare a roadmap on agriculture insurance. The roadmap is expected to articulate the types of commodities as well as the segments of the farmers to be targeted by the program, while maintaining paddy (farmers) still as one of its focuses.

In year 2023, MOA created a new training course on agriculture insurance under their regular training program, targeting all the extension officers and farmers throughout the nation, contributing to the future attainment of Goal 3 (4 provinces conduct TOTs utilizing project materials).

3. Recommendations for the Indonesian Side

It is desirable if BAPPENAS can accelerate the finalization and authorization processes of the draft presidential regulation. Since many draft regulations are rushing toward Setneg right before the election period, there is a high possibility that Setneg might close its acceptance of draft regulations earlier than regular years.

The other Project Implementing Agencies are also strongly encouraged to communicate with BAPPENAS at their earliest in case that they have any detailed suggestion for draft revision/improvement. Some issues, such as reinsurance, safeguarding measures for farmers and insurance companies in the context of public obligation services, bundling insurance with other agriculture assistance programs and facilitation of regional budget allocation for agriculture insurance implementation, have been highlighted as the points for possible draft revision during the final consultation of the Project pilot activities.

Meanwhile, the continuation of inter-agency dialogues and coordination over the implementation of agriculture insurance programs is vital for maintaining and expanding the project effect. As of writing, BAPPENAS is planning to make the use of the event co-organized with AIC in June to kick off the public-private partnership dialogue on agriculture insurance with Indonesian insurance and reinsurance industry. It is hoped that such dialogue will be held regularly for continuous improvement of agriculture insurance programs in Indonesia, and that BAPPENAS and MOA continue to take leadership in this regard.

4. Monitoring Plan from the End of the Project to Ex-post Evaluation

In order for JICA to properly assess the impact and the sustainability of the Project at the ex-post evaluation 3 years after the Project completion, close monitoring of policy and regulation development (mid- and long-term national development plans) including budget plans for the forthcoming years is needed.

ANNEX 1: Results of the Project

- ANNEX 1-1: List of Dispatched Experts
- ANNEX 1-2: List of Counterparts
- ANNEX 1-3: List of Trainings

ANNEX 2: List of Products Produced by the Project

ANNEX 3: PDM (All versions of PDM)

Separate Volume: Copy of Products Produced by the Project

ANNEX 1: Results of the Project

ANNEX 1-1: List of Dispatched Experts

No.	Name	Field	Assigned Period	Organization
1	SUWA Hiroshi	Chief Advisor	October 2017 – September 2018	Japan International Cooperation Agency (JICA), JAPAN
2	AIKAWA Akiko	Project Coordinator/ Rural Finance	October 2017 – October 2019	JICA
3	Koichi Kurihara, Dr.	Meteorology/ Climatology	November 2018 – October 2020	Japan Meteorological Business Support Center (JMBSC), JAPAN
4	Michihiko Tonouchi, Dr.	Meteorology/ Climatology	November 2018 – October 2021	JMBSC
5	Yan Shynkarenko	Remote Sensing/ Loss Adjustment	March 2019 – October 2019	AgroInsurance International, GEORGIA
6	Roman Shynkarenko	Technical/ Weather Insurance	March 2019 – October 2019	AgroInsurance International
7	Jan Kerrer	Agricultural Economics/ Finance	March 2019 – October 2019	AgroInsurance International
8	Liudnyla Krychevska	Administration	March 2019 – October 2019	AgroInsurance International
9	John O'Neill, Dr.	Actuary	March 2019 – October 2019	AgroInsurance International
10	Richard McConnell	Index Products/ Meteorology	March 2019 – October 2019	AgroInsurance International
11	AIKAWA Akiko	Chief Advisor	October 2019 – June 2023	JICA
12	SHIKATA Terumi	Project Coordinator	18 March 2020 – June 2023	JICA
13	HASHIGUCHI Kosei	Team Leader / Agricultural Insurance	June 2020 – April 2023	Sanyu Consultants Inc. (SCI), JAPAN
14	HIRAYAMA Kota	Remote Sensing/ AYII Trial Monitoring (2)	June 2020 – April 2023	SCI
15	EGUCHI Taketo	ICT	June 2020 – April 2023	SCI
16	OGURA Kohei	Area-Yield Index Insurance (1)	June 2020 – April 2023	SCI
17	FUKUWATARI Kiyoshi	Area-Yield Index Insurance (2)	June 2020 – April 2023	SOMPO Risk Management Inc., JAPAN
18	MAEDA Tadahiro	Area-Yield Index Insurance (2)	June 2020 – April 2023	SOMPO Risk Management Inc.

No.	Name	Field	Assigned Period	Organization
19	KIKUCHI Kotaro	Agricultural Value Chain (1)	June 2020 – April 2023	SCI
20	FUNAYAMA Takahiro	Agricultural Value Chain (2) / AYII Trial Monitoring (1)	June 2020 – April 2023	SCI
21	NONOSHITA Moe	Agricultural Value Chain (3) / AYII Trial Monitoring (3)	June 2020 – April 2023	SCI
22	Anuj Kumbhat	Area-Yield Index Insurance Design	May 2022 – April 2023	SCI
23	Sonu Agrawal	Team Leader	November 2020 – April 2021	Weather Risk Management Service (WRMS), INDIA
24	Anuj Kumbhat	Product Designer 1/ Team Leader	November 2020 – February 2022	WRMS
25	Meiank Dubey	Product Designer 2	November 2020 – February 2022	WRMS
26	Amitesh Ahir	Product Designer 3	November 2020 – February 2022	WRMS
27	Neha Batra	Technical Assistant 1	November 2020 – February 2022	WRMS
28	Sudhir Kumar Goel	Monitoring and Evaluation 1	November 2020 – February 2022	WRMS
29	Arindom Baidya	Monitoring and Evaluation 2	November 2020 – February 2022	WRMS
30	Dicky Firmansyah	Technical Assistant 2	November 2020 – February 2022	WRMS

ANNEX 1-2: List of Counterparts

No.	Institution	Name	Position	Assigned Period
1	Ministry of National Development Planning / National Development Planning Agency (BAPPENAS)	Arifin Rudianto, Dr.	Deputy for Maritime Affairs and Natural Resources	September 2017 to May 2022
2	BAPPENAS	Josaphat Rizal Primana	Deputy for Maritime Affairs and Natural Resources	May 2022 to August 2022
3	BAPPENAS	Vivi Yulaswati, Dr.	Deputy for Maritime Affairs and Natural Resources	August 2022 to present (Acting until March 2023)
4	BAPPENAS	Sri Yanti	Director of Food and Agriculture	September 2017 to February 2018
5	BAPPENAS	Anang Noegroho	Acting Director of Food and Agriculture	February 2018 to present (Acting since August 2022)

No.	Institution	Name	Position	Assigned Period
6	BAPPENAS	Noor Avianto	Coordinator/Senior Planner for Livestock on Directorate of Food and Agriculture	September 2017 to present
7	BAPPENAS	Semi Kurniasih	Planner on Directorate of Food and Agriculture	September 2017 to present
8	BAPPENAS	Susilawati	Planner on Directorate of Food and Agriculture	September 2017 to present
9	BAPPENAS	Puspita Suryaningtyas	Planner on Directorate of Food and Agriculture	September 2017 to present
10	Ministry of Agriculture (MOA)	Pending Dadih Permana	Director General of Agricultural Infrastructure and Facility	September 2017 to January 2019
11	MOA	Sarwo Edhy, Dr.	Director General of Agricultural Infrastructure and Facility	February 2019 to May 2021
12	MOA	Ali Jamil, Dr.	Director General of Agricultural Infrastructure and Facility	July 2021 to present
13	MOA	Sri Kuntarsih	Director of Agricultural Financing	September 2017 to July 2019
14	MOA	Indah Megahwati	Director of Agricultural Financing	August 2019 to present
15	MOA	Sumarmi	Head of Capital Empowerment and Agricultural Insurance Division	September 2017 to October 2018
16	MOA	Waluyo	Head of Capital Empowerment and Agricultural Insurance Division	October 2018 to August 2020
17	MOA	Ika Purwani	Coordinator of Capital Empowerment and Agricultural Insurance	August 2020 to present
18	MOA	Siswoyo	Head of Agricultural Insurance Section	September 2017 to October 2018

No.	Institution	Name	Position	Assigned Period
19	MOA	Ika Purwani	Head of Agricultural Insurance Section	October 2018 to August 2020
20	MOA	Sri Rahayu	Sub-coordinator of Agricultural Insurance	July 2022 to present
21	MOA	Sulisyanto	Sub-coordinator of Agricultural Insurance	August 2020 to July 2022
22	MOA	Farida Irianti	Staff on Directorate of Agricultural Financing	September 2017 to January 2020
23	Ministry of Finance (MOF)	Brahmantio Isdijoso	Director of State Financial Risk Management	September 2017 to September 2019
24	MOF	Heri Setiawan	Director of State Financial Risk Management	September 2019 to present
25	MOF	Tony Prianto	Coordinator of SOE Risk Mitigation	September 2017 to present
26	MOF	Indria Wardhani	Sub-coordinator of PSO Implementation Risk II	September 2017 to June 2020
27	MOF	Novijan Janis	Sub-coordinator of PSO Implementation Risk II	June 2020 to present
28	MOF	Prima Bagus Diarsa	Staff on PSO Implementation Risk	February 2018 to January 2021
29	MOF	Puspa Kusuma Dewi	Staff on PSO Implementation Risk	September 2017 to September 2019
30	MOF	Indra Fajar	Staff on PSO Implementation Risk	January 2021 to present
31	MOF	Dzulfikar Kharisma	Staff on PSO Implementation Risk	September 2017 to September 2018
32	Agency for Meteorology Climatology and Geophysics (BMKG)	Dodo Gunawan, Dr.	Head of Climate Change Information Center	September 2017 to present
33	BMKG	Kadarsah	Coordinator of Climate Change Analysis Division	September 2017 to present
34	BMKG	Agus Sabana Hadi	Subcoordinator of Climate Change Analysis and Projection	September 2017 to present

No.	Institution	Name	Position	Assigned Period
35	BMKG	Noveta Chandra Isti Puspita	Staff on Center for Climate Change Information	November 2018 to present
36	BMKG	Leni Nazarudin	Staff on Center for Climate Change Information	November 2018 to present
37	BMKG	Ridha Rahmat	Staff on Center for Climate Change Information	November 2018 to present
38	BMKG	Ganesha Tri Chandrasa	Staff on Center for Climate Change Information	November 2018 to June 2021
39	BMKG	Damiana Fitria Kussatiti	Staff on Center for Climate Change Information	November 2018 to present
40	BMKG	Rosi Hanif DaMeianti	Staff on Center for Climate Change Information	November 2018 to present
41	BMKG	Ari Kurniadi	Staff on Center for Climate Change Information	November 2018 to present
42	BMKG	Apriliana Rizqi Fauziah	Staff on Center for Climate Change Information	November 2018 to present
43	BMKG	Linda Natalia So'langi	Staff on Center for Climate Change Information	November 2018 to present
44	BMKG	Dyni Frina Meisda	Staff on Center for Climate Change Information	November 2018 to present
45	BMKG	Muhammad Sudirman	Staff on Center for Climate Change Information	November 2018 to present
46	BMKG	Novi Fitrianti	Staff on Center for Climate Change Information	November 2018 to present
47	BMKG	Adi Ripaldi	Sub-coordinator of Climate Early Warning	November 2018 to present
48	BMKG	Amsari Muzakir Setiawan, Dr.	Sub-coordinator of Climate Analysis and Information	November 2018 to present
49	PT. Asuransi Jasa Indonesia (Jasindo)	Sahata Lumban Tobing	Director of Retail Operation	September 2017 to April 2020

No.	Institution	Name	Position	Assigned Period
50	Jasindo	Diwe Novara	Director of Business Development	April 2020 to present
51	Jasindo	Ika Dwinita Sofa	Group Head of Agricultural, Micro & Government Program Insurance	September 2017 to June 2020
52	Jasindo	Mochamad Fauzi Ridwan	Group Head of Agricultural, Micro & Government Program Insurance	June 2020 to February 2022
53	Jasindo	Zainul Muqorobin	Group Head of Agricultural, Micro & Government Program Insurance	February 2022 to present
54	Jasindo	Yeni Fauziah	Head of Agricultural Insurance Government Program	August 2020 to present
55	Jasindo	Irwan Sofiansyah	Head of Engineering	September 2017 to February 2022
56	Jasindo	Dicky Anggakusuma	Relation Officer	September 2017 to present
57	Agriculture Office (Dinas Pertanian) of West Java Province	Mira Karmina	Head of Agricultural Financing Section	October 2019 to present
58	Dinas Pertanian of Central Java Province	Heru Djatmika	Head of Agricultural Infrastructure and Facility Division	October 2021 to present
59	Dinas Pertanian of Karawang District	Entoh Hendra Permana	Head of Agricultural Infrastructure and Facility Division	July 2019 to January 2022
60	Dinas Pertanian of Karawang District	Aang Kurniawan	Sub-coordinator of Food Crop Protection	January 2022 to present
61	Dinas Pertanian of Karawang District	Dadan Danny Yuliandi	Head of Plantation and Crop Protection Division	January 2022 to present
62	Dinas Pertanian of Karawang District	Jaya	Staff on Agricultural Infrastructure and Facility Division	July 2019 to present
63	Dinas Pertanian of Kendal District	Dewi Apriliyani	Head of Agricultural Infrastructure and Facility Division	October 2021 to present
64	Dinas Pertanian of Kendal District	Widayati Rahayu	Staff on Agricultural Infrastructure and Facility Division	October 2021 to present

No.	Institution	Name	Position	Assigned Period
65	Dinas Pertanian of South Sulawesi Province	Akmal Amir	Functional Officer	January 2020 to present
66	Dinas Pertanian of East Java Province	Eko Wahyudi	Agricultural Infrastructure and Facility Analyst	April 2021 to present

ANNEX 1-3: List of Trainings in Japan and Photos

No.	Trainee Name	Trainee Position As of Training	Training Course	Training Period	Training Institution
1	Arifin Rudiyanto, Dr.	Deputy Minister for Maritime and Natural Resources, Ministry of National Development Planning/ National Development Planning Agency (BAPPENAS)	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	Japan International Cooperation Agency Tokyo Center (JICA Tokyo)
2	Sri Yanti Wibisana	Director for Food and Agriculture, BAPPENAS	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo
3	Noor Avianto	Deputy Director, Directorate for Food and Agriculture, BAPPENAS	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo
4	Sri Kuntarsih	Director for Agricultural Financing, Ministry of Agriculture (MOA)	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo

No.	Trainee Name	Trainee Position As of Training	Training Course	Training Period	Training Institution
5	Sumarmi	Deputy Director, Directorate of Agricultural Financing, MOA	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo
6	Tony Prianto	Deputy Director, Directorate of State Financial Risk Management, Ministry of Finance (MOF)	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo
7	Indria Wardhani	Section Head, Directorate of State Financial Risk Management, MOF	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo
8	Dodo Gunawan, Dr.	Director for Climate Change Information Center, Meteorology, Climatology, and Geophysics Agency (BMKG)	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo
9	Kadarsah	Division Head, Climate Change Information Center, BMKG	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo
10	Sahata Lumban Tobing	Director for Retail Operation, PT Asuransi Jasa Indonesia (Jasindo)	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo

No.	Trainee Name	Trainee Position As of Training	Training Course	Training Period	Training Institution
11	Ika Dwinita Sofa	Head of Agri and Micro Insurance Unit, Jasindo	Study Visit for the Project of Capacity Development for the Implementation of Agricultural Insurance in the Republic of Indonesia	10-15 September 2017	JICA Tokyo
12	Prima Bagus Diarsa	Staff of Directorate of State Financial Risk Management, MOF	Agricultural Insurance Scheme in Japan	26 June - 10 July 2018	JICA Tokyo
13	Dzulfikar Kharisma	Staff of Directorate of State Financial Risk Management, MOF	Agricultural Insurance Scheme in Japan	26 June - 10 July 2018	JICA Tokyo
14	Puspa Kusuma Pertiwi	Staff of Directorate of State Financial Risk Management, MOF	Agricultural Insurance Scheme in Japan	26 June - 10 July 2018	JICA Tokyo
15	Irwan Sofiansyah	Head of Technical Subdivision, Agri and Micro Insurance Unit, Jasindo	Agricultural Insurance Scheme in Japan	26 June - 10 July 2018	JICA Tokyo
16	Farida Irianti	Staff of Directorate of Agricultural Financing, MOA	Agricultural Insurance Scheme in Japan	26 June - 10 July 2018	JICA Tokyo
17	Puspita Suryaningtyas	Planning officer, Directorate for Food and Agriculture, BAPPENAS	Agricultural Insurance Scheme in Japan	26 June - 10 July 2018	JICA Tokyo
18	Muhammad Yusuf Nur	Head of Planning Subdivision, Insurance Technology Unit, Jasindo	Agricultural Insurance Scheme in Japan	26 June - 10 July 2018	JICA Tokyo
19	Noor Avianto	Deputy Director, Directorate for Food and Agriculture, BAPPENAS	Agricultural Insurance Scheme in Japan	26 June - 10 July 2018	JICA Tokyo

No.	Trainee Name	Trainee Position As of Training	Training Course	Training Period	Training Institution
20	Noveta Chandra Isti Puspita	Meteorology/ Climatology Observer, Climate Change Information Center, BMKG	Enhancing Abilities for Meteorological/ Climatological Data Usage	29 July - 17 August 2019	Japan Meteorological Business Support Center (JMBSC)
21	Leni Nazarudin	Meteorology/ Climatology Observer, Climate Change Information Center, BMKG	Enhancing Abilities for Meteorological/ Climatological Data Usage	29 July - 17 August 2019	JMBSC
22	Damiana Fitria Kussatiti	Meteorology/ Climatology Observer, Climate Change Information Center, BMKG	Enhancing Abilities for Meteorological/ Climatological Data Usage	29 July - 17 August 2019	JMBSC
23	Rosi Hanif Damayanti	Meteorology/ Climatology Observer, Climate Change Information Center, BMKG	Enhancing Abilities for Meteorological/ Climatological Data Usage	29 July - 17 August 2019	JMBSC
24	Ganesha Tri Chandrasa	Meteorology/ Climatology Observer, Climate Change Information Center, BMKG	Enhancing Abilities for Meteorological/ Climatological Data Usage	29 July - 17 August 2019	JMBSC
25	Susilawati	Planning Officer, Directorate for Food and Agriculture, BAPPENAS	Countermeasures for Climate Change in the Agriculture Sector	21 July - 3 August 2019	Japan International Cooperation Agency Tsukuba Center (JICA Tsukuba)
26	Wulan Metafurry	Planning Officer, Directorate for Food and Agriculture, BAPPENAS	Countermeasures for Climate Change in the Agriculture Sector	21 July - 3 August 2019	JICA Tsukuba
27	Ari Kurniadi	Meteorology/ Climatology Observer, Climate Change Information Center, BMKG	Nonhydrostatic Regional	26 Agustus - 8 November 2019	Meteorological Research Institute (MRI), Japan Meteorological Agency (JMA)

28	Apriliana Rizqi Fauziah	Meteorology/ Climatology Observer, Climate Change Information Center, BMKG	NHRCM High- Resolution Simulation over Indonesia	26 August - 8 November 2019	MRI-JMA
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Photos from the training: "Agricultural Insurance Scheme in Japan", June - July 2018.



Photos from the training: "Enhancing Abilities for Meteorological/Climatological Data Usage", July - August, 2019.



ANNEX 2: List of Products Produced by the Project

1. Reports

No.	Title
1	Baseline Survey for the Implementation of Agriculture Insurance in Indonesia, October 2017.
2	In-depth Survey for Paddy Insurance Claim Handling under the Project of Capacity Development for the Implementation of Agriculture Insurance, March 2018.
3	Background Study on Farmer's Protection: Final Report, January 2019
4	Data and Information Management Consultancy Work under the Project of Capacity Development for the Implementation of Agriculture Insurance: Final Report, April 2019.
5	Survey on Sustainable Agricultural Insurance Scheme in Indonesia, October 2019.
6	Work Plan on <i>Asuransi Usaha Tani Padi</i> (Paddy Farming Insurance: AUDP) Improvement in Year 2020: Final Draft, February 2020.
7	Capacity Development on Meteorological and Climate Data Analysis for the Agricultural Insurance: Completion Report, October 2020.
8	AUDP-Training of Trainers (TOT), August 2022.
9	Area Yield Index Insurance (AYII) Product Review Survey, August 2022.
10	AUDP Promotion and Feasibility Study on AYII: Completion Report, April 2023.
11	The Project of Capacity Development for the Implementation of Agriculture Insurance: Completion Report, June 2023.

2. Legal Documents

No.	Title
1	Decision of the Minister of Agriculture No. 34/KPTS/SR.210/B/06/2021: Guideline for Premium Aid of Area Yield Index Paddy Farming Insurance (AUDP-IHPPBA) Piloting, June 2021.
2	Decision of the Minister of Agriculture No. 03/KPTS/SR.210/B/02/2022: Guideline for Premium Aid of Area Yield Index Paddy Farming Insurance (AUDP-IHPPBA) Piloting, February 2022.
3	Final Draft Presidential Regulation on the Implementation of Agriculture Insurance (Draft Zero), March 2022.
4	Decision of the Minister of Agriculture No. 11/KPTS/SR.210/B/11/2022: Guideline for Premium Aid of Area Yield Index Paddy Farming Insurance (AUDP-IHPPBA) Piloting, November 2022.

3. Training Materials

No.	Training
1	Training materials on Agriculture Insurance Scheme in Japan, July 2018.
2	Training materials on Enhancing Abilities for Meteorological/Climatological Data Usage, August 2019.
3	Training modules for AUDP-TOT, March 2022.
4	Proceeding for Area Yields Index Insurance (AYII) Training of Trainers (TOT), Bogor, May 27-28, 2021.
5	Proceedings of Area Yield Index Insurance Extension Staff and Implementing Officer Training Program, Karawang, June 17-18, 2021.
6	Proceedings of Area Yield Index Insurance Extension Staff and Implementing Officer Training Program, Kendal, April 13-14, 2022.

No.	Training
7	Crop Cutting Experiments (CCE) Workshop for Area Yield Index Insurance Extension Staff and Implementing Officer, Kendal July 21, 2022.
8	Lecture on the Site Selection Methodology for Crop Cutting Experiment (CCE) under Area Yield Index Insurance (AYII), Online, April 17, 2023.

4. Technical Briefings

No.	Issue/Topic of Briefing
1	Issue Paper: Scope of Roadmap, prepared for the 1st Technical Meeting on Agricultural Insurance Roadmap, hosted by Directorate General for Agricultural Infrastructure and Facilities, Ministry of Agriculture on November 19, 2018.
2	Technical Memo #1: Agricultural Insurance Premium Subsidy Approaches (International Practice), October 2019.
3	Technical Memo #2: Digital Agriculture in Agricultural Insurance and Risk Management, October 2019.
4	Technical Memo #3: Private-Public Partnership (PPP) and State Support in Agricultural Insurance, October 2019.
5	Technical Memo #4: Rice Crop Risk Profile, October 2019.
6	Technical Memo #5: Farmers Profile in Indonesia, October 2019.
7	Technical Memo #6: Risks Covered by Muti-Peril Crop Insurance (MPCI) Policies in Different Jurisdictions, October 2019.
8	Technical Memo #7: Area-based Yield-Index Insurance, October 2019.
9	Short report on the Mistake for the Crop Cutting Experiment Result for the 2nd planting season, 2021, Karawang, October 2022.
10	Recommendation on the treatment of Wirosari Village in Patean Sub-District, Kendal District, Central Java Province under Area-Yield Index Insurance piloting for the 2nd paddy planting season of year 2022, September 2022.
11	Technical memo on farmers' awareness of Paddy Farming Insurance (AOTP), May 2023.

5. Data Sets

No.	Contents of Data Set
1	Rain post (cleaned) data set of 10-year period (2009-2018) for 2 provinces (East Java and South Sulawesi)
2	Synoptic rain data set for 2 areas (ZOM152 and ZOM299)
3	5km resolution of dynamically downscaled climate data for 20 years (1981-2000)
4	Village-level yield data in 15 pilot villages in Karawang District, West Java Province from the 1st planting season of 2020 to the 2nd planting season of 2022.
5	Village-level yield data in 12 pilot villages in Kendal District, Central Java Province for the 2nd planting season of 2022.

6. Promotion Materials and Activities

No.	Item/Occasion/Activity
1	AYII promotion video
2	AYII spot advertisement for radio
3	AYII product leaflet of Jasindo
4	Regional Agricultural Training Center (BBPP) Ketindan Press Release: "Japan International Cooperation Agency (JICA) Opens Opportunity for Cooperation with the Ministry of Agriculture (MOA) through AOTP-TOT", February 22, 2022.
5	BBPP Ketindan Press Release: "Implementing Agricultural Insurance, JICA Conducts AOTP-TOT", March 23, 2022.
6	PT. Asuransi Jasa Indonesia (Jasindo) Press Release: "MOA and Jasindo Collaborates, Accelerates through Area Index Based Insurance", July 17, 2021.
7	BBPP Batangkaluku Press Release: "Solution to Harvest Failure Through Paddy Farming Insurance", June 15, 2022.
8	BBPP Lembang Press Release: "Strengthening the Capacity of Agricultural Extension Officers and Widyaiswara on Agricultural Insurance", March 21, 2023.
9	Project Newsletters
10	Project Facebook

7. Other Reference Materials

No.	Title
1	Area Yield Index Insurance (IHPPBA) Implementation Guides: Product Design, April 2023.

ANNEX 3: Project Design Matrix (PDM)

ANNEX 3-1: Version 0 in Annex I of the Record of Discussions on the Project of Capacity Development for the Implementation of Agriculture Insurance in the Republic of Indonesia, signed on April 5, 2017

Project Title: The Project of Capacity Development for the Implementation of Agricultural Insurance

Implementing Agencies: Ministry of National Development Planning/ National Development Planning Agency (BAPPENAS), Ministry of Agriculture (MOA), Ministry of Finance (MOF), the Agency for Meteorological Climatology and Geophysics (BMKG), and PT Asuransi Jasa Indonesia (Jasindo)

Target Group: Officials and staff of the Implementing Agencies engaged in agricultural insurance and targeted farmers in the pilot provinces

Period of Project: 5 years from date of dispatching the first Japanese Expert

Project Site: Jakarta

Pilot Sites: East Java and South Sulawesi for the initial years of the project implementation for Output 1. They may be replaced and/or added by other provinces as pilot sites later to support replication of the concerned activities at the local level. The target site(s) for Output 2 may be determined based on the issues and objectives for each study, survey and training.

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumption
<p>Overall Goal Agricultural insurance is continuously implemented in Indonesia.</p>	<ol style="list-style-type: none"> 1. Agricultural insurance operation keeps proper and sound manner in terms of number of applicants, insured area, revenue and expenditure, operation structure etc. 2. Positive effects on the sustainability of agricultural insurance is recognized. 3. Agricultural insurance continues to be recognized as an important government program under the following mid-term national development plans (RPJMN). 	<p>RPJMN, government M&E report, insurance record, results of post-project evaluation</p>	
<p>Project Purpose Capacity of the key ministries/institutions, the concerned local governments, and other relevant organizations to enhance the implementation of agricultural insurance is strengthened.</p>	<ol style="list-style-type: none"> 1. Customer satisfaction on agricultural insurance in Indonesia is improved (a rate of renewal, time to complete loss assessment and claim payment, their objectivity, etc.). 2. The insured area and the number of applicants are increased nationwide. 3. Necessary actions are taken by the implementing agencies based on the recommendations. 	<p>Insurance record</p> <p>Monitoring report</p> <p>Government reports and other related document(s) (regulation, Roadmap etc.)</p>	<p>Indonesian overall policy direction related to agricultural insurance is not drastically changed.</p>

<p>Outputs</p> <p>1. Capacity to implement the current scheme of agricultural insurance for paddy is strengthened.</p> <p>2. Capacity to analyze and improve agricultural insurance scheme is strengthened.</p>	<p>1-1. The insured area and the number of applicants are increased in the pilot sites.</p> <p>1-2. Farmers' understanding and satisfaction are improved (a rate of renewal, time to complete loss assessment and claim payment, their objectivity, farmers' perception about the level of premium) in the pilot sites.</p> <p>1-3. A level of understanding about agricultural insurance among concerned government officials, insurance staff, and other relevant stakeholders is improved.</p> <p>1-4. Some recommendations for the improvement of the implementation of the current scheme of agricultural insurance are endorsed by the relevant ministries and agencies.</p> <p>2. Some recommendations for the enhancement of agricultural insurance scheme are endorsed by the relevant ministries and agencies.</p>	<p>Insurance record</p> <p>Insurance record (renewal rates and other relevant data), impact survey, questionnaires/ interviews, evaluation reports</p> <p>Minutes of JCC and other relevant meetings, revised Roadmap</p> <p>Minutes of JCC and other relevant meetings, revised Roadmap</p>	<p>Relevant ministries and agencies continue to cooperate.</p>
<p>Activities</p>	<p>Inputs</p>		<p>Important Assumption</p>
<p>1-1. Promote the implementation of the current scheme of agricultural insurance at the pilot sites. (The activities include 1. collection of necessary data, 2. information dissemination and training, if necessary, for the concerned local government officials, extension workers, insurance staff, and other stakeholders, 3. socialization for farmers, 4. application for insurance, 5. claim procedure and damage assessment, and 6. regular monitoring, evaluation and reporting at the local level)</p>	<p>The Japanese Side</p> <p>(a) Dispatch of Experts</p> <p>Long Term Experts (Chief Advisor, Coordinator)</p> <p>Short Term Experts</p> <p>(b) Training</p> <p>(c) Machinery and Equipment</p>	<p>The Indonesian Side</p> <p>(a) Services of each of Implementing Agencies' counterpart personnel and administrative personnel</p> <p>(b) Facilities and Equipment</p> <p>(c) Local Cost</p>	<p>An unprecedented disaster does not occur in the pilot sites.</p>

<p>1-2. Conduct objective reviews at the pilot sites, and communicate their results and recommendations for the improvement in the implementation of the current scheme of agricultural insurance.</p> <p>1-3. Coordinate and promote the implementation of the current scheme of agricultural insurance at the national level.</p> <p>1-4. Confirm the Roadmap and revise as necessary.</p> <p>1-5. Conduct information dissemination and training at the national level.</p> <p>1-6. Organize study visit(s).</p>			
<p>1-7. Conduct objective reviews at the national level, and communicate their results and recommendations for the improvement in the implementation of the current scheme of agricultural insurance.</p> <p>2-1. Conduct field surveys concerning weather-index based insurance and the relevant training.</p> <p>2-1-1. Develop a module on weather-index insurance for Climate Field School Program and other relevant activities.</p> <p>2-1-2. Conduct information dissemination and awareness raising for farmers using the above module at selected site(s).</p> <p>2-1-3. Evaluate a level of farmers' acceptance for weather-index insurance.</p> <p>2-1-4. Organize a seminar concerning weather-index insurance for domestic insurers and other stakeholders.</p>			<p>Pre-Conditions</p> <p>Necessary budgets and personnel for agricultural insurance are allocated by the Government of Indonesia.</p>

2-2. Prioritize desk-top and field studies concerning yield based insurance, other commodities to be insured, use of remote sensing etc., and conduct the prioritized studies and relevant training as necessary.

2-3. Prioritize policy studies and analyses concerning financial and fiscal issues relating to agricultural insurance and conduct the prioritized studies. (Potential subjects include 1. baseline study for implementation of agriculture insurance, 2. study on impact of agricultural insurance for possible improvement of agricultural development policy 3. analysis on the state fiscal risk management in relation to agricultural insurance, 4. analysis on local government capacity to pay for a part of agricultural insurance premium, 5. assessment of social benefits and costs of agricultural insurance, 6. assessment of the relationship between insurance premium and risk, and 7. assessment of sustainable business model for insurers.)

2-4. Develop and communicate recommendations, based on the results of the activities 2-1, 2-2 and 2-3, for the enhancement of agricultural insurance scheme.

ANNEX 3-2: Version 2.0 in Annex I of the Minutes of Meetings for the Project of Capacity Development for the Implementation of Agriculture Insurance in the Republic of Indonesia, signed on December 7, 2018

Project Title: The Project of Capacity Development for the Implementation of Agricultural Insurance

Implementing Agencies: Ministry of National Development Planning/ National Development Planning Agency (BAPPENAS), Ministry of Agriculture (MOA), Ministry of Finance (MOF), the Agency for Meteorological Climatology and Geophysics (BMKG), and PT Asuransi Jasa Indonesia (Jasindo)

Target Group: Officials and staff of the Implementing Agencies engaged in agricultural insurance and targeted farmers in the pilot provinces

Period of Project: 5 years from date of dispatching the first Japanese Expert

Project Site: Jakarta

Pilot Sites: East Java and South Sulawesi for the initial years of the project implementation for Output 1. They may be replaced and/or added by other provinces as pilot sites later to support replication of the concerned activities at the local level. The target site(s) for Output 2 may be determined based on the issues and objectives for each study, survey and training.

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumption
<p>Overall Goal Agricultural insurance is continuously implemented in Indonesia.</p>	<ol style="list-style-type: none"> 1. Agricultural insurance operation keeps proper and sound manner in terms of number of applicants, insured area, revenue and expenditure, operation structure etc. 2. Positive effects on the sustainability of agricultural insurance is recognized. 3. Agricultural insurance continues to be recognized as an important government program under the following mid-term national development plans (RPJMN). 	<p>RPJMN, government M&E report, insurance record, results of post-project evaluation</p>	
<p>Tujuan Proyek Kapasitas kementerian/ instansi utama, pemerintah daerah terkait, dan organisasi lainnya yang relevan untuk meningkatkan pelaksanaan asuransi pertanian menjadi lebih kuat.</p>	<ol style="list-style-type: none"> 1. Customer satisfaction on agricultural insurance in Indonesia is improved (a rate of renewal, time to complete loss assessment and claim payment, their objectivity, etc.). 2. The insured area and the number of applicants are increased nationwide. 3. Necessary actions are taken by the implementing agencies based on the recommendations. 	<p>Insurance record</p> <p>Monitoring report</p> <p>Government reports and other related document(s) (regulation, Roadmap etc.)</p>	<p>Indonesian overall policy direction related to agricultural insurance is not drastically changed.</p>

<p>Outputs</p> <p>1. Capacity to implement the current scheme of agricultural insurance for paddy is strengthened.</p> <p>2. Capacity to analyze and improve agricultural insurance scheme is strengthened.</p>	<p>1-1. The insured area and the number of applicants are increased in the pilot sites.</p> <p>1-2. Farmers' understanding and satisfaction are improved (a rate of renewal, time to complete loss assessment and claim payment, their objectivity, farmers' perception about the level of premium) in the pilot sites.</p> <p>1-3. A level of understanding about agricultural insurance among concerned government officials, insurance staff, and other relevant stakeholders is improved.</p> <p>1-4. Some recommendations for the improvement of the implementation of the current scheme of agricultural insurance are endorsed by the relevant ministries and agencies.</p> <p>2. Some recommendations for the enhancement of agricultural insurance scheme are endorsed by the relevant ministries and agencies.</p>	<p>Insurance record</p> <p>Insurance record (renewal rates and other relevant data), impact survey, questionnaires/ interviews, evaluation reports</p> <p>Minutes of JCC and other relevant meetings, revised Roadmap</p> <p>Minutes of JCC and other relevant meetings, revised Roadmap</p>	<p>Relevant ministries and agencies continue to cooperate.</p>
<p>Activities</p>	<p>Inputs</p>		<p>Important Assumption</p>
<p>1-1. Promote the implementation of the current scheme of agricultural insurance at the pilot sites. (The activities include 1. collection of necessary data, 2. information dissemination and training, if necessary, for the concerned local government officials, extension workers, insurance staff, and other stakeholders, 3. socialization for farmers, 4. application for insurance, 5. claim procedure and damage assessment, and 6. regular monitoring, evaluation and reporting at the local level)</p>	<p>The Japanese Side</p> <p>(a) Dispatch of Experts Long Term Experts (Chief Advisor, Coordinator) Short Term Experts</p> <p>(b) Training</p> <p>(c) Machinery and Equipment</p>	<p>The Indonesian Side</p> <p>(a) Services of each of Implementing Agencies' counterpart personnel and administrative personnel</p> <p>(b) Facilities and Equipment</p> <p>(c) Local Cost</p>	<p>An unprecedented disaster does not occur in the pilot sites.</p>

<p>1-2. Conduct objective reviews at the pilot sites, and communicate their results and recommendations for the improvement in the implementation of the current scheme of agricultural insurance.</p> <p>1-3. Coordinate and promote the implementation of the current scheme of agricultural insurance at the national level.</p> <p>1-4. Confirm the Roadmap and revise as necessary.</p> <p>1-5. Conduct information dissemination and training at the national level.</p> <p>1-6. Organize study visit(s).</p>			
<p>1-7. Conduct objective reviews at the national level, and communicate their results and recommendations for the improvement in the implementation of the current scheme of agricultural insurance.</p> <p>2-1. Conduct field surveys concerning weather-index based insurance and the relevant training.</p> <p>2-1-1. Develop a module on weather-index insurance for Climate Field School Program and other relevant activities.</p> <p>2-1-2. Conduct information dissemination and awareness raising for farmers using the above module at selected site(s).</p> <p>2-1-3. Evaluate a level of farmers' acceptance for weather-index insurance.</p> <p>2-1-4. Organize a seminar concerning weather-index insurance for domestic insurers and other stakeholders.</p>			<p>Pre-Conditions</p> <p>Necessary budgets and personnel for agricultural insurance are allocated by the Government of Indonesia.</p>

2-2. Prioritize desk-top and field studies concerning yield based insurance, other commodities to be insured, use of remote sensing etc., and conduct the prioritized studies and relevant training as necessary.

2-3. Prioritize policy studies and analyses concerning financial and fiscal issues relating to agricultural insurance and conduct the prioritized studies. (Potential subjects include 1. baseline study for implementation of agriculture insurance, 2. study on impact of agricultural insurance for possible improvement of agricultural development policy 3. analysis on the state fiscal risk management in relation to agricultural insurance, 4. analysis on local government capacity to pay for a part of agricultural insurance premium, 5. assessment of social benefits and costs of agricultural insurance, 6. assessment of the relationship between insurance premium and risk, and 7. assessment of sustainable business model for insurers.)

2-4. Develop and communicate recommendations, based on the results of the activities 2-1, 2-2 and 2-3, for the enhancement of agricultural insurance scheme.

ANNEX 3-3: Version 3.0 in Annex I of the Minutes of Meetings for the Project of Capacity Development for the Implementation of Agriculture Insurance in the Republic of Indonesia, signed on May 18, 2020

Project Title: The Project of Capacity Development for the Implementation of Agricultural Insurance

Implementing Agencies: Ministry of National Development Planning/ National Development Planning Agency (BAPPENAS), Ministry of Agriculture (MOA), Ministry of Finance (MOF), the Agency for Meteorological Climatology and Geophysics (BMKG), and PT Asuransi Jasa Indonesia (Jasindo)

Target Group: Officials and staff of the Implementing Agencies engaged in agricultural insurance and targeted farmers in the pilot provinces

Period of Project: 1 October 2017 – 30 June 2023 (for 5 years and 9 months)

Project Site: Jakarta

Pilot Sites: Output 1 – East Java and South Sulawesi, Output 2 – West Java

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumption
<p>Overall Goal To improve the management of agricultural insurance in Indonesia.</p>	<p>1. The national agricultural insurance management body is fully operational.</p> <p>2. Recognition of agricultural insurance as an important government program in national development plans.</p> <p>3. 4 provinces conducted the Training of Trainers (TOT) to socialize farmers on agricultural insurance using training materials produced by the Project.</p> <p>4. 50% of paddy farmers in East Java and South Sulawesi, received up-to-date information on agricultural insurance.</p>	<p>1. Government budgetary execution on the agricultural insurance management body.</p> <p>2. RPJMN 2025-2029 and other national plans.</p> <p>3. Records from the agricultural insurance management body</p> <p>4. Post-project evaluation report (beneficiary survey)</p>	
<p>Project Purpose Capacity of the key ministries/institutions, the concerned local governments, and other relevant organizations to enhance the implementation of agricultural insurance is strengthened.</p>	<p>1. Policy recommendations approved by the Implementing Agencies to improve AUDP.</p> <p>2. 210 (i) extension workers/pests control specialists, (ii) DINAS officers, and (iii) Jasindo staff in the pilot sites, have increased their skills to implement and disseminate AUDP materials produced under the Project.</p>	<p>1. Records of stakeholder meetings (i.e. MM of JCC)</p> <p>2. Survey at the pilot sites</p> <p>3. Survey to the focal points from the implementing agencies who participated the feasibility study on AYI insurance.</p> <p>4. Records of stakeholder meetings (i.e. MM of JCC)</p>	<p>Indonesian overall policy direction related to agricultural insurance is not drastically changed.</p>

	<p>3. 20 representatives from the Implementing Agencies have increased their knowledge on index-based insurances, especially Area-Yield Index (AYI) insurance.</p> <p>4. Policy recommendations approved by the Implementing Agencies on index-based insurances.</p>		
<p>Outputs</p> <p>1. Capacity to implement the current scheme of agricultural insurance for paddy (AOTP) is strengthened.</p> <p>2. Capacity to analyze, develop, and improve agricultural insurance scheme is strengthened.</p>	<p>1-1. Availability of the recommendation to improve AOTP.</p> <p>1-2. 4 training modules produced.</p> <p>1-3. 6 TOT conducted in the pilot sites.</p> <p>1-4. 60 trainings and dissemination activities for agricultural insurance operation system conducted in the pilot sites</p> <p>2-1. 16 BMKG staff trained.</p> <p>2-2. 5 meteorological and climate database's quality improved.</p> <p>2-3. 20 representatives from the Implementing agencies joined the feasibility study and piloting activities on AYI Insurance.</p> <p>2-4. Availability of the technical guideline to implement the AYI based Insurance.</p> <p>2-5. Availability of the policy recommendations to develop and improve agricultural insurance scheme.</p>	<p>1-1. Project report with policy recommendations.</p> <p>1-2. TOT modules.</p> <p>1-3. Project monitoring sheets</p> <p>1-4. Project monitoring sheets</p> <p>2-1. Training report.</p> <p>2-2. Meteorological and climate database.</p> <p>2-3. Project monitoring sheet.</p> <p>2-4. Technical guideline of AYI Insurance.</p> <p>2-5. Project report with policy recommendations.</p>	<p>Relevant ministries and agencies continue to cooperate.</p>

Activities	Inputs		Important Assumption
<p>0-1. Conduct the baseline survey.</p> <p>0-2. Facilitate the consensus building among the Implementing Agencies on agricultural insurance policies and operations.</p> <p>0-3 Conduct the endline survey.</p> <p>1-1. Carry out surveys and monitoring to improve AOTP.</p> <p>1-2. Conduct TOT for extension workers/ pest control specialists, DINAS officers, Jasindo staff, and other relevant stakeholders in the pilot sites, to promote AOTP.</p> <p>1-3 Support dissemination of agricultural insurance operation system (i.e. SIAP).</p> <p>2-1. Conduct trainings on meteorological and climate data analysis suitable for the development of the agricultural insurance.</p> <p>2-2. Conduct a feasibility study on AYI insurance at the pilot site.</p> <p>2-3. Produce policy recommendations on the index based agricultural insurances, to supplement AOTP.</p> <p>2-4. Develop and communicate recommendations, based on the results of the activities 2-1, 2-2 and 2-3, for the enhancement of agricultural insurance scheme</p>	<p>The Japanese Side</p> <p>(a) Dispatch of Experts</p> <p>Long Term Experts (Chief Advisor, Coordinator)</p> <p>Short Term Experts</p> <p>(b) Training</p> <p>(c) Machinery and Equipment</p>	<p>The Indonesian Side</p> <p>(a) Services of each of Implementing Agencies' counterpart personnel and administrative personnel</p> <p>(b) Facilities and Equipment</p> <p>(c) Local Cost</p>	<p>An unprecedented disaster does not occur in the pilot sites.</p> <hr/> <p>Pre-Conditions</p> <p>Necessary budgets and personnel for agricultural insurance are allocated by the Government of Indonesia.</p>

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ISBN

