

Implementation of the Trusted Self Fisherman Insurance Program (Simantep) In Sibolga City

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Abstract

As an effort to increase food sovereignty, the Government requires protection and welfare for the main actors of food security, one of which is fishermen. The government protects fishermen through the SiMantep independent fishermen insurance program (Trusted Independent Fishermen Insurance). The SiMantep self-insurance program is a continuation of the Fisherman Insurance Premium Assistance (BPAN) program from the Ministry of Maritime Affairs and Fisheries (KKP) which was provided in 2016 and 2017. The purpose of this study was to analyze the implementation of the Trusted Independent Fishermen Insurance Program (Simantep) policy in Sibolga City, and the supporting and inhibiting factors for its implementation. This type of descriptive qualitative research. Methods of collecting data were observation, interviews and documentation. The results of the research. Implementation of the Trusted Independent Fishermen Insurance Program (Simantep) of the Fisheries, Food Security, and Agriculture (PKPP) Sibolga City has been running in accordance with the Regulation of the Director General of Capture Fisheries Number 3 of 2018 concerning Technical Instructions for Trusted Independent Fishermen Insurance (Simantep), but still there are several problems in its implementation, there is information that is not clear, not comprehensive, and the fisherman's thinking ability is still lacking which results in delays in program socialization. According to George Edwards there are four indicators of implementation, among others: Communication factors. The Fisheries Insurance Service for Fishermen has coordinated with PT Jasindo to socialize the implementation of the program to fishermen. Factors Resources, especially the staff they have are still lacking. So that data collection and verification of fishermen is fairly slow. The disposition factor/attitude of the implementers welcomed the policy of guaranteeing protection against the risk of work accidents for fishermen according to the Standard Operating Procedures (SOP) of the KKP technical guidelines. The inhibiting factor in implementation is the lack of participation of fishermen in understanding the importance of guaranteeing protection against the risk of accidents and secondly the lack of staff implementing policies for the guarantee program for protection against the risk of work accidents for fishermen.

Keywords

implementation; trusted independent fisherman; insurance program



I. Introduction

Indonesia is an archipelagic country that has a very wide sea area. With a sea area of around 96,079.15 km², of course, Indonesia has high fishery potential. However, the profession as a fisherman is a profession with a fairly high risk, Emadwiandr in Lusi (2020: 2). Indonesia as a country with an archipelagic shape and located in the equator is an area that is vulnerable to climate change. Changes in rainfall patterns, sea level rise, and

the susceptibility to storms as well as an increase in other extreme climates will have a serious impact on the country of Indonesia. The marine and fisheries sector becomes an important sector when affected by climate change. Due to climate change, the cycle of sea water or waves becomes uncertain and prone to sea storms.

Sibolga City has a large enough marine and fishery potential. Sibolga has many coastal areas that have potential for the fisheries sub-sector, especially marine fishing. The government area of Sibolga Municipality covers an area of 1077.00 Ha which consists of 889.16 Ha (82.5%) of land, 187.84 Ha (17.44 %) of Archipelago land and 2,171.6 Ha of sea. The mainland islands included in the Sibolga area are Panjang Island, Sarudik Island, Poncan Gadang Island (Big), and Poncan Ketek Island (Ketek). See conditions Geographically, the city of Sibolga which has such a wide sea, can be 1 it is certain that the majority of the livelihoods of the people of Sibolga are fishermen.

Fishermen are a group of people who depend on capture fisheries and aquaculture for their livelihoods. Fishermen are people who have a low economy. This becomes a fundamental question why they are poor or whether they become fishermen because they are poor or vice versa, while the condition of abundant marine resources is one of the problems of poverty (Ahmad, 2012:16). This phenomenon makes natural wealth dependent on existing natural resources, resulting in the undeveloped quality of human resources (Padang, 2019).

Fisherman is not an easy profession; his job is full of risks. Rolled by waves, hit by coral reefs or even face extreme weather in the middle of the sea that can endanger lives. Once at sea, life may not return. Due to the high risk of work, the fishing profession also requires special protection. It is important for fishermen to have special life insurance that can reduce the burden on their families when they have to lose their livelihoods due to disasters that befall them while fishing. Therefore, work as a fisherman deserves special attention from the government to get a protection. This is of course based on the concept of a welfare state which is planned by the government for all elements of the people of the Unitary State of the Republic of Indonesia.

According to Ginting (2018:127) fishermen poverty is a vulnerable economic, cultural, and political situation characterized by low levels of income and education, low availability of capital, vulnerability to adverse debt (middlemen and moneylenders), and no access to decision-making processes. According to Firth (in Ginting 2018), fishermen's poverty can be seen in several indicators: Daily and erratic income, low education level, dependence on middlemen, small capital, vulnerable to detrimental debt.

Seeing the high poverty rate in fishing communities, the government issued Fisherman Insurance based on Law no. 07 of 2016, concerning the Protection and Empowerment of Fishermen, Fish Cultivators and Salt Farmers. The benefits of the Insurance Program for Fishermen are for traditional fishermen, small fishermen and labor fishermen against the risk of accidents and death of life during fishing activities as well as against the risk of accidents on land. This fisherman's insurance provides compensation to the heirs of fishing boat crews who suffer from personal accidents until they die so that they can continue their lives.

The importance of guaranteeing safety for fishermen's work, the government has brought fresh air because it has enacted Law No. 7 of 2016 concerning protection for fishermen and empowerment of fishermen, fish cultivators, and salt farmers. The law then becomes a regulation that clearly regulates legal protection for fishermen in Indonesia in order to avoid losses that can be experienced as a result of various occupational risks.

One of the rights of a fisherman is to be protected from the risk of natural disasters, climate change, and pollution. Protection in an effort to prosper the fishermen is one of the work programs of the Ministry of Marine Affairs and Fisheries of the Republic of Indonesia in 2016, as stipulated in Law Number 7 of 2016 concerning protection for fishermen and empowerment of fishermen, fish cultivators, and salt farmers. This work program also states that fishermen in Indonesia must get insurance protection. Fishermen's efforts to meet the needs of life are faced with risks, loss or damage to fishing facilities, and work accidents or loss of life for fishermen will have an impact on the loss of income from fishermen and sources of income to support their families, (Permatasari et al., 2020).

Fishermen are a group of people who live in coastal or marine areas where the majority of their livelihoods are fishing, both fishing and fish farming. Coastal communities are called children of the sea. The activities carried out by fishing communities in meeting their daily needs such as looking for fish, shellfish, looking for firewood, making salted fish business, keumamah and making salt from sea water, (Lisman, 2017).

Fishermen in this study are a category of community group that will receive life insurance assistance in the form of benefits (benefit in cash). The type of life insurance that is given to fishermen who work on ships or small fishermen on ships with a capacity of 10 GT and below or 10 GT and above is in the form of work safety and security guarantees as contained in Law Number 7 of 2016 concerning social protection. This insurance benefit applies good for small fishermen, fish cultivators and salt farmers, (Situmeang & Kusworo, 2020).

The trusted independent fisherman insurance program (SIMANTEP), namely fishermen who have participated in the BPAN (Fishermen Insurance Premium Assistance) in 2016 or 2017 can take part in the SIMANTEP Fisherman Insurance program. To participate in the insurance program, you are expected to pay an independent insurance premium through (Trusted Independent Fishermen Insurance). For fishermen insurance which is handled by PT. Jasindo Insurance is divided into three programs with different premiums and coverages in the form of SIMANTEP. Three SIMANTEP fishing cards, namely SIMANTEP Blue with a premium price of Rp. 175 thousand and a maximum coverage of Rp. 175 million, SIMANTEP Orange with a premium price of Rp. 100 thousand and a maximum coverage of Rp. 100 million and SiMANTEP Hijau with a premium price of Rp. 75 thousand and a maximum coverage of Rp. 50 million.

Protection in an effort to prosper the fishermen is one of the work programs of the Ministry of Marine Affairs and Fisheries of the Republic of Indonesia in 2016, as stipulated in Law Number 7 of 2016 concerning the protection for fishermen and empowerment of fishermen, fish cultivators, and salt farmers. Fishermen who want to be insured; it is necessary to have an insurance company that is trusted to carry out activities

According to this insurance, for the city of Sibolga, the implementation of the insurance protection program for fishermen is left to the Maritime Affairs and Fisheries Service of the city of Sibolga in terms of occupational accident protection for fishermen.

II. Review of Literature

Government policy or public policy is the result of intensive interaction between policy-making actors based on phenomena that must be resolved. According to Subarsono's opinion, public policies can be in the form of laws, government regulations. Provincial Government Regulations, City/Regency Government Regulations and

Mayor/Regent Decrees. (Nugroho, 2003). Community participation is included in order to produce the best decisions.

This understanding is reinforced by Thomas R. Dye in Subarsono (2009: 2) saying that "public policy is whatever the government chooses to do or not to do. the policy can be interpreted that:

1. public policies are made by the government not private organizations and
2. Public policy concerns the choices that government agencies should or should not make.

On the basis of the definition of public policy mentioned above, it can be found the elements contained in public policy as stated by Anderson in (Widodo, 2010:14) namely:

1. Policies always have a purpose or are oriented towards certain goals.
2. Policies contain actions or patterns of action of government officials.
3. Policy is what the government actually does and not what the government intends to do.
- 10
4. Public policy is positive (about government action on a particular issue) and negative (decision of government officials not to do something).
5. Public policy (positive) is always based on certain laws and regulations that are coercive.

Decision making for a policy does not only look at these three elements. Decision making can be influenced by the stages of making it.

Michael Howlet and M. Ramesh as quoted (Subarsono, 2009:13) state that the public policy process consists of five stages as follows:

1. Agenda setting, which is a process so that a problem can get the attention of the government.
2. Policy formulation, namely the process of formulating choices by the government.
3. Policy making (decision making), namely the process when the government chooses to do something or not to take an action.
4. Implementation policy (policy implementation), that is process for implement policies in order to achieve results.
5. Policy evaluation, namely the process for monitoring and assessing the results of policy performance.

George C Edward III defines policy implementation as a stage in the policy process that is between the stages of policy formulation and the results or consequences that arise. Included in the implementation activities, according to him, are a design, marking, organization, appointment and dismissal of employees and so on. By looking at empirical and theoretical phenomena, policy implementation can be formulated as actions taken by individuals/officials or government groups directed at achieving the goals that have been set in policy decisions. Edward III is of the view that the factors that influence policy implementation. There are four factors, namely, communication factors (Communication) implementing resources (resources).

Fishermen according to the Big Indonesian Dictionary (KBBI) are people or communities whose main livelihood is catching fish. Meanwhile, according to Law No.45 of 2009 - Fisheries, fishermen are people whose livelihood is fishing. Fishermen (Fisheries Statistics Standard) are people who actively work in fishing operations/other aquatic animals/water plants. Fishermen are people who take part in fishing from a fishing vessel, from a platform (settling or other floating equipment) or from the shore.

Fishermen are a group of people who live in coastal or marine areas where the majority of their livelihoods are fishing, both fishing and fish farming. Therefore, it is not surprising that we see coastal communities called Aneuk Laot. The activities carried out by fishing communities in meeting their daily needs such as looking for fish, shellfish,

looking for firewood, making salted fish business, keumamah and making salt from sea water, (Lisman, 2017).

For Indonesia, fishermen are indeed one of the key factors in the marine and fisheries industry, by bringing in fresh and high-quality catches. Unfortunately, this has not been matched by the conditions Indonesian fishermen who are not yet prosperous. Fishermen's business is strongly influenced by natural factors, which causes their production results to be uncertain. Moreover, for small fishing businesses, apart from not being efficient in utilizing renewable fisheries technology, their business productivity is also still relatively low. Seeing the high-risk burden supported by fishermen, the government through the Directorate of Licensing and Fisheries, Directorate General of Capture Fisheries, Ministry of Maritime Affairs and Fisheries (KKP) finally issued premium assistance products in the form of fishermen's insurance cards.

Independent Fishermen Insurance is a follow-up to the BPAN program. In Article 10 of Law Number 7 of 2016 concerning the Protection and Empowerment of Fishermen, Fish Cultivators, and Salt Farmers, it is explained that protection for the risks borne by fishermen is provided in fisherman insurance. The value of fisherman insurance benefits depends on the fisherman's insurance service provider, but in general the value of fisherman's insurance benefits includes death during fishing activities in the waters and deaths other than fishing activities in waters, permanent disability, medical expenses due to accidents, and deaths due to accidents outside fishing activity in the waters.

III. Research Method

The research method is the main way to conduct research to achieve the objectives and determine the answer to a research problem. In this study, the author uses a qualitative descriptive research method with the aim of making a picture or providing systematic, factual and accurate information about the facts, characteristics, and the relationship between the phenomena to be investigated. This study aims to understand a phenomenon that occurs in a natural social context by prioritizing the process of deep communication interaction between the researcher and the phenomenon under study.

Moleong (2010: 280) qualitative research is research that utilizes open interviews to examine and understand the attitudes, views, feelings, and behaviors of individuals or groups of people. The opinion conveyed by Moleong is also supported by Bogdan and Taylor (2010: 280), which states that qualitative research is a study that produces descriptive data in the form of words written or spoken or spoken from people and behaviors that can be seen and recorded. observed, and directed at the background and the individual holistically.

Qualitative methods if adapted by John W (2016) are methods used to explore and understand the meaning that comes from individuals or groups of people who think of a social problem. In qualitative research applying a 34. point of viewmhas an inductive style, focuses on individual meaning and explains the complexity of a social. This method also has several research benefits, namely:

1. Using qualitative research methods is useful for a deeper understanding of the meaning (subjective meaning and interpretation) and the context of behavior as well as a process that occurs in the factors related to that behavior.
2. Qualitative methodology is useful for revealing the process of events in detail, so that it can be seen the dynamics of a social reality and mutual influence on social reality.
3. Qualitative methods are very useful for knowing a social reality from the point of view of the actors who live it.

4. Finally, qualitative methods can produce richer information than quantitative methods. And this method is very useful for increasing understanding of social reality.

Qualitative research is shown to understand social phenomena from the participant's point of view. In this study, the researcher wanted to get an overview of the implementation of the trusted independent fisherman insurance program (Si Mantep) in the city of Sibolga.

Two types of informants used by this author are key informants and key informants. Key informants and key informants were selected by the researcher as a research source in order to obtain valid data.

Data collection techniques are an important factor in conducting research. Data collection can be done to facilitate researchers in obtaining correct and accurate data. Then the data obtained can later be processed according to the framework of the writing method used by the author. In collecting data, the author uses three methods of data collection, namely interviews, documentation and observation.

Data analysis techniques are also important in research. Research that uses qualitative descriptive methods is more description of the results of interviews and documentation studies. The data that has been obtained will be analyzed qualitatively and described in descriptive form, by:

3.1 Data reduction

Reducing data means summarizing, choosing the main things, and focusing on the important things. Reducing data is used as a starting point in analyzing research data. Data reduction has the aim of making it easier for researchers to understand the data that has been obtained in conducting research. The reduced data will provide a specific description and make it easier for researchers to collect data and look for additional research data. When researchers conduct research in the field and produce more and more data, the data obtained becomes more complicated and complex. With that, data reduction is needed so that it does not become a problem in the next analysis.

3.2 Data Presentation

Presentation of data is the second step after data condensation, which is the presentation of data in the form of a brief description and is very often used in qualitative research, namely in the form of narrative text. The researcher provides a general description of the research results starting from the research location, namely the city of Sibolga in general.

3.3 Conclusion Drawing

Drawing conclusions is the last step and is an important element in qualitative research. Researchers will draw conclusions from various activities, which are meant to draw conclusions from the data found at the beginning, the data in question is still temporary. Drawing conclusions will be used as final conclusions that are accurate and credible, based on evidence that is accurate, valid and consistent in supporting answers from the focus of the problem under study.

IV. Result and Discussion

In the context of efforts to increase food sovereignty, the Government requires protection and welfare for the main actors of food security, one of which is fishermen. The government protects fishermen through the SiMantep independent fishermen insurance program (Trusted Independent Fishermen Insurance). This program is an insurance for fishermen intended to provide protection for individual fishermen in the context of the sustainability of fishing business activities. Insurance for fishermen covers small fishermen and traditional fishermen with guaranteed risks of death, permanent disability and medical expenses.

The SiMantep (Trusted Independent Fishermen Insurance) program aims to provide guarantees of protection for individual fishermen in the event of a risk of accident and death of life during fishing activities and against the risk of accidents on land. Also provides coverage for medical expenses due to accidents and coverage for accidents resulting in permanent disability and other extra benefits. It also provides compensation to the heirs.

SiMantep independent fishermen insurance in collaboration with PT. Jasindo Insurance. This insurance is divided into several programs with different premiums and coverages. Green SiMantep with a premium price of IDR 75 thousand and 62 a maximum coverage of IDR 50 million, SiMantep Jingga with a premium price of IDR 100 thousand and a maximum coverage of IDR 100 million, and SiMantep Biru with a premium price of IDR 175 thousand and a maximum coverage of IDR 175 million. The SiMantep self-insurance program is a continuation of the Fisherman Insurance Premium Assistance (BPAN) program from the Ministry of Maritime Affairs and Fisheries (KKP) which was provided in 2016 and 2017. This SiMantep is given to fishermen who do not get BPAN facilities. However, fishermen who have participated in BPAN in 2016 or 2017 can take part in the Si Mantep Fisherman Insurance program.

Based on this, the benefits that fishermen will get from the existence of fisherman insurance according to the Regulation of the Director General of Capture Fisheries Number 1/PER-DJPT/2017 concerning technical instructions for insurance premium assistance for fishermen, namely a sense of peace and comfort for fishermen and increasing awareness of fishermen to continue insurance. Fishermen to obtain fisherman insurance must meet several requirements. These requirements are fishermen have a valid fishing card, have a savings account or make a statement of ability to have a savings account, use fishing vessels with a maximum size of 10 GT, fishermen who will register for fisherman insurance are a maximum of 65 years old, do not use fishing gear that is prohibited under the laws and regulations, when something unexpected happens to fishermen, the claim process can be carried out by following several procedures. First, filing a claim by the district/city service to the insurer submitted no later than thirty days from the date of the incident by the community, family, heirs, or the insured reporting the incident of the insured accident based on the official report of the incident made by the local water police, then the family, heirs, or the insured report to the Head of the Regency/Municipal Level Marine and Fisheries Service. The head of the district/city level of the Maritime Affairs and Fisheries Service then submits a claim submission to the insurer of the nearest branch office, a copy of which is submitted to the director and the head of the provincial level Marine and Fisheries Service.

Furthermore, the insured family completes several general documents and special documents. The general documents referred to are as follows: an incident report, a complete and signed claim submission, a photocopy of the Fisherman's Insurance Card

(KAN), a photocopy of the insured's ID card for claims for medical expenses and permanent disability, a photocopy of an ID card and a photocopy of the family card of the heirs due to death/ lost at sea, a certificate from the local village head/lurah if the heirs do not have ID cards or family cards (KK).

Specific documents that must be completed in filing a fisherman's insurance claim depend on the events encountered. If it is in the form of a death claim due to an accident or as a result of being lost at sea, the document that must be completed is a police statement in this case a traffic accident or violence/crime. A doctor's or hospital certificate stating the cause of death (if he died in a hospital or clinic), a chronological statement of events from the heirs must be stamped with known by the head of the Neighborhood Association (RT) or the head of the Citizens Association (RW), a death certificate/deed from the authorized government agency.

If the condition faced by the fisherman is permanently disabled due to an accident, a special document that must be prepared is a police statement in the event of a traffic accident which contains a chronology of events. Another special document that must be completed is a doctor's/hospital's certificate explaining the permanent disability. Another document that must be completed to obtain a claim for medical expenses due to an accident is a police certificate in the event of a traffic accident that contains a chronology of events. Another thing that must be completed to obtain an accident medical expense claim is the original receipt for medical expenses from the hospital/clinic along with details for claiming medical expenses.

Based on the claim submission process, the Insurer and the Regency/City Office immediately process the benefits and give them to the heirs if the insured dies. If the insured suffers permanent disability, the medical expenses will be paid to the insured. Claims that are successfully processed will be paid for by the insurer based on the Minutes of Claim Decision (BAKK), the claim benefits must be paid no later than seven working days to the account of the insured or heirs after the date of signing the Minutes of Claim Decision (BAKK). Furthermore, a photocopy of proof of payment of benefits is also required.

Based on the researcher's interview with Mr. Syafril, it can be concluded that the Fisheries Service, Food Security and Agriculture of Sibolga City, Fishermen Insurance in implementing risk protection guarantees to fishermen in the form of Trusted Independent Fishermen Insurance (Simantep) in the form of an Insurance Card. Article 1 of the Regulation of the Minister of Maritime Affairs and Fisheries states that the risk is a risk associated with fishermen both on land and at sea that is unexpected and expected due to the dangers that occur when carrying out activities at sea and accidents on land that result in death, permanent disability and sick.

This is in accordance with the opinion of Mrs. Cristina R. Hutapea, S.Pi. as the Head of the Fishermen Empowerment Section. Capture Fisheries Service:

"Yes, there is, the risk experienced by fishermen is listed in the Minister of Marine Affairs and Fisheries Regulation, namely the risk of work accidents and loss of life"

Policy implementation will not begin until policy goals and objectives are defined or identified by policy decisions. According to Van Meter and Van Horn's view that policy implementation is an action taken by government and private organizations both individually and in groups intended to achieve the goals or objectives of the policy itself (Winarno, 2012: 158).

Based on the results of interviews with Mr. Syafrizal Tanjung S. stpi as the Head of Capture Fisheries Management:

"So far, the objective of the implementation of the insurance policy for protection against the risk of accidents for fishermen is contained in the technical instructions for Independent Fishermen Insurance from the Ministry of Maritime Affairs and Fisheries (KKP) while the target of this policy refers to the regulation of the minister of marine and fisheries 18/PERMEN-KP/2016"

From the results of the interview, the researcher can explain. The purpose of the insurance policy for the Protection of Occupational Accident Risks for Fishermen is stated in the 2019 Technical Guidelines of the Ministry of Maritime Affairs and Fisheries of the Republic of Indonesia, namely as follows:

1. Provide guarantees of protection to avoid the risks experienced by fishermen in the future so that fishermen can prosper. Transfer the risks that should be borne by fishermen to the insurance company
2. Providing assistance to the heirs left behind
3. Raising awareness for fishermen on the importance of insurance
4. Building the desire of fishermen to participate in independent insurance. Meanwhile, the target of the policy is to guarantee protection against the risk of accidents

The work for fishermen in Fishermen Insurance refers to the Minister of Maritime Affairs and Fisheries Regulation Number 18/PERMEN-KP/2016 and is contained in the Technical Guidelines for Fisherman Insurance from the KKP, namely (1) small fishermen (2) traditional fishermen with guaranteed risks, namely:

1. Accidental death
2. Permanent disability due to accident
3. Medical expenses due to accidents
4. Natural death benefit

V. Conclusion

Based on the results of research and discussions that have been carried out by researchers, it can be concluded as follows:

1. The Trusted Independent Fishermen Insurance Program (Simantep) which has been implemented by the Sibolga City Fisheries, Food Security and Agriculture Service (PKPP) has been running in accordance with the Regulation of the Director General of Capture Fisheries Number 3 of 2018 concerning Technical Instructions for Trusted Independent Fishermen Insurance (Simantep), however there are still some problems in its implementation. The lack of clear information, less comprehensive, and fisherman's thinking skills that are still lacking have resulted in delays in program socialization.
2. The implementation of risk protection guarantees for fishermen at the Fisheries Service of Sibolga City has not run optimally. According to George Edwards there are four indicators of implementation, among others: Communication factors. The Fisheries Insurance Service Office has coordinated with PT Jasindo to socialize the implementation of the program to fishermen. Factors Resources, especially staff owned by the Department of Fisheries, Food Security, and Agriculture (PKPP) are still lacking. So that data collection and verification of fishermen is fairly slow. Disposition/attitude factor. Implementing staff welcome the policy of guaranteeing the protection of risk of work accidents for fishermen according to the Standard Operating Procedures (SOP) of the KKP technical guidelines.
3. Inhibiting factors in the implementation of the guarantee of protection against the risk of work accidents for fishermen at the Fisheries, Food and Agriculture Security Service (PKPP) Fisherman Insurance as the First Lack of participation of fishermen and

understanding of the importance of guarantees for protection against accident risk and secondly the lack of staff implementing policies for the guarantee program for protection against accidents. risk of work accidents for fishermen.

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