

Policy Implementation: The Strengthen Communication In Fishermen Insurance Government Program (BPAN) Tanggetada District, Kolaka Regency

Anis Ribcalia Septiana¹, Maria Margareta Reginaldis², Rustam Tohopi³

¹Administrasi Publik USN Kolaka, Sulawesi Tenggara, Indonesia.

Email: niest86@gmail.com

²Ilmu Administrasi Publik STIA KD Merauke, Indonesia.

Email: reginaldis323@gmail.com

³Ilmu Administrasi Publik UNG, Gorontalo, Indonesia.

Email : rustam@ung.ac.id

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ABSTRACT

The implementation of communication strengthening policies in the Fishermen Insurance of Government Assistance program in Tanggetada District, Kolaka Regency. The methods used in this study were analyzed using qualitative descriptive techniques. The informants in this study consisted of the Fisheries Secretary, Head of Small Fishermen Empowerment, Partnership Section, Science and Technology and Small Business Information in the Fisheries Sector, Small Fishermen Training and Assistance Section, Tanggetada District Extension Officer, Fishermen. Types and sources of data used in the study use primary and secondary data. The results of communication research in the socialization of the implementation of the Fishermen Insurance Government Assistance program (BPAN) have not been going well because information about BPAN has not been distributed to all fishermen in Tanggetada District. Communication is critical to the success of achieving the goals of implementation. For effective implementation, those who must be responsible for the implementation of a policy must know what to do. The government to implement policies must be conveyed clearly, accurately, and consistently to capable people. So the implementation of the Fishermen Insurance Government Assistance program (BPAN) carries out socialization actions to fishermen and prepares coordination for fishermen insurance recipients.

Keywords: Policy implementation, communication, BPAN program

INTRODUCTION

Kolaka Regency, has 12 Districts, 33 Kelurahan and 102 Villages. Meanwhile, Tanggetada District is a sub-district located on the seashore and most of its residents work as fishermen.

Special attention from the government to provide protection to fishermen as stipulated in Law Number 7 of 2016 concerning Protection and Empowerment of Fishermen, Fish Farmers and Salt Farmers. This law is used as a clear basis for regulating the protection of fishermen in Indonesia in order to avoid losses that could be experienced as a result of the risks of their work.

This provision is in accordance with Article 3 letter (e), that one of the rights for a fisherman is to be protected from the risk of natural disasters, climate change and pollution. The government in this case through the Ministry of Marine Affairs and Fisheries issues a work program in the form of protection in an effort to improve the welfare of fishermen, as regulated in the Regulation

of the Minister of Marine Affairs and Fisheries Number 18 / PERMEN-KP / 2016 concerning Guarantee of Risk Protection to Fishermen, Fish Farmers and Farmers. Salt. In this case, fishermen are any person whose livelihood is catching fish, fish raisers are activities to maintain, raise, and / or breed fish and harvest their products in a controlled environment, including activities that use ships to load, transport, store, cool, handle processing, and/or preserving it. Meanwhile, salt farmer is anyone who does salt business. The work program has a target in the form of Indonesian fishermen who get insurance protection of up to 1 million fishermen who are scattered throughout the territory of the Republic of Indonesia.

Fishermen insurance in accordance with the government program provides benefits apart from being a form of State presence, fisherman insurance is also a form of government appreciation by providing protection rights for them, benefits include peace and comfort for fishermen, increasing awareness of fishermen to continue insurance independently. As for fishermen insurance premium assistance with a benefit value per person in the form of compensation for accidents due to fishing activities, as in Table 1, as follows:

Table 1.Types of Premium Coverage Due to Fishing Activities

	Premium Coverage	Premium Amount
1	Death	Rp.200.000.000
2	Permanent Handicap	Rp.100.000.000
3	Recovery cost	Rp.20.000.000

Data source:Ministry of Marine and Fisheries2017

Meanwhile, compensation for accidents caused in addition to carrying out fishing activities, benefits per person are given as in table 2.

Table 2.Types of premium coverage due to other than conducting fishing activities

	Premium Coverage	Premium Amount
1	Death (including death beside caused bythe accident/ natural death)	Rp.160.000.000
2	Permanent Handicap	Rp.100.000.000
3	Recovery cost	Rp.20.000.000

Data source: Ministry of Marine and Fisheries 2017

The implementation of the Fishermen's Insurance program, in this case the Fishermen's Insurance program, has not run optimally because a number of fishermen have not felt the benefits. The results of this study are very important because they can be a solution to the problems so far, especially those related to the distribution system of fishermen insurance assistance by the government.

There are many problems in the distribution system and the provision of assistance provided through the Fisheries Office of Kolaka Regency, Southeast Sulawesi Province. There are still

fishermen who find it difficult to get information and convoluted services in managing and obtaining a fisherman insurance card as a sign of being registered as a fisherman in Kolaka Regency and entitled to receive assistance from the Fishermen Insurance program, the lack of coordination between sectors within the scope of the organization always overlaps.

As a starting point in supporting the theory, the author will cite several research results / journals related to this research. *First*, the results of research by Permatasari, Suharso and Hartanto (2020) that the BPAN program has been implemented by the Jember Fisheries Service in Puger, Jember Regency, there are still several problems in implementing BPAN, namely, almost 80% of fishermen in Puger are still not registered in the KUSUKA and BPAN programs, lack of socialization to fishermen, and the lack of official officers. The factors that influence the implementation consist of socialization to fishermen, available resources, bureaucratic structure and good implementor commitment.

Second, research by Yanto and Eriyanti (2019) on the existence of entrepreneurship socialization and procedures for receiving assistance can provide additional knowledge for the poor who receive assistance so that they can motivate them to develop their abilities and improve the quality and standard of living of their families.

Third, the results of Qomariah's research (2019) reveal that the socialization provided by the extension agents, the relationship the extension has with the community provides more positive values in the BPAN program. There are still many fishermen who admit that there is no response from the Kolaka Regency Government after an accident that happened to him and his colleagues. In addition, based on the data, Kolaka Regency has 4061 fishermen, while those who have just received fisherman insurance are 500 people in Tangetada Subdistrict, Kolaka Regency, where part of the population is a fisherman with a total of 570 fishermen while the recipients of fishermen's Insurance Card are 318 people.

Fourth, Yudo's research (2018) shows that the perception of the fishing community towards the insurance program is quite good with a total score of 2013, which means that insurance is important to guarantee fishermen's activities in doing their business so that fishermen will get protection, comfort and safety at work.

The results of this research if it is observed that in tune with the contents of the policy contains an element of action to achieve goals and generally these goals are wanted to be achieved by a person, group or government. Policies certainly have obstacles but must look for opportunities to realize the desired goals and objectives.

In relation to this study, researchers took the policy implementation theory put forward by Edward III which consists of four things that can affect success an implementation, namely: (1) *Communication* George C. Edwards III, communication will determine the success of achieving the objectives of the implementation. Effective implementation occurs when decision makers already know what to do. Knowledge of what will be done can run if the communication goes well, so that every decision and implementation regulations must be transmitted (communicated) to the appropriate personnel department. (2) *Resources*. Humans are the most important resource in determining the success of the implementation process, while resources are the success of the implementation process which is influenced by the use of human resources, costs, and time. These policy sources are necessary for the success of a policy made by the government. (3) *Disposition*. The disposition or attitude of the implementers is an important factor in the approach to implementation. If implementation is to be effective, the implementer must not only know what

to do but also have the ability to implement it, where the quality of a policy is influenced by the quality or characteristics of the implementing actors. The success of the policy can be seen from the disposition (characteristics of the implementing agency), and (4) the *Bureaucratic structure*. The bureaucracy as the executor must be able to support policies that have been decided politically by coordinating well. This proves that the organizational structure in an agency is very important in determining the success of a policy implementation.

Of *these* four stages, in implementing the Fishermen Insurance Government Assistance Program (BPAN) policy in Tanggetada District, Kolaka Regency, Southeast Sulawesi Province, based on Edward III's theory, the researcher focuses more on the communication stages in policy implementation.

The success of an implementation according to Wahab's quote can be influenced based on the factors above, namely: *First*, namely the size and purpose needed to direct in implementing the policy, this is done so that it is in accordance with the planned program. *Second*, policy resources according to *Van Metter* and *Van Horn* quoted by Agustino, policy resources are the success of the policy implementation process that is influenced by the use of human resources, costs and time (*Meter and Horn* in Agustino, 2006: 142). *Third*, the success of the policy can be seen from the nature or characteristics of the implementing agency / agency. This is very important because the performance of the implementation of public policies will very much be influenced by the appropriate characteristics and is suitable for the implementing agencies or agencies. *Fourth*, communication plays an important role in the coordination of policy implementation. According to *Hogwood* and *Gunn*, who was quoted by Wahab that: "Coordination is not just a matter of communicating information or forming suitable administrative structures, but also about a more fundamental issue, namely the practice of implementing policies". (*Hogwood and Gunn* in Wahab, 2004: 77).

Fifth, according to *Van Meter* and *Van Horn* who was quoted by Widodo that: the characteristics of the implementers include the bureaucratic structure, norms, and relationship patterns that occur in the bureaucracy. The attitude of the implementers in carrying out their duties and responsibilities as policy implementers must be based on a disciplined attitude.

Sixth, in assessing the successful performance of policy implementation according to *Van Meter* and *Van Horn*, the extent to which the external environment supports the success of the established public policies, the external environment is economic, social, and political, Agustino (2006: 144). Economic, social and environment politics is also a factor that determines the success of an implementation.

METHOD

The approach in this research is to use a qualitative approach. This type of research is descriptive qualitative. The research focus is on the implementation of the Fishermen Insurance Government Assistance program (BPAN) in Tanggetada District, Kolaka Regency. The location of this research was carried out in Tanggetada District and the Fisheries Service of Kolaka Regency.

The informants in this study were the Secretary of the Kolaka Regency Fisheries Service; Head of the Empowerment of Small Fishermen; Science and Technology partnership section and small business information in fisheries; Science and Technology partnership section and small fishermen information; District Extension Officers; Fishermen who receive Fisherman Insurance and those who do not receive it.

The data collection techniques used in this study were three techniques, namely observation, interviews, and documentation. These techniques are expected to be able to obtain the data and information needed by researchers in this study. The data analysis technique used in this research is as described by *Miles and Huberman* (1992: 20), namely: 1) Data collection, 2) Data reduction, 3) Data presentation, and 4) Conclusions.

RESULT AND DISCUSSION

Communication and Socialization in the Implementation of the Government Assistance Program for Fishermen Insurance in Tanggetada District, Regency of Kolaka, Southeast Sulawesi province.

Fishermen Insurance of Government Assistance (BPAN) is fishermen's insurance in accordance with the national program providing benefits other than as a form of State presence, fisherman insurance is also a form of government appreciation by providing protection rights for them, benefits include peace and comfort for fishermen.

Based on the Regulation of the Minister of Marine Affairs and Fisheries Number 18 / PERMEN-KP / 2016 concerning Guarantee of Risk Protection for Fishermen, Fish Farmers and Salt Farmers, the purpose of Government Assistance for Fishermen Insurance (BPAN) is to provide protection rights for them, as well as guarantee security and tranquility both for the fishermen themselves and for the fishermen's family as the fishermen's heirs. This policy in the theoretical approach expressed by *Edward III* (1980) identifies four *critical factors* that influence the success of the implementation process.

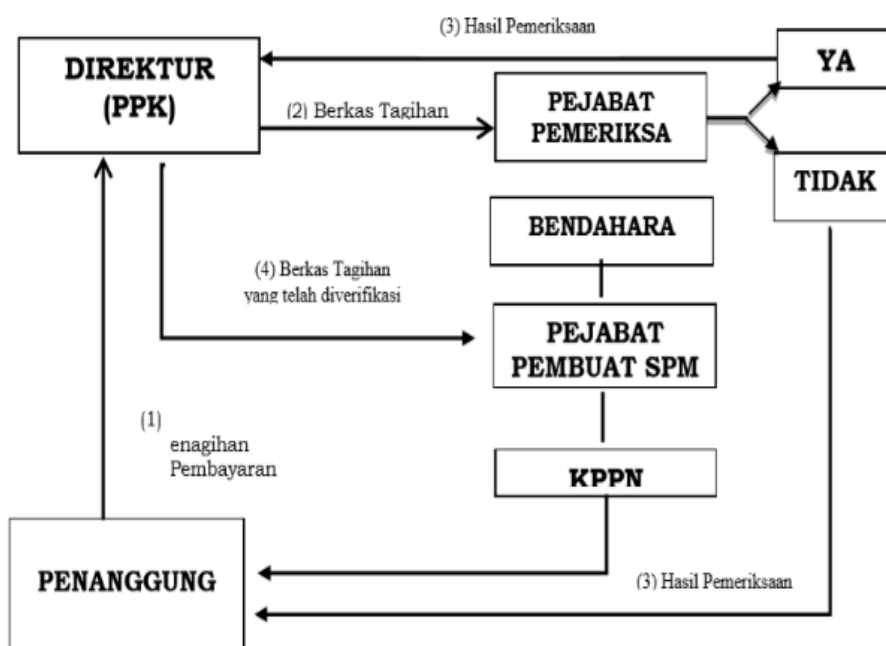
The results of this study will focus on the aspects of strengthening communication and socialization capacity as in the theory of *Edward III* (1980) in achieving the objectives of Fishermen Insurance of Government Assistance (BPAN), as follows:

Communication is critical to the success of achieving the objectives of implementation. For effective implementation, those who are responsible for implementing a policy must know what to do. Instructions for implementing policy must be conveyed clearly, accurately, and consistently to capable people. So the implementation of the Fishermen Insurance Government Assistance program (BPAN) takes socialization action to fishermen and prepares coordination for fishermen insurance recipients. Theoretically, *Edwards III* revealed that public policy must be forwarded not only to policy implementers but also to the target and the parties involved.

The Fishermen Insurance Program which was promised and initiated for the welfare of fishermen in Tanggetada Subdistrict, Kolaka Regency has not been properly implemented and has not shown good benefits for fishermen as the target group. The policy target of the Fishermen Insurance program is that all fishermen in Kolaka Regency are marked by ownership of a fisherman insurance card for each individual fisherman. In addition, the policy targets have not been fully fulfilled because there are still many fishermen who do not have fishermen's insurance cards and automatically cannot benefit from the program.

Therefore, based on these conditions, the strength of communication in providing information on the socialization of the implementation of the BPAN program in Tanggetada District which is carried out by the agency, needs to be maximized properly because it is not fully known by fishermen so that fishermen as the target group do not know about the BPAN program, especially the initial information about the requirements. The flow of BPAN management and submission can be seen in Figure 1, as follows:

Figure 1. BPAN Payment Mechanism

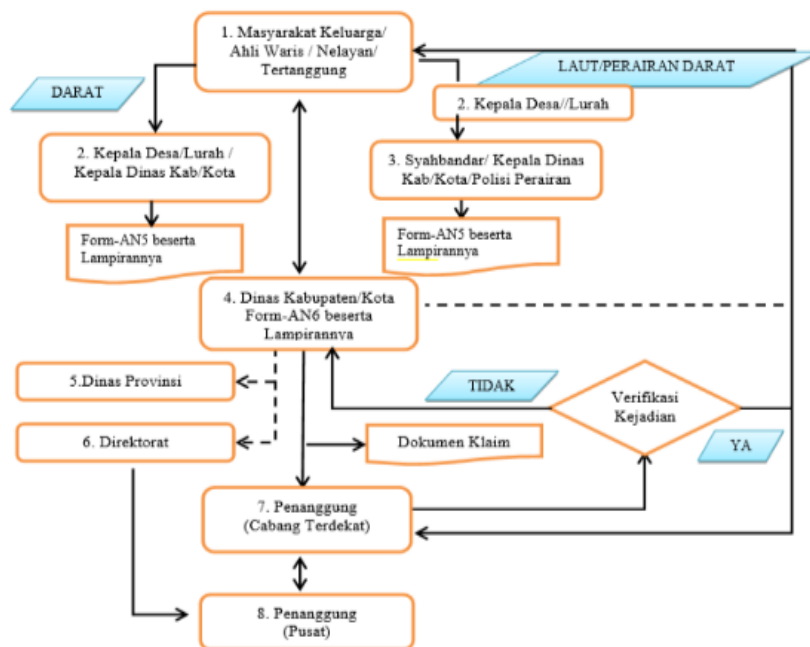


Source: Regulation of Dirgen of Fisheries Capture No 1/PER-DJPT/2017

Based on Figure 1, it can be explained that the BPAN payment mechanism is very easy and clearer for BPAN insurance participants, starting with a proposal for premium collection by the Insurer to the PPK, then forwarding it to the examiner to trace / examine the files. If the files are still incomplete, the files are returned to the Insurer to be completed. If the invoice files are complete, the Treasurer in making the payment must first submit the invoice files to the SPM Preparing Officer so that the SPM is issued immediately. The amount of the invoice value is based on the development of the number of KAN and Realized Polis that have been issued and handed over to the Regency / City Office. Meanwhile, the invoice file from the Insurer must enclose: 1) premium payment collection letter; 2) BAST photocopy of Realized Policy and KAN as referred to Form-AN3; 3) bill receipts; 4) minutes of payment; and 5) bank accounts.

Based on this mechanism, if the Insured / Fisherman will experience an accident, whether it results by death / loss at sea / inland waters, natural death (due to illness, other causes outside the risk of work or age), permanent disability and medical expenses, then The insured or the beneficiary can make a claim with the claim process flow as shown in Figure 2.

Figure 2. Claims Process



Mechanism

Source: Regulation of Dirgen of Fisheries Capture No 1/PER-DJPT/2017

The expectation from the related agency is that fishermen understand what Government Assistance for Fishermen Insurance (BPAN) is because the agency always explains it through socialization or from extension agents, and the registration procedure at meetings. If this procedure is carried out routinely and clearly from the related agency, it will make it easier, if the understanding of the government program on insurance for fishermen already knows and has attended the socialization, the registration procedure and the flow of claims. It is very difficult and creates different perceptions if the information is only done from one person to another.

There are three indicators that can be used in measuring the success of communication variables, namely: (a) Transmission; in the distribution of communication, misunderstanding is not uncommon due to communication through several levels of the bureaucracy. As a result, a distortion occurs, making the implementation of a policy fail. (b). Clarity: communications received by policy implementers (*street-level bureaucrats*) should be clear and not confusing. The ambiguity of policy messages does not always hinder implementation, but at some level, implementers need flexibility in implementing policies. (c) Consistency, namely the instructions given in the implementation of a communication must be consistent and clear (to be applied and

carried out). Because if the orders given change frequently, it can cause confusion for the implementers in the field. Arief, Syafri, Jumadi and Abdullah (2016).

The implementing elements of the socialization must be based on technical guidelines from BPAN. In the theory put forward by Edwards, the information conveyed must be consistent or not changing because the inconsistency of information will be confusing in program implementation. The information conveyed must be clear so that it is understood and not confusing. The results of the research by Ramdhani et al. (2018) explained that: when the coordination process has ambiguity of roles, it will lead to conflict between institutions about who will do what. As a result, coordination has been hampered and policy implementation has failed due to a lack of direction and misunderstandings about who will do what and when, along with a lack of proper division of labor. In a government organization to achieve common goals also need full support from a leader. The role of leaders in mobilizing staff in the distribution of BPAN in Tanggetada District is also needed, according to Ramdhani, et al. (2018) that proactive leadership will encourage coordination, but otherwise if the lack of active leadership can hinder inter-organizational coordination. The results of research by Pricahyadi and Ramadani (2019) reveal that the power of communication messages communication materials to be tested, made informants convey the challenges faced in implementing governor regulation 110 of 2018, both in terms of lack or limited human resources in serving the community, as well as facilities and infrastructure such as networks when performing Department of Population and Civil Registration services to the community.

The results of this study still show weaknesses in conveying information, there are still fishermen who do not properly understand the structure of submission and file management flow and also in obtaining fisherman insurance guarantees and having a fisherman card.

Permatasari, Suharso, and Hartanto (2020) in their research on the coast of Puger, Jember Regency, revealed that: the obstacles faced in implementing BPAN are, 1) Obstacles in program socialization to fishermen. Although fishermen have participated in the BPAN socialization, some fishermen still do not fully understand the BPAN program. 2) Lack of Human Resources or Staff in the Jember Fisheries Service. Implementers felt these constraints in the data collection, verification, validation and validation processes of fishermen. This is due to the large number of fishermen. 3) Coordination between staff in the Jember fishery office is still not working. The organizational structure of the Jember fisheries office in the capture fisheries sector has not yet been established. There is no division or specialization of tasks in the Jember fisheries service. As a result, communication within the bureaucratic structure tends to experience miscommunication. 4) There is no BPAN implementation supervisor from the Jember Fisheries Service. The absence of supervisors for the implementation of BPAN by the Jember Fisheries Service implementer itself is because supervisors from the department are not really necessary, because every year there will be supervision and evaluation from the center.

The results of this study illustrate how the integral role of communication and information can make the achievement of program objectives to be achieved. The implementation of the BPAN program cannot be separated from the involvement of fishermen as the target group, if fishermen know about the BPAN program and know the registration and claim flow procedures, fishermen can involve themselves in participating in the program, but if the fishermen do not

know, it will result in failure of the implementation of the program being run, starting from the socialization, it must be fully realized so that fishermen can fully know the implementation of the BPAN program being carried out. In this case, the full involvement of actors is needed in facilitating and building harmonious communication in this service. Situmeang and Kusworo (2020) state that the involvement of actors who have the capacity to coordinate with fishermen as the target objects of the insurance assistance program are very important. Through coordination which is based on a strong sense of trust and has the same background, it makes every process that is carried out easier.

The results of the study, there were various responses from respondents, especially fishermen who received BPAN participants, were still not maximal in obtaining information and / or socialization carried out by the department and from extension agents to inform that there was insurance for fishermen. There are still most of fishermen do not all know that there is a socialization held by the department, this information is known from other fishermen. Permatasari, Suharso, and Hartanto (2020) stated that the obstacles to BPAN socialization were due to the unclear information conveyed, the socialization was not comprehensive and the thinking ability of fishermen was still lacking because some fishermen were people with low education.

The power of communication and outreach of this policy program is inseparable from resources in this case including staff of the right size with the necessary expertise, sufficient and relevant information on how to implement the policy and in adapting others involved in implementation; the power to ensure that this policy is carried out all as intended; and various facilities (including buildings, equipment, land and supplies) therein or by providing services. So the implementation of the Fishermen Insurance Government Assistance program (BPAN) is in addition to human resources, financial resources and time are important calculations in the success of implementation.

Important resources include staff of the right size with the necessary expertise, sufficient and relevant information on how to implement the policy and in tailoring others involved in implementation.

The results showed that the resources involved in implementing BPAN from the service were the head of the service as the person in charge, then the head of the empowerment of small fishermen who handled insurance, the small fishermen information partnership section whose job was to verify data that had received insurance or had not, the partnership and information section. small businesses in the fishery sector as officers or operators who collect and collect data, besides the fisheries office is assisted by field extension agents, namely 2 (two) people who provide information.

The power in conveying appropriate information-related socialization can also make it easier for fishermen to obtain information in the claim process carried out by fishermen, especially those who receive Fisherman Insurance, must be guided by the regulations that have been set by the Minister of Marine Affairs and Fisheries of the Republic of Indonesia, because this is a reference for the implementing team to determine whether the claim process can run or not so that claim acceptance can be right on target. However, the results of the research show that there are still complaints from the public regarding accident claims at sea, due to unclear and inaccurate information causing the claim process to be delayed for quite a long time even often in the implementation of the fishermen insurance government assistance program, there are still charges

on insurance receipts either the implementing team or from other parties. So this is what will cause fishermen anxiety in processing their claims.

CONCLUSION

The implementation of the Fishermen Insurance Government Assistance program facilitates communication and dissemination of information to all fishing communities in Tanggetada District. However, in the socialization of the implementation of the BPAN program in the Tanggetada sub-district carried out by the agency, it has not gone well because information about the BPAN program has not been channeled properly to all fishermen in Tanggetada district.

Implementers in this insurance program are also demanded by officers with their respective expertise, namely the head of the program as the person in charge of the program, the head of the field as the person in charge, then the head of the empowerment of small fishermen who handles insurance, the science and technology partnership section and information on small fishermen whose job is to verify data that has received insurance or never before, the partnership and information section of small businesses in the fisheries sector as officers or operators who collect and collect data, as well as field extension workers who will provide information to fishermen.

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