



RESEARCH ARTICLE

The Efforts of Government to Overcome Farmer Losses Due to Crop Failure in The Form of Protection for Farmers in Kwadungan District, Ngawi Regency Based on Laws

Ma'arif Rozaq Muttaqin^{1*)}; Irvan Nur Ridho²

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Abstract

The purpose of the study was to determine the government's efforts to overcome farmers' losses due to crop failure in Kwadungan District, Ngawi Regency based on legislation as a form of protection for farmers. The type of research used by the researcher is a qualitative method with a descriptive approach. The informant determination technique used in this research is purposive sampling technique. The data collection method used in this research is by observation and interviews. The method of data analysis is descriptive qualitative analysis. The conclusion that can be obtained is that the stages of AUTP implementation that have been carried out are of course in accordance with the program implementation guidelines that have been regulated in the AUTP program implementation guidelines to minimize losses due to crop failure in Ngawi Regency, namely: a) The preparation stage by conducting outreach to farmers. b) The implementation stage is to provide guidance and counseling to farmers. c) Monitoring, evaluation and reporting where this is the last stage carried out when the rice has been harvested.

Keywords: Risk; Crop Failure and Farmer Protection

Abstrak

Tujuan penelitian yaitu untuk mengetahui upaya pemerintah dalam mengatasi kerugian petani akibat gagal panen di Kecamatan Kwadungan Kabupaten Ngawi berdasarkan Perundang-Undangan sebagai bentuk perlindungan petani. Jenis penelitian yang digunakan oleh peneliti adalah metode kualitatif dengan pendekatan deskriptif. Teknik penentuan informan yang dilakukan dalam penelitian ini adalah teknik purposive sampling. Metode pengambilan data yang digunakan dalam penelitian ini yaitu dengan observasi dan wawancara. Metode analisis data ialah analisis deskriptif kualitatif. Kesimpulan yang dapat diperoleh yaitu Tahapan penerapan AUTP yang telah dilakukan tentunya sesuai dengan pedoman pelaksanaan program yang telah diatur dalam pedoman pelaksanaan program AUTP untuk meminimalisir kerugian akibat gagal panen di Kabupaten Ngawi yaitu: a) Tahap persiapan dengan melakukan sosialisasi kepada para petani. b) Tahap pelaksanaan dengan melakukan bimbingan dan penyuluhan terhadap petani. c) Monitoring, evaluasi dan pelaporan dimana ini merupakan tahap terakhir yang dilakukan ketika padi sudah panen.

Kata Kunci: Resiko; Gagal Panen dan Perlindungan Petani

¹⁻² Ilmu Pemerintahan, FISIP, Universitas Muhammadiyah Ponorogo

*) *corresponding author*

Ma'arif Rozaq Muttaqin

Ilmu Pemerintahan, FISIP, Universitas Muhammadiyah Ponorogo
Ds.Purwosari RT06/RW01 Kec. Kwadungan Kab. ngawi Jawa Timur

Email: arifcilik14@gmail.com

INTRODUCTION

Indonesia is one of the agricultural countries because most of the population live as farmers who use natural resources to meet all their needs. Indonesia is also the largest country that imports food needs, one of which is rice, compared to other countries (Mulyadi, 2012). In order to protect farmers, the government as the regulator established Law Number 19 of 2013 concerning the Protection and Empowerment of Farmers. In this Law, what is meant by farmer protection is all efforts to assist farmers in facing problems of difficulty in obtaining production infrastructure and facilities, business certainty,

price risk, crop failure, high-cost economic practices and climate change (Article 1 point 1 of Law No. 19 Year 2013).

Farmer protection is directed at helping farmers to be able to produce agricultural products with high quality if production facilities and infrastructure are available according to needs, ensuring that agricultural businesses are promising and very profitable businesses for all Indonesian people and maintaining prices so that there is no price game. In addition, compensation from crop failures and protects farmers from the increasingly uncertain impacts of climate change. The protection of farmers is carried out through agricultural production facilities and infrastructure, business certainty, agricultural commodity prices, elimination of high-cost economic practices, compensation for crop failure due to extraordinary events, also includes an early warning system and handling of the impacts of climate change and agricultural insurance (Article 7 paragraph 2 of the constitution Number 19 Year 2013).

If the crop fails, farmers should get compensation from the government as part of efforts to protect farmers according to the type of plant and calculate the area of damaged planting, the type and calculate the dead livestock and the amount of compensation for crops and livestock. The compensation is adjusted to the country's financial capacity (Article 33 paragraph 1 of the constitution Number 19 Year 2013). Compensation due to crop failure can be in the form of agricultural insurance or directly from the government. Agricultural Insurance has been regulated in the Regulation of the Minister of Agriculture of the Republic of Indonesia No. 40/permentan/SR.230/7/2015 concerning Agricultural Insurance Facilities. Crop failures can be caused by natural disasters (tsunami, flood, earthquake, volcanic eruption and drought), pest attacks, or due to climate change. But the reason that greatly affects agricultural production is the existence of an Global Warning or global warming, namely the process of increasing the average temperature of the planet (Kristanto, 2013: 20).

One of the impacts of the global warming is the erratic climate change in Indonesia. Indonesia has two seasons, namely dry season and rainy season, which are currently very difficult to predict. So that farmers find it difficult to determine the time to cultivate crops. As a result, many of the farmers experienced a decline in agricultural yields and even many farmers failed to harvest. So that the income of farmers also decreases as well as the welfare of the farmers.

The existence of the Law on the Protection and Empowerment of Farmers has become the rights of the farmers if there is a crop failure, the farmer must get compensation. However, the law does not state how the categories of rice plants experience crop failure. Likewise, in the Regulation of the Minister of Agriculture of the Republic of Indonesia Number 40/Permentan/SR.230/7/2015 concerning Agricultural Insurance Facilities, it also does not mention what are the criteria for rice crops that fail to harvest. In this ministry, in general, it only regulates the mechanism of the insurance facility, which is one of the facilities to compensate for losses due to crop failure.

In fact, in Kwadungan sub-district, Ngawi district, there have been frequent crop failures. This can be seen by the decrease in harvest yields experienced by farmers in Kwadungan District, Ngawi Regency. Farmers in Kwadungan Sub-district, Ngawi Regency, suffered losses of up to 7.254 tons in one year. It will be very bad if the incident of harvest failure continues to occur every year, especially not getting compensation from the government.

The fact is that the farmers in Kwadungan Subdistrict, Ngawi Regency have never received compensation from the government for those who failed to harvest. In addition, the e-farmers do not get subsidized seeds/seeds and fertilizers from the government and the farmers do not know that there are regulations that guarantee rights in the event of crop failure. Agricultural Insurance since 2013 has been canceled due to funding constraints.

Compensation for losses due to crop failure, whether in the form of agricultural insurance or non-agricultural insurance, is not implemented because the government officials as supervisors are not ready, there are still many farmers who do not join the farmer group, limited capital or transportation in the transportation of aid. In addition, to obtain seed or fertilizer assistance, there must be a report or complaint from the farmers who are represented in the two farmer groups.

Based on the background of the problem above, the formulation of the problem in this research is how is the government's efforts in overcoming farmers' losses due to crop failure in Kwadungane District, Ngawi Regency based on Laws as a form of protection for farmers? Meanwhile, the objective of this research is to find out the government's efforts in overcoming farmers' losses due to crop failure in Kwadungan District, Ngawi Regency based on Laws as a form of protection for farmers.

The benefits and uses that are expected from this research are to provide studies and evaluate government policies in the form of farmer protection in overcoming crop failure in Kwadungan District, Ngawi Regency. So that this research can be used as a reference in the form of appropriate and effective farmer protection. Provide input and contribution of thoughts on methods in implementing farmer protection policies. Adding the ability to analyze and think scientifically, and the knowledge the author gained during his studies at the Muhammadiyah University of Ponorogo.

THEORETICAL FRAMEWORK

Risk

Musliche (2007) defines risk as the probability that an undesirable outcome will occur, so that the risk is only related to situations that allow negative outcomes to occur and is related to the ability to predict the occurrence of negative outcomes. Risk is defined as uncertainty that causes losses (uncertainty of loss), what is meant here is financial loss, where the loss can be assessed financially or valued in money. According to Djohanputroe (2008) risks can be classified as Speculative Risks, Pure Risks, Fundamental Risks and Particular Risks (Special Risks).

In farming businesses such as rice, there are several risks that occur due to climate change. Floods are associated with excess water that inundates plantation areas and causes damage to crops or crops indicating the path of death. Drought is related to dry and hot conditions that result in plant damage that can occur from planting to harvest. All plant pests and diseases that eat or suck food from plants can cause damage to plants and losses.

According to Djojosoerdarso (2003), the various types of risks in the agricultural sector have certain characteristics and need to be protected, as described in the description, namely 1) Production risk occurs due to variations in yield due to various factors that are difficult to predict, such as weather, disease, pests, genetic variation, and the timing of the implementation of activities. Some

examples are the variation of crop yields, cattle weight, yield quality, livestock growth, grazing capacity, mortality rate, and the need for labor. 2) Price and market risk are usually associated with the diversity and uncertainty of prices received by farmers and those who have to be paid for production inputs. 3) Business and financial risks are related to the financing of the business being carried out, the capital it affects and credit obligations. The business risk becomes higher when the investment capital or business loan capital becomes more. Expenditures for higher cash costs will increase the risk of unavailability of cash to pay debts and other financial obligations. 4) New adoption, which is associated with technological risk, is related to the changes that occur after decision making and as a result of the rapid advancement of technology. Adoption of new technology that is too fast or too slow is a risk that must be faced. Purchasing a new tool, for example, must take into account technological advances that will affect the level of efficiency in a short time. 5) The risk of damage is a source of traditional risks, for example loss of property due to fire, wind, flood or theft. e Losses caused by high inflation are felt to be increasing. 6) Social and legal risks related to government regulations and other decisions, such as new regulations regarding the use of production inputs, restrictions on subsidies, and planning of new locations for agricultural areas. 7) The risk of the human factor is related to the behavior, health, and characteristics of a person that is unexpected so that it can result in risks in the farming business. The loss of key workers when their skills are needed can affect the level of production that will be achieved. Dishonesty and untrustworthiness of a person can also result in the implementation of farming business becoming less efficient which ultimately reduces production.

Crop Failure

Large Dictionary Indonesian, the word 'fail' means 'not successful' or 'not achieved (meaning)'. While the word 'harvest' means 'picking up (picking) the results of rice fields or fields'. So crop failure is a condition where farmers do not succeed or cannot reap results from their fields or fields. The phenomenon of crop failure is often faced by farmers which have an impact on the welfare of farmers to a decrease in rice production at the national level. Pasaribu (2013) explains that the failure of rice farmers can be caused by excessive rainfall on agricultural land, but it can also occur due to excess water in other areas in the form of river or lake overflow that flows into the agricultural land.

In general, the incidence and intensity of natural disasters is increasing, causing damage to crops. The disaster not only damaged crops but also damaged agricultural facilities and infrastructure, so that the rice farmers run by farmers were not optimal (Sumaryanto & Nurmanaf, 2007). Pasaribu (2013) revealed that the frequency and intensity of crop failures will not be the same at each location, but the effects of these crop failures directly accumulate in large numbers.

According to the Director General of Food Crops and Horticulture, the potential for production of a crop is always under threat of yield loss from Plant Pest Organisms (OPT), natural disasters (floods and droughts, volcanic eruptions) and post-harvest treatment that is not optimal (Nuramala, et al, 2012: 44). OPT in agriculture consists of several types, namely pests (pests), diseases (diseases), pathogens and weeds (Nuramala, dkk, 2012: 52).

Farmer Protection

According to the Large Dictionary Indonesian, a farmer is a person whose livelihood is farming (cultivating land). While agriculture is the exploitation of land or everything related to planting. Protection is a shelter, thing (action), or protect. Empowerment is a process or method, an act of empowering (Purwadarminta, 2002).

Farmer protection is all efforts to assist farmers in facing problems of difficulty in obtaining production facilities and infrastructure, business certainty, price risk, crop failure, high cost economic practices and climate change. Farmer protection aims to (1) realize the sovereignty and independence of farmers in order to improve the level of welfare, quality and a better life, (2) provide agricultural infrastructure and facilities needed in developing farming businesses, (3) provide certainty in farming, (4) protect farmers from price fluctuations, high cost economic practices and crop failure, (5) increase the ability and capacity of farmers and farmer institutions in running productive, advanced, modern and sustainable farming businesses and (6) develop agricultural financing institutions that serve business interests farmers (Rodjak, 2004).

The scope of arrangements for the Protection and Empowerment of Farmers includes: a. Planning; b. Farmer Protection; c. Farmer Empowerment; d. Financing and Funding; e. Supervision; and f. Community participation (Law No. 19 of 2013, Article 4). Protective measures in favor of these farmers, both as producers and connoisseurs of the results of their farming efforts, are mainly realized through a decent and profitable output price level for farmers. Thus, strengthening and empowering these institutions is also to produce the achievement of sustainability and sustainability of the carrying capacity of Natural Resources and various efforts to sustain and support agricultural development activities in rural areas (Nasrul, 2012).

RESEARCH METHODOLOGY

The type of research used by the researchers is qualitative with a descriptive approach. The qualitative methodology is a research procedure that produces descriptive data in the form of written words or spoken words from people and observed behavior (Sugiyono, 2016). This study uses a qualitative method which describes the empirical reality behind a phenomenon in depth, detail and signs along with a detailed explanation of the object and problem of this research based on facts. This method is also called the artistic method, because by using qualitative methods, research techniques are more artistic in nature and are referred to as interpretive methods (Sugiyono, 2016). The type of research used by the researcher is an phenomenological approach as the researcher tries to uncover a fact and reality that is related to the problems that occur in the locus and focus of the research, which of course are in the research area, namely Kwadungan district in Ngawi Regency.

Informant (research resource) is someone who has information about the object of research (Sugiyono, 2016). The informant determination technique that was carried out in this research was the purposive sampling technique. According to Sugiyono (2016) the purposive sampling technique is a sampling technique data sources with certain considerations. This particular consideration, for example, is the person who is considered to know best

about what to expect, or maybe he is the person who is the ruler so that it makes it easier for the researcher to explore the object/social situation that is being researched.

The sources of data that need are primary and secondary data. According to Sugiyono (2013) Primary data is data from informants, informants will be interviewed to obtain primary data. Where this primary data was obtained from researchers during the data collection process with in-depth interview techniques and observations of the government's efforts to overcome farmers' losses due to crop failure in Kwadungan District, Ngawi Regency based on Laws as a form of farmer protection. While the source of secondary data is the collection of data that is not obtained directly. These secondary sources are as supporting or complementary primary data such as through library or written documentation (Sugiyono, 2016).

The data collection method used in this research is by way of 1) Observation. Observations in this study were carried out by observing the symptoms investigated at the location. The results of these observations are very helpful in the research process because the authors can find out about the government's efforts in overcoming farmers' losses due to crop failures in Kwadungan district, Ngawi regency. 2) Interview. The interview is a two-voting meeting to exchange information and idea through a question and answer so that the meaning of can be constructed in a certain topic. Interviewing is a very important data collection technique in qualitative research.

The data analysis model used is an interactive analysis model. This Model has three main components. According to Miles and Huberman (Sugiyono, 2016), the three components are data reduction, data presentation and withdrawal of conclusions. In qualitative research, so that the data can be accounted for as a form of scientific research, it is necessary to test the validity of the data. One way is the Triangulation Technique. The forms of triangulation (Sugiyono, 2016) are source triangulation, technical triangulation and time triangulation.

RESULTS AND DISCUSSION

The Efforts of Government to overcome Farmer Losses Due to Crop Failure in the form of protection for farmers in Kwadungan District, Ngawi Regency Based on Laws

One of the government's efforts to protect farmers is the Farmer Business Insurance Program. In accordance with the data and interview results obtained in order to minimize losses due to crop failure in Kwadungan district, Ngawi regency, there are many steps carried out by the agriculture office in Ngawi regency. One of them is by implementing the Farmer Business Insurance Program. The purpose of holding the Farmer Business Insurance Program is to protect the economic value of the rice farming business due to crop failure, so that farmers have working capital for their next crop.

There are several stages in the implementation of the Farmer Business Insurance Program carried out by the Ngawi Regency Agriculture Office that are in accordance with the stages of program implementation and are in accordance with the guidelines for implementing the program that have been regulated in the guidelines for implementing the the Farmer Business Insurance Program to minimize losses due to crop failure in Ngawi Regency. Although there are still some shortcomings that must be overcome to achieve the welfare of farmers in Ngawi Regency. After knowing the steps carried out by the

Department of Agriculture, Food Crops and Horticulture, the results of the discussion are obtained by matching the data found with the theories that have been put forward by the author with the following points:

1. Stages of Preparation

Prior to the implementation of the Farmer Business Insurance Program, socialization was carried out to introduce farmers to the Farmer Business Insurance Program. The socialization was carried out by the Department of Agriculture in Ngawi Regency, PT. Jasindo, Agricultural Leader, and farmer groups. The socialization is not enough just once, but every rice planting season there is always socialization. As stated by the Head of Extension and Financing Section at the Department of Agriculture, which stated that:

"The implementation of the Farmer Business Insurance Program in Ngawi Regency began in 2017 by holding outreach to farmer groups to know and understand the AUTF program. The socialization is carried out every time there is a regular meeting of farmer groups, especially in potential areas for rice crops and before the planting season and the process of the Farmer Business Insurance Program socialization runs smoothly, there are many questions from farmers regarding the Farmer Business Insurance Program. Then the registration of participants to the Department of Agriculture, the Department of Agriculture to register participants collectively to PT. Jasindo, PT. Jasindo makes an insurance policy, then the Agriculture Service makes a definitive decree, if there is no problem the farmer does not file a claim but if there is a problem, the farmer submits a claim to PT. Jasindo, then conducts field verification, the determined area of the damage will be paid/compensated. Claim payment process 2 weeks to 4 weeks".

The implementation carried out by the Department of Agriculture goes through various stages, namely the preparatory stage where the Department of Agriculture conducts first socialization to farmers. Additional from Agricultural Leader in Ngawi regency, said that:

"The Farmer Business Insurance Program in Ngawi Regency has been implemented since 2017 and the implementation of the Farmer Business Insurance Program begins by conducting outreach in direct farmer groups. What is the socialization regarding the Farmer Business Insurance Program? it must be explained first, then the goals and benefits for farmers from the Farmer Business Insurance Program, how to register as an the Farmer Business Insurance Program participant, how much premium must be paid, how to submit a claim when there is a harvest failure, yes, that was the first point during the initial socialization. Those involved in the socialization of the Farmer Business Insurance Program are Extension Officers, agricultural leader, Control of Plant Pest Organisms, and farmers".

The purpose of socialization in The Farmer Business Insurance Program is in accordance with the understanding in the Large Dictionary Indonesian, socialization aims to introduce the public to The Farmer Business Insurance Program so that the community, especially farmers, are interested in participating in The Farmer Business Insurance Program.

2. Stages of Implementation

The steps taken by the Department of Agriculture in implementing The Farmer Business Insurance Program so that it can take place until now, as explained by the following excerpts of conversations:

“For the stage itself, for the first time there was The Farmer Business Insurance Program, we from the Department of Agriculture carried out socialization introducing The Farmer Business Insurance Program to farmers, after farmers understood and understood the importance of insurance, we registered participants who took insurance through farmer groups in their respective regions by bringing the requirements which have been specified. Then we conduct supervision or guidance to farmers so that harvest failure does not occur. We also facilitate the facilities and infrastructure so that rice production activities can run smoothly and increase. At the end of each year Extension, agricultural leader, Control of Plant Pest Organisms, and farmers were gathered at the Department of Agriculture regarding the evaluation of The Farmer Business Insurance Program. Then the Department of Agriculture makes an annual report related to participant data and claims that participants have submitted claims.”

Implementation of all decisions and regulations by carrying out activities for the realization of the objectives of the policy. In the first implementation stage, a farmer group coordinates its members who wish to register as The Farmer Business Insurance Program participants by gathering conditions, namely submitting the amount of land to be registered, paying a premium in accordance with the registered land area and submitting a photocopy of the ID card. After that, the farmer group deposited the money paid by the farmer to the bank through the farmer group account. Then the collected requirements and proof of payment were submitted to PT. Jasindoe accompanied by agricultural leader. To fill out the registration form. After registration is complete and in the process of being processed by the insurance company providing proof of payment or receipt and insurance policy as evidence that you have become The Farmer Business Insurance Program participant, the next implementation stage is if there is damage to the farmer group or agricultural leader, report to the Department of Agriculture and then the Department of Agriculture reports to PT. Jasindo, then verification is carried out if the damage reaches 75% then a claim can be made.

A claim can be submitted by showing an insurance policy, photo evidence of damage to rice fields, and filling out a claim application registration form. Claims paid are in accordance with the land damage measured based on the area of the natural map multiplied by the claim fee of 6,000,000/ha. After submitting a claim is carried out by means of transferring the farmer group's account and the Department of Agriculture (The Chief of Extension and Financing) will inform a group of farmers that the funds have been disbursed, then the head of the farmer group will distribute the funds to farmers who participate in insurance.

3. Stages of Monitoring, Evaluation and Reporting

The monitoring stage, namely conducting supervision to ensure the smooth implementation of the program. Thus, if there are deviations or violations, appropriate action can be taken. Monitoring is carried out by digging to

obtain information on a regular basis based on certain indicators, with the intention of finding out whether the ongoing activities are in accordance with the planning and the agreed procedures. If monitoring is carried out properly, it will be useful in ensuring that the implementation of activities is in accordance with the guidelines and program planning. Of course, with the running of this activity, it will be in accordance with the objectives of The Farmer Business Insurance Program:

“With The Farmer Business Insurance Program, it is very helpful in the welfare of farmers, me and the farmers here really feel the benefits of agricultural insurance. When there is a crop failure, the farmer wants to file a claim later from the Department of Agriculture, Control of Plant Pest Organisms, and PT. Jasindo will come here and see how much damage is done. If the damage is up to 75%, you can file a claim. And I'm happy that when submitting a claim, the funds obtained go directly into the account of your farmer group, so it's better not to be complicated. Then later the head of the farmer group will inform the other farmers, oh, the funds have been disbursed.”

Evaluation aims to collect information that is realized from a policy, takes place in a continuous process and occurs in an organization that involves a group of people for decision making. Furthermore, the results of the program evaluation are used as a basis for carrying out follow-up activities or for making the next decision. The benefits of program evaluation can be in the form of discontinuing the program, revising the program, continuing the program, and disseminating the program. At the reporting stage to determine whether the work performance meets the predetermined standards. In The Farmer Business Insurance Program, it is reported, monitoring and evaluation regarding the number of participants registered in The Farmer Business Insurance Program, claim submission and claim payment in case of damage, land area registered in The Farmer Business Insurance Program and land area registered in claim submission.

Protection for farmers is needed, especially when farmers are experiencing difficulties, so that farmers can carry out their farming business. The income of the rice farming business is the income obtained by the farmer directly from the farming business in the form of rupiah. Because the planting and harvesting seasons are only twice a year, income is also received twice per year. This income is the farmer's net income received from the sale of production results minus production twice a year. Not yet if there is a crop failure, the farmers will lose a lot.

CONCLUSIONS AND SUGGESTIONS

Conclusion

The stages of implementing The Farmer Business Insurance Program that have been carried out are of course in accordance with the guidelines for implementing the program that have been regulated in the guidelines for implementing The Farmer Business Insurance Program to minimize losses due to crop failure in Ngawi Regency, namely:

- a. The preparation stage is by conducting outreach to farmers.

- b. The implementation stage is by conducting guidance and counseling for farmers.
- c. Monitoring, evaluation and reporting where this is the last stage that is carried out when the rice is cropped.

Suggestion

Based on the conclusions that have been listed, the suggestions that researchers can give to the Department of Agriculture, Food Crops and Horticulture, Ngawi Regency, are expected to continue to improve socialization to farmers so that they can add insight to farmers to better understand the existence of The Farmer Business Insurance Program. For farmers in Ngawi Regency, it is expected that they will further improve their human resources, so that it is easier for them to receive new insights. For future researchers, it is expected that it can be used as a reference or further study related to the same problem as the wider case study, so that it can improve the results of the research that the author has examined.

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