ANALYSIS OF BUSINESS FINANCING FOR SMALL SCALE FISHERMEN BY ISLAMIC FINANCIAL INSTITUTIONS (STUDY IN UNTIA VILLAGE, MAKASSAR)

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Abstract

The problem of financing for small scale fisherman has become a phenomenon that until today has not been overcome, even though it is seen from the potential of fisheries and Indonesian sea which is quite extensive if managed properly it will provide a large contribution to the country. This study aims to (1) understand the phenomena of financing small scale fisherman in Untia village and identify the problems being experienced by small scale fisherman. (2) Finding the suitability of financing should be given to small scale fisherman that Islamic finance. This study uses qualitative research with a phenomenological approach, data analysis focuses on the problem of research, namely the problem of financing small-scale fisherman in Untia village. As for the results of this study, the problems of small-scale fishermen are grouped into four. If the problem is caused by technical factors then the financing models that can be given is Ijara and murabaha. If the problems caused by cultural factors then the financing model that can be given is qardh. Problems caused by natural factors then the financing models that can be given is qardh education and greetings. If the problem is caused by factors Infrastructure provisioning then the financing models that can be given is the policy through sukuk.

Keywords: Financing, Small-scale fishermen, Islamic financial institutions

1. INTRODUCTION

The fishery sector has important meaning in support of chain foodstuff endurance, where the protein needs of the world can be met by fishery resources, both capture fisheries as well as aquaculture (CTF, 2013). Small-scale fisheries give contribute more than half the ocean in the world, almost all allotment directly for human consumption. This sub-sector employs over 90% of the 35 million fishermen catch world and livelihoods of an estimated 357 million people indirectly affected by small-scale fisheries (Patiung, 2015).

By looking at the role of small-scale fisheries, then the FAO (Food and Agriculture Organization), has the support of the CTF (Ministry of Maritime Affairs and Fisheries) making small-scale fisheries as an important issue today by forming FAO Technical Consultation on International Guidelines for Securing Sustainable Small Scale Fisheries in the Context of Food Security and Poverty Eradication. This protection guidelines side with small-scale fishermen and coastal communities because it is recognized that an increase is in small-scale fisheries as a major contributor to poverty alleviation and food endurance (FAO, 2013). This shows that small-scale fishermen does require more attention for quality improvement and of course to improving the welfare of fishermen to be actors in the management of the small-scale fishery products.

Besides, based on job categories fishermen often referred to as the poorest of the other poorest groups (the poorest of the poor) (Adibah, 2010). Based on data from the World Bank on poverty, that 108.78 million people, or 49 percent of the total population of Indonesia is in poor condition and are prone to be poor. The Central Statistics Agency (BPS), with different calculations of the World Bank, announces the poverty rate in Indonesia 34.96 million (15.42 percent). The figure is obtained by the size of the poverty line is set at 1.55 US dollars. The vast majority (63.47 percent) of poor people in Indonesia are in coastal areas and rural (CBS, 2008).

In addition, phenomenon financing that during this fishing access which is precisely adverse as in research Adiba (2010). The problem of financing experienced by traditional fishermen on the beach Grajagan, Banyuwangi. Fishermen there average entangled with...