



Efforts to Increase the Fisherman Income Through Financial Management of the Independent Fisherman Group in Village Mattiro Bombang, Pangkep Regency

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Abstract

This article aims to provide a practical picture to strengthen understanding of the concept of investment plans and the process of preparing a follow-up plan for the design of a village investment committee design and enhancing the knowledge and skills of participants in implementing financial management at the scale of fishermen groups. The method to be used in this training is a participatory method, considering that this method is the most relevant for adult learning methods (andragogy) and the most suitable also for discussing community empowerment programs in development. Training with participatory methods is characterized by respect for the participants. Through training on the financial management of fishermen groups, it is hoped that they can provide understanding to village officials in knowing and carrying out management of fishermen groups. The results of the activity showed the enthusiasm of the participants in the lecture material and discussion session because their views which had been difficult to keep in bookkeeping and governance could be delivered simply and applicatively to the fishing community level. This strategy is to anticipate the fulfillment of the necessities of life, among others by saving and investing, forming a social gathering group, borrowing money, and migrating to other places outside the waters around where they live.

Introduction

As a maritime country, most of the coastal population in Indonesia depends their livelihood on fisheries. Discourse about the life of coastal communities, inevitably will be in contact with fishing communities and fish breeders. A fishing community is a person or group of people who work as fishermen who live in the fishing area and / or its surroundings (Wirayuni et al., 2015). Fishermen or people whose livelihoods catch fish are people whose livelihoods catch fish to fulfill their daily needs (Béné, 2006; Adhuri et al., 2016).

Although the livelihoods of coastal villagers vary, most are fishermen and fishing activities are the main source of income for villagers. The community, especially in the field of fishermen's work, always collaborates and forms organizations. Community organizations involving several people or groups of people to achieve a common goal (Safei, 2011).

Investments in fishing groups can be understood in principle as the basis for the development of fishing communities. If in the financial context the expected results are in the form of (capital) profits in the form of money and or new capital, then in participatory planning the expected benefits are in the form of results and performance of development that is able to improve the welfare of the community (Asnuddin, 2010; Putra, 2016).

Investment is an investment for one or more assets that are owned and usually for a long time in the hope of getting profit in the future (Sunariyah, 2006). To foster participation in development that benefits all parties involved, it is necessary to think about certain types of facilities that are not only able to increase participation itself but also increase community independence (Sutami, 2009).

The core of the limited knowledge and skills is due to the limited information and technology of drying (preserving) hygienic fish products, as well as the lack of knowledge of fishermen to process the byproducts of capture that are sometimes thrown away, without being able to be used as a source of food or high-value products, ready-made food healthy food like fish burgers. By processing the bycatch of fish into a product worth selling. (Ishak & Siang, 2014).

From the results of observations of the investment program of the Mattiro Bombang Village, Salemo Island, Pangkep Regency, which is not yet optimal in the participatory assessment process of conditions, resources and roles in the development process. Through the investment program, a sense of belonging is expected and a sense of community responsibility for what has been invested independently. Based on the background, the IbM (Science and Technology for Communities) program aims as an effort to increase fishermen's income through the financial management of fishermen attending groups in Mattiro Bombang Village, Pangkep Regency.

Methods

The method to be used in this training is a participatory method, considering that this method is the most relevant for adult learning methods (andragogy) and the most suitable also for discussing community empowerment programs in development. Training with participatory methods is characterized by respect for the participants, because each participant is believed to have certain knowledge and through active interaction between the participants and the facilitator valuable learning processes can be obtained.

The training focused on efforts to enable participants in terms of analysis (the concept of financial aid management and the facts of each region) as well as planning (Problem Based Follow-up Plans). Therefore, the tool that will be used is the Action Plan in the form of a List of List in addition to the matrix and materials that are commonly used in discussing financial accounting materials.

Activity plan

The planned activities that will be carried out during the realization of the IbM program include training workflows divided into several stages, which are interdependent, meaning that the first step is a prerequisite for the second step and so on, namely a description of the objectives to be achieved, enrichment of the material, simulation or practice with the application used.

Partner Participation

Partners are expected to prepare fact sheets for discussion in the training in the form of identification of disaggregated data based on the potential and prospects for business development in each region. Regarding capacity and issues in each region and prioritized actions / actions related to the social audit model, gender information is needed in the form of

(1) the internal human resource (HR) condition of the village government, UPK, and the Facilitator Team. (2) prospective types of activities; what government programs have been and are being carried out by the community (3) the ideal amount of budget allocation for the optimization of the management of community empowerment activities.

Results and Discussion

The training began with an introduction from the village head Mr. This activity was carried out on October 8, 2017 with the theme of Increasing Fishermen's Income through Financial Management of Fishermen Attending Groups in Mattiro Bombang Village, Pangkep Regency. Then the submission of the first material by partners delivered by the Speakers aimed at providing partners with insight into business governance and the importance of bookkeeping in the cultivation business. In this activity the community was very enthusiastic in the lecture material and discussion session because their views which had been difficult to record and manage were able to be conveyed simply and applicatively to the fishing community level.

The existence of a Joint Business Group (KUK) The existence of a Joint Business Group (KUB) of Fishermen, a Group of Fishermen Attending in the Village of Mattiro Bombang, Pangkep Regency. the contributing factor is because the previous group always did not provide transparent information related to the management of the fishermen's joint business group, so the existence of community service activities from competent institutions was important and the benefits were felt by the fishing community, because the awareness and optimization process was the first step, that with Joint group.

After understanding the importance of the presence of the Joint Business Group for fishermen in general and members in particular, they are eager to optimize their potential and rise from their weaknesses, in addition to increasing their capacity. After they have the capacity, through their Joint Group forum to get access to training, mentoring, and even capital.

Then Material II was delivered by the second speaker on the management of the Fishermen group which was revealed during the material discussion namely the existence of the KUB Institution as a supporting factor for the success of the capture fisheries development program. This is because KUB functions as an element of the community that can participate as a source, implementer, and user of the program, so that through KUB the program to increase fisheries production can be implemented in the village of Mattiro Bombang.

The purpose of establishing KUB is to improve the standard of living of fishermen. KUB is expected to be a forum for fishermen to facilitate the needs in the field of capture fisheries. The problem encountered is that fishermen have a high dependence on fishing activities and become a source of income to meet their daily needs, but the reality that occurs, the business depends on the season, there is damage to the coast-sea ecosystem so that it has an impact on the income of fishermen. This condition is an urgent need for fishermen to reduce dependence on income from fishing activities by creating a source of income through alternative livelihoods in order to increase fishermen's income. Continuing the alternative of maximizing Fishermen's Income seen from the results of the implementation of activities is known that diesel prices are not proportional to the amount of fish obtained so that the community loss of operational costs to have diesel debt to the fuel agent as capital to go sailing, after returning home sailing the catch of fish they can be sold to replace the diesel debt that has been used previously. From these problems, a solution can be found by using tools that can help to collect fish, namely with a waterproof lamp. This dip lamp method is effective to stimulate the fish to approach the light so that it is expected to increase the catches of the fishermen and other benefits that can be obtained by using this dip lamp that is the electrical energy used is generated from solar thermal radiation energy so as to minimize the expenditure costs

of the fishermen. Solar Cell is a device that generates electrical energy by utilizing solar radiation so that it is cheaper, efficient, and environmentally friendly. With the use of solar cells, fishermen do not need a lot of operational costs because this tool only relies on sunlight energy. The lack of information about the price of fish and cooperative facilities, so they are forced to run to middlemen whose selling prices are below market prices. Savings and loan facilities are needed by fishermen.

They expect that when the weather does not support them to go to sea they can borrow money for needs through cooperatives. But when harvesting fish they hope to save and save their money in the cooperative. Fishermen work according to the season or can be said to be seasonal work. In the western season, fishermen prefer at home rather than fight against the storm, so fishermen who do not have other work or pure fishermen enter the lean season (have no income) but fishermen who have other jobs can still have income.

This needs to be anticipated by the local government. Besides that, adaptive strategies are needed by the fishermen to anticipate the fulfillment of their needs, for example by saving and investing, forming a social gathering group, borrowing money, and migrating to other places outside the waters around where they live. The role of technology in this problem is the need for information systems that can read natural phenomena and the means to overcome storms and bad weather when fishing.

Conclusion

Achievement of outputs or outputs from this activity can be achieved quite well. This can be seen from the implementation of activities which were enthusiastically followed by the participants. Economy Through Village BUM Cooperation, and the compilation of village financial reports can be organized and in line with the expected outcomes namely the existence of a clear village investment concept along with the design of the Village committee institution, Village apparatus skills in managing village investment management, and management the performance of village officials can be done quite well. It is recommended that the implementation of activities need to be deepened in the use of PC applications that support the performance of village government officials so that habituation in carrying out manual activities can be limited. Then the investment of village funds can be maximized with the support of facilities and infrastructure in the village and the availability of the village apparatus in attending training which is oriented towards investment of village funds.

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