

IMPROVING THE WELFARE OF FISHERMEN ENTREPRENEURS IN NEW NORMAL ERA WITH INCLUSIVE FINANCING MODEL THROUGH VILLAGE CREDIT INSTITUTIONS

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Abstract

The Covid-19 pandemic has had a domino effect on various sectors, both macro and micro. Traditional fishermen in Kedonganan Village (which is a coastal area and a well-known tourist destination in Bali) have also experienced a decline in tourism activities, especially related to limited funding. The purpose of this research is to improve the welfare of fishery entrepreneurs in Kedonganan Village after Covid-19 through an inclusive financing model in the perspective of the Village Credit Institution. This type of research is qualitative research by analyzing data with existing theories to dissect research problems. The data analysis technique used in this research is qualitative data analysis. Based on the results of data analysis, it can be concluded that traditional fishermen in Kedonganan Village feel helped by financial assistance (capital) for individuals, but cannot be given to fishing groups because they do not have formal legal elements. The beneficiary fishermen also stated their readiness to increase their business, one of which was through increasing working time, so that credit installments could be paid. In addition, the assistance of fishing gear facilities and infrastructure (including software applications) as well as institutional empowerment has been able to improve the welfare of fishery entrepreneurs.

Key words: inclusive financing, new normal era, village credit institution (LPD), welfare

INTRODUCTION

Fishing communities have different life characteristics because their lifestyle is formed from life in the ocean that has never been faced by other communities, which have huge risks, especially risks that come from natural factors so that special strategies are needed to work [16]. Other than natural factors, the facilities owned by fishermen are very minimum which makes it difficult to obtain fish catches. This condition causes fishermen to become less prosperous [7]. Therefore, the condition of fishermen's welfare depends on the coastal conditions [8][24]. The difficulty of improving the welfare of traditional fishermen is influenced by some factors, namely the limited quality of human resources, limited ability of business capital and fishing technology information [28], difficulties to diversifying the fishing business, besides that the marketing system

for fishery products is more profitable for intermediary traders [9]. In addition, the Covid-19 pandemic has had a fairly large impact, where policies have emerged as an effort to reduce the spread of Covid-19.

The Covid-19 pandemic that has occurred since the end of 2019, and spread to Indonesia in early March 2020, has had a negative impact on the global economy [21]. [10] revealed that this pandemic brings risks to world economic activities including Indonesia, especially in the fields of tourism, trade and investment. The Covid-19 pandemic made a very sharp decline in the tourism sector in Bali in general and in Badung Regency, no exception was Kedonganan Village. Kedonganan Village before the pandemic period was visited by many domestic and foreign tourists. This is because Kedonganan Village is famous for its cafes that stand along the beach which serves menu of very delicious fresh fish dishes, tourists

enjoy stunning beach views while having dinner. At the time of the global pandemic that hit the world starting from the end of 2019 which cause no tourists came to Bali, especially Kedonganan Village, so it had a huge impact on the economy of the Kedonganan Village community, not exception the impact on economy of fishing business community in the village. As a result of the decline in the tourism sector, most of the community returned to their fishing business, so financing was needed to overcome the main problems currently being faced. There are many offers of financing, however most of them require terms and systems that cannot be met by fishing communities [6]. In addition, the banking sector also has concerns about the risk of default considering that the income earned by fishermen is uncertain [12]. For the economic life of fishermen to improve, it is necessary to assist in increasing community access to economic institutions, optimizing community institutions into every Government program, integrating informal institutions with formal institutions [17], and activating existing fishing cooperatives to establish new cooperatives with human resources professional managers [29]. An inclusive financing model through the Village Credit Institution (LPD) of Kedonganan Village, this financing is expected to open up new additional business opportunities or to improve the digital marketing system or replace/add equipment currently owned. So that it can have an impact on increasing the welfare of fishing entrepreneurs in Kedonganan Village, Badung Regency, Bali Province. The purpose of this research is to improve the welfare of fishing entrepreneurs in Kedonganan Village, Badung Regency after Covid-19 through an inclusive financing model in the perspective of the Village Credit Institution. Through this research, it is hoped that it will provide a solution to the problems that are currently being faced to improve the welfare of fishing communities on the coast of Kedonganan Beach, Bali.

MATERIALS AND METHODS

Welfare Concept

Welfare is a subjective matter, so that each family or individual in it, who has different guidelines, goals and ways of life will give different values about the factors that determine the level of welfare. According to [27], the government's special policy in improving people's welfare to reduce poverty is an integral part of national development which must have a clear development direction. Community welfare is a condition that shows the state of people's lives which can be seen from the standard of living the community [2].

The fishing community is the poorest group of people in Asia and even in the world [3]. The poverty of fishing communities is multi-dimensional and is caused by the non-fulfillment of the basic rights of the community, including the need for food, health, education, infrastructure. In addition, the lack of business opportunities, lack of access to information technology and capital, culture and lifestyles that tend to be extravagant, have weakened the bargaining position of poor community.

Inclusive Financing Model

Financial Inclusion is an effort to expand public access to financial services. In Indonesia, this financial inclusion program targets the poor community, primarily aimed at saving local businesses and independent businesses by providing cheap, safe and easy access, financial products and services. The financial inclusion program provides the opportunity to access credit and savings safely, and is able to avoid dependence on the poor community from unsafe informal credit sources such as moneylenders [20].

Financial inclusion can be regarded as a process to ensure easy access, availability and use of the formal financial system by all economic actors. Financial inclusion provides various financial services such as savings, credit, insurance, and payments at prices that all economic actors can afford, especially those with low incomes [13]. financial inclusion goals, to achieve economic growth through income distribution, poverty alleviation and the achievement of the financial system [1]. Financial inclusion

according to [14] is aimed to attract “unbanked population” in the formal financial system, while Chakravarty and Pal (2013) are more interested in the process of removing barriers and overcoming the incapacity of disadvantaged groups. According to [5], financial inclusion is a multidimensional and diverse phenomenon in each region or every sector. On the other hand, financial exceptions can also occur due to obstacles from the company itself such as asset ownership and business guarantees.

Definition and Role of LPD Financial Inclusion

Village Credit Institutions (LPD) are financial institutions belonging to Pakraman Village domiciled in Pakraman Village area (Bali Governor's Regulation Number 44 of 2017). LPD has a business field that includes receiving and collecting funds from village communities in the form of *Sesepelan* funds and *Sepelan* funds, providing credit to rural and rural communities, providing credit to other village communities with inter-village cooperation referring to the Bali Governor Regulation and with applicable conditions. LPD's operational activities are also related to receiving loans with a maximum amount of one hundred percent of the total capital including reserves and retained earnings from financial institutions, excess liquidity is deposited in a designated bank with adequate services and competitive interest in return. In carrying out its line of business, it must comply with the prudential principles of LPD management as regulated in the Governor's Regulation (Bali Provincial Regulation Number 3 of 2017).

The unique and autonomous nature of the LPD is oriented towards strengthening the social, cultural and economic life of the Balinese indigenous people. This unique nature is shown because LPD only refers to local policies and is not subject to central government policies [19]. Although not included in the bank's financial institution, the Village Credit Institution (LPD) still has the role of financial inclusion in Bali's economic development. For this reason, LPD as a microfinance institution deserves priority attention from various stakeholders in its

efforts to increase its financial inclusion role for Bali's development [4].

Method

This research is a type of qualitative research by analyzing data with existing theories to dissect research problems. The research location was conducted in Kedonganan Village, Badung Regency, Bali Province, which is a coastal area and most of them work as fishermen. The data analysis technique used in this research is qualitative data analysis. According to [11] qualitative method can be interpreted as a problem solving process that is investigated by describing current state of the subject and object of research, based on the facts that appear or as they are. Miles and Huberman in [25] argued that the activities in qualitative data analysis were carried out interactively and took place continuously until they were completed so that the data was saturated. Data collecting in this study was carried out through in-depth interviews and Focis Group Discussion (FGD) with fishermen and community leaders in Kedonganan Village.

RESULTS AND DISCUSSIONS

In daily life of Kedonganan fishing entrepreneur community, the Traditional Village also has a very influential role in the life of Kedonganan fishing community. The role of Traditional Village in this case, as mentioned earlier, is there a kind of called Awig-Awig or some kind of law or regulation that must be obeyed and followed by the fishing community in Kedonganan, that the purpose of making this awig-awig is to provide guidelines for behavior of the fishermen. fishing communities in social life, especially in carrying out fishing activities and to maintain the unity of the Kedonganan fishing community itself. In addition, currently Kedonganan fishermen get loan assistance through the Village Credit Institution [26].

In Kedonganan Village itself there is a Village Credit Institution (LPD) which is managed by the Traditional Village. However, in 1995 the Kedonganan area had begun to be touched by the development of tourism. The existence of

Kedonganan Beach as a fishing center in Badung is seen by the community as an opportunity to develop. The opportunities seen are also comfy promising, namely culinary tourism. From here then stood the cafes that specifically provide a menu of seafood dishes with all its variations along the Kedonganan beach. The next role of the Traditional Village LPD in Kedonganan Village is to develop a Kedonganan Beach arrangement program. The program which later became a village program began to be implemented in 2007. Since 2007 the Kedonganan Traditional Village has been supported by the Badung Regency Government [23].

Actually, not only cafes where LPD provides support, but LPD also provides support to fishing communities, for example by providing productive credit loans to fishing communities. One example of fishermen who received credit assistance from LPD Desa Adat are Mr. Wayan Artha and Mr. Made Gita Adnyana, Kedonganan fishing communities who received loans from LPD for the purpose of buying fishing equipment such as nets, boats (*jukung*), and others.

The community of Kedonganan Village are starting to experience changes, which will be explained further about what changes have occurred in Kedonganan, especially changes that have occurred in Kedonganan fishermen. Where the utilization of tourist attractions and the management of cafes in Kedongan as well as assistance from the Kedonganan Traditional Village LPD can change the lives of Kedonganan fishermen, one of which is that the fishermen in Kedonganan for now are not fishermen who go to sea but fishermen who already have crew members [22]. The change in economic life for the better is a change in life in fulfilling the daily economy of a fisherman family whose connotation is called poor but is able to become the owner of seafood grilling services, cafe manager and even become a fisherman who has employees. The changes in economic life experienced can be a motivation in the lives of other fishing communities [30].

Financial inclusion can be regarded as a process to ensure easy access, availability and

use of the formal financial system by all economic actors. In financial inclusion, various financial services are available, such as savings, credit, insurance, and payments at prices that all economic actors can afford, especially those with low incomes [13]. Although not included in the bank's financial institution, the Village Credit Institution (LPD) still has the role of financial inclusion in Bali's economic development. This is evident from the LPD's financial inclusion index, which is mostly above 0.50 points. The financial inclusion policy has been intensified in recent years by policy makers. Even the Ministry of Finance and Bank Indonesia have announced that one of the policies that will be taken to help the country of Indonesia get out of the middle-income trap is through a financial inclusion policy. For this reason, LPD as a microfinance institution deserves priority attention from various stakeholders in its efforts to increase its financial inclusion role for Bali's development [4].

Based on the results of the Focus Group Discussion (FGD) which was held on July 23, 2022 at the Sea Breeze Bangsal Cafe with a group of Balinese Men Fishermen on the Beach of Kedongan Village, to find out strategies to improve the welfare of fishing entrepreneurs in Kedonganan Village, information was obtained from several competent sources such as The head of the fishermen group and the management of the fishermen group as well as the members of the fishermen group are as follows.

(1)Capital

In terms of capital, the Kedonganan Village Credit Institution (LPD) provides working capital credit to fishermen entrepreneurs individually, to be used to buy fishing gear equipment, such as *jukung*, machines and nets. This is very helpful for fishermen during the pandemic and after the endemic period enters the new normal era, so that these fishing entrepreneurs can still survive and develop their businesses in the midst of difficult situations. However, the working capital assistance or credit provided is still individual, which still requires guarantees or collateral from the fishermen. While the provision of working capital assistance to

fisherman groups as an institution has not been realized, the provision of business credit in groups is highly expected by the chairman and members of the fishing groups in Kedonganan village. One of the fishing groups in Kedonganan, namely the Putra Bali fishermen group, coordinated by Mr. Made Gita Adnyana, has a cafe business on the Kedonganan beach that sells fish dishes caught by the fishermen. This fishing group business requires working capital assistance from the LPD. They expect to receive business credit assistance from the LPD of Kedonganan Village. Because at this time of endemic cafes selling fish dishes on Kedonganan beach have begun to be crowded with domestic and foreign tourists.

(2)Community Empowerment or Human Resources

Based on the results of Focus Group Discussion (FGD) with the fishing community of Kedonganan Village, information was obtained about counseling and training that is often provided by the local government, such as training on business management, field counseling, training on marketing and fish processing from the local government of Badung Regency. In addition, counseling about small fish farming is also expected, it is hoped that through improving management skills and other expertise, it is hoped that fishermen in Kedonganan village will be able to innovate businesses other than as fishermen. Through this innovation, fishermen can increase their income and in the end will be able to increase their income and ultimately improve their welfare [18].

Furthermore, the local government also issued the Bali Province Regional Regulation Number 11 of 2017 concerning Bendega. Bendega is a traditional institution that is socio-cultural and religious. Bendega is engaged in the economic, social and cultural fields. Meanwhile, in the field of fisheries, Bendega is part of traditional Balinese culture. Bendega which is part of traditional Balinese culture plays a role and functions to improve the welfare of Krama Bendega and is based on the Tri Hita Karana philosophy and the teachings of Hinduism in Bali.

(3)Strengthening fishermen's institutions in Kedonganan Village

According to the Kedonganan Village profile data, the number of fishermen currently available is approximately 257 people. The number of Kedonganan fishermen are members of four Kedonganan fishing community groups. The four fishing groups are: 1) The Putra Bali Fisherman Group (KNPB), 2) Kertha Bali Fisherman Group (KNKB), 3) Ulam Sari Fisherman Group (KNUS), and 4) Segara Ayu Fisherman Group (KNSA). According the four groups of fishermen, only two of them have a legal protection, there are Putra Bali Fisherman Group and Kertha Bali Fisherman Group. After the inauguration of Putra Bali Fishermen Group in 2012 and for the sake of fast administration of Putra Bali Fishermen Group in Badung Regency, finally the Putra Bali Fishermen Group has a valid decree from the Head of the Badung Regency Fisheries Service which the decree was issued considering the application letter of Putra Bali Fisherman Group Number 02/KNPB/XI/2016, dated November 10, 2016 regarding the request for ratification. The results of these considerations need to determine the Regent's decision on the Dynamics of the Socio-Economic Life of Fishermen in Kedonganan Village, Badung Regency 1990-2018. With the existence of these 4 groups of fishermen, it is hoped that fishermen will have strong institutions in developing their businesses, such as marketing fish products, counseling and business assistance as well as providing capital assistance and infrastructure through existing fishing groups.

The Fish Auction Place (TPI) located in Kedonganan is one of the places for Kedonganan fishermen to sell their catch. The TPI was basically one of the aids provided by government with the aim that Kedonganan fishermen were protected from the bondage system at that time. The TPI located in Kedonganan Village was inaugurated on March 11, 1979, the TPI has an important role in helping the marketing of Kedonganan fishermen [15].

(4) Facilities and Infrastructure

From the infrastructure side of the production process, in this case fishing gear, fishing technology Fishermen in Kedonganan village are assisted by the Badung district government by providing assistance with fishing gear such as machines, fiber and nets through fishing groups. In addition, the Fish Go application is also provided, which is an application designed to help fishermen map fish species in their catchment areas. This application was designed by I Gede Mertha Yoga Pratama and friends, a Bachelor of Marine Science from Udayana University. This application can help fishermen to optimize their catch. So that it can help improve the welfare of fishermen, especially in Kedonganan Village and throughout Indonesia in general.

(5) LPD and Financial Inclusion

Based on the results of information processing, there are several important information that can be stated, as follows.

(a) LPD as a micro-economic financial institution belonging to the Traditional Village, is under the supervision of the LPD formed by the Traditional Village apparatus.

(b) In general, LPD's have sufficient access to assist rural communities in the financial sector.

(c) Individually, community who need loans still complain about loans that must be accompanied by collateral/collateral.

(d) In groups it has not been able to be implemented because the institutions assisted by the LPD are in form of structuring business premises, additional capital has not been realized through groups because the groups have not been formed formally.

(e) All customers hope that the credit payments that are temporarily charged are flat, they hope that it will be more flexible according to the income they get.

(f) All fishermen who receive capital assistance from LPD agree that they can increase their business both in creating additional working hours /work opportunities and income.

CONCLUSIONS

Strengthening efforts to improve the welfare of traditional fishermen in Kedonganan Village can be done by providing financial assistance from the Village Credit Institution (LPD) individually or as an institution so that fishermen can feel financial assistance without feeling burdened with complicated requirements. Improving the empowerment of human resources (HR) by increasing the skills of fishermen entrepreneurs through business management training, counseling and business assistance. Strengthening fishermen's institutions through fisherman groups by providing capital assistance, training and infrastructure assistance from the local government of Badung Regency through fisherman institutions that already exist in Kedonganan Village. Provision of assistance for fishing gear facilities and infrastructure using modern application technology such as the Fish Go application, so that fishermen are able to optimize catches and carry out business innovations so that they can also improve the welfare of fishing entrepreneurs.

LPD as a micro-economic financial institution belonging to the Traditional Village has access to assist village communities in the financial sector individually, but as a group it has not been able to be implemented because the institutions assisted by LPD are in the form of structuring business premises, additional capital has not been realized through groups because the group has not yet been formed formally. All fishermen who receive capital assistance from LPD agree that they can increase their efforts both in creating additional working hours and income, and hope that credit payments currently charged are flat and more flexible in accordance with the income earned.

The implementation of the financial inclusion program from the Village Credit Institution (LPD) of the Kedonganan Traditional Village requires policy support from the Traditional Village and the local government to work together to improve access and use of LPD services, namely by increasing every dimension of government financial inclusion and so that the Village Credit Institution can

provide cheap credit. and easily accessible to fishing entrepreneurs who need cheap working capital with uncomplicated requirements. In an effort to improve the welfare of fishermen in Kedonganan Village, there must be business innovations such as coastal tourism businesses, culinary businesses and fish processing businesses. With technological advances in marketing the catches of fishermen, they should be market not only conventionally but also digitally marketing or marketing fish by online. It is hoped that there will be a synergy between the Regional Government, the Kedonganan Traditional Village and the Village Credit Institution (LPD) as well as the private sector in establishing partnerships with fishing entrepreneurs so that they are able to develop their businesses well, so that the welfare of fishermen can be improved.

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