

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

middlemen. Moneylenders in the area Grajagan be arbitrary, as raise prices unilaterally, Weight incompatibility of the catches of fishermen with the money paid to fishermen, levies fishermen are supposed to DKP (Department of Marine and Fisheries), but they take on their own without depositing the DKP as well as the issue of financing is also revealed in the study Retnowati (2011) pressure from the owners of capital, profit-sharing system is unfair, trade or auction the fish that are not transparent (controlled by middlemen) and the authorities do not have the authority to set and enforce the rules. Small-scale fishermen are also faced with many problems so that they can survive to meet the needs of everyday life. Starting from the low selling price of fish, weak bargaining position with the owners of capital, the low quality of human resources, low mastery of technology, and rampant illegal fishing is a picture injustice fisheries and marine systems. Meanwhile, the fishermen as the frontline utilization of fisheries, which is dominated by the 94% of traditional fishermen, always being "side the lose" because faced with the injustice of a system that tends to favor the " side the powerful."

So that, like or dislike fisherman needs additional capital from other parties. This is based on research (Kusumastanto, 2002). Fishermen consciously desperately needs role of middlemen and moneylenders, as a social system, which ultimately ensnare their own to remain trapped in poverty sustainably. This system has been so institutionalized in fishing communities. This system has been so institutionalized in fishermen communities. The limitation of capital, knowledge, expertise, technology use fishing gear and overfishing is often expressed as a cause of poverty or slow growth in the welfare of fishermen (Imron, 2011). Capital becomes a limiting factor optimization work done by fishermen, it is similar disclosed in Retnowati research (2011) from an economic standpoint the catch is still far from adequate to meet their needs. This is due to lack of capital owned by fishermen. Capital is one of the factors of production are very important. capital in an effort to work to increase the capacity to adopt the technology. The fishermen need capital to buy the equipment or means of catching more modern. For the fishermen buy Fishing equipment more modern will bring new problems because most fishers do not mampu buy with their own capital. Similarly, issues related to capital/financing

should be given to small-scale fishermen in accordance with the fishing conditions.

One significant effort to solve the problems of fishermen is through the creation or strengthening of financial institutions based on sharia, that can grow and develop independently and in accordance ongoing problems and patterns income fishermen, where financial institutions, both formal and nonformal should abandon the practice of usury in the form of the use of skimmed interest in their business activities. Do not set the interest in any form of transaction activity because usury is contrary to the spirit of partnership, fairness, and concern for the environment. System of interest is not concerned with the fate of the debtor and unfair in the determination of the interest on the principal capital.

2. LITERATURE REVIEW

2.1. Literature Islamic Financing

Broadly speaking, Islamic financing products are divided into four categories which are differentiated based on their intended use namely:

1. Financing with the Principle of Buying And Selling

Principle of trading carried out in connection with the transfer of ownership of goods or things (transfer of property). The level of bank profits determined in advance and be part of the price of goods sold. Buying and selling can be distinguished three, are as follows :

(a) Financing Murabahah

Murabahah is (al-bai' bi tsaman ajil) better known as murabahah only. Murabahah is derived from the word ribhu (profit), is a sale and purchase transaction in which the bank mention number of advantages. Bank acting as the seller, while the customer as a buyer. The selling price is the purchase price plus the bank of the supplier profit (margin).

(b) Financing Salam

Salam is a sale and purchase transactions in which goods are traded yet. Therefore, The goods are delivered later while payments are made in cash. The bank acts as a buyer, while the customer as a seller. At first glance this transaction similar to buying and selling of debt bondage but in this transaction quantity, quality, price and time of delivery of goods to be determined exactly.

(c) Financing Istisnaa

Istisnaa product' is a product of salam, but in istisnaa payment may be made by the bank in recent times (terms) of payment. Skim Istisnaa in Islamic banks generally applied to the financing on manufacture and construction.

2. Principles of Lease

(a) Ijarah

Ijara transaction was based on the transfer of benefits. So basically the same as the principle of Ijarah principle buying and selling, but the difference lies in the object of the transaction. When the transaction is the buying and selling of goods object, the object of the transaction is the Ijara services.

(b) Ijarah Muntahia Bit-tamlik

Ijarah Muntahia Bit-tamlik is a kind of combination between a sale and a lease on a lease contract that ends with ownership of the goods in the hands of the tenant.

3. Principle of Profit Sharing

Islamic financing products based on the principle of profit sharing are as follows.

(a) financing Musharaka

The general shape of the effort profit sharing is Musharaka (shirkah or syarikah). Musharaka transactions grounded the wishes of the parties to work together to increase the value of their assets together. All forms of business involve two or more parties in which they jointly integrate all forms of resources both tangible and intangible.

(b) Financing Mudharabah

Mudharabah is a form of cooperation between two or more parties where owners of capital (sahib al-maal) entrusts the amount of capital to the manager (mudharib) with the profit from sharing agreements. This confirms the form of cooperation in the alloy 100% cash capital contribution of sahib al-maal and expertise of mudharib.

4. Fee-Base Service

(a) Al-Wakalah (Deputyship)

Its application in banking occurs when the customer gives power to represent himself or herself to do certain work such L/C, collection and transfer of money.

(b) Al-Kafalah (Guaranty)

Al-kafalah in banks can be given to customers with the aim of guaranteeing payment of a payment obligation.

(c) Al-Hawalah (Transfers Service)

Al-Hawalah is the transfer of the debt from people who it to other who are obliged to bear it. The advantages of this product allow for fast and simultaneous debt settlement.

(d) Ar-Rahn (Mortgage)

Ar-Rahn is one of the borrower is property as collateral for the loan he received. It can be simply stated that rahn is a guarantee of debt or mortgage.

(e) Al-Qardh (Soft And Benevolent Loan)

Al-Qardh is a load to someone else who can be billed or asked to return or in other words borrow without expecting a reward. In classical jurisprudence literatur, qardh is categorized in *aqd tathawwul* or contract is mutually helpful and not a commercial transaction. (Karim , 2007; 97-107).

2.2. Definition of Small Scale Fishermen

Fishermen can be defined as a person or the community as a whole or as a dependent of fishing activities. Several groups of fishermen have some differences in the characteristics of social and residence. The difference can be seen in the age group, education, social status, and trust. In one group of fishermen have often found differences in internal cohesion, in terms of relationships among fellow fishermen and in social relationships Townsley (1998). In the production behavior, in physiology fishermen have some diversity one of which is affected by the virus by Mc Clelland (TT) recently called the virus n-Arc (need for achievement).

Charles (2001) split the group of fishermen in four groups:

1) Subsystem Fishermen (subsistence Fishers), that fishermen who catch fish only for their own needs.

2) Original Fishermen (native/indigenous/native fishermen), fishermen bit much having the same character with the first group but has also the right to conduct commercial activities even though in a very small scale.

2.3. Understanding Credit Borrowing ethics in Islam

According Adhiba (2010) Muhammad SAW provides many clues about the ethics of borrowing in Islam, including the following :

1. The essential principle in business is honesty, the honesty in Islam is a fundamental requirement in business activities. The Prophet said: "It is not justified as a Muslim to sell merchandise that has a disgrace, but she did not explain her shame". (HR.al-Quzwani).

2. Awareness about the social significance of business activity. Businesspersons according to Islam is not simply the pursuit of profits as much, but also oriented to the attitude ta'awun (helping others) as the social implications of business activities.

3. There should not be doing business in a state that can be harmful and damaging individual and social life.

4. Immediately pay off the loans that become obligations.

5. Give the grace period if the debt has not been able to be paid. Muhammad SAW said, "Anyone who suspends people who have difficulty paying the debt or freed, God gives shade in the shade."(HR. Muslim)."

6. Business must be clean from elements of usury. Usury in Islam is not allowed, as stated in the verses of the Qur'an as follows: "hi people god-fearing, fear Allah and leave the rest of Riba (which have not been collected) if ye are believers."(Qs.Albaqarah 278).

3. RESULT AND DISCUSSION

3.1. The Problem of Business Financing Small-Scale Fishing in Untia Village

Based on the phenomena of financing small-scale fishermen in Untia village, where fishermen to meet their capital needs will take a loan from a variety of places such as cooperatives, moneylenders, stalls, and also neighbors/relatives. In this research, analyze the phenomena of financing in Untia village by looking at various aspects such as: guarantees, payment term, and interest on loans as well as loans. Based on the analysis of financing problem of small-scale fishermen in the Untia village of 15 (fifteen) informant mostly informants say the same thing, then briefly be presented in Table 1.

3.2. Implementation of Ethical Lending, Borrowing and Financing Solutions Fishermen

Based on the analysis, a problem in the Untia village financing on small-scale fishing communities, can be said of many violations of

the implementation of loans ethics in Islam, Following the implementation of ethical violations borrow in Islam and financing solutions for the fishermen. as follows:

1. Fishermen in the Untia village borrow for business in moneylenders, cooperative and stalls. They do not provide a grace period if the fishermen have not been able to repay the loan as well as the collateral for the loan will be confiscated without looking at what they can not cause the loan to pay. The Prophet Muhammad SAW said, "Anyone who suspend those who trouble repaying or release him, God gives shade in the shade Him." (HR. Muslim) However, in practice if the fishermen did not immediately pay the loan debt, then the guarantee on the loan would be confiscated without seeing first what the cause so it can not repay the loan. This occurred at the fishermen who borrow in moneylenders, cooperative in the Untia village.

2. Business is conducted must be clean from elements of usury. Usury in Islam is not allowed, as stated in the verses of the Qur'an as follows: "hi people that godly, do not eat each other neighbor's property by way of vanity ... (an-Anisa: 29) In the practice of debt capital by the fishermen in the Untia village, every loan capital, subject to additional, This happens to fishermen who took loans in the loan sharks and cooperatives, It is an element of usury, even though compared to the cooperative is still lower than in the moneylenders but fishermen are still difficulties in repayment of loans due to low income.

3. Awareness about the social significance of business activity. Businesspersons according to Islam is not just the pursuit of profit as much as possible, but also oriented to the attitude ta'awun (helping others) as the social implications of business activities. Financing phenomenon Untia fishermen in the village, can be found the behaviour of moneylenders, stalls, cooperative pursuit of profit regardless of the fate of the fishermen, in this case when the fishermen cannot pay off debts. The absence of relief for the time of payment, especially fishermen do not earn an income because of bad weather.

4. Immediately pay off debts that have become their responsibility. In accordance with the business ethics of Islam, the fishermen should immediately pay the loan, but because of the economy they cannot fulfil. It is the financial condition of the fishermen in the Untia village.

5. Each transaction in Islam must be based on the principle of willingness between the two sides (equally willing). In this case, taking a loan at the stall of fishermen borrowing in the form of goods, the shop owner determines the price of items borrowed fishermen but the price of the goods is more expensive than the normal price. Because but in Islam it is prohibited transaction raising the price is quite expensive than the previous price, where in Islam, allowed profit from any attempt at 10%- 20% (Adiwarman, 2007). In case this happens in the loan sharks, cooperatives, and stalls on an additional loan fees, loan repayment is determined only one party only fishermen can only accept, in this state the nature of willing is not reached so that this transaction is not allowed in Islam.

6. There should not be doing business in a state that can be harmful and damaging individual and social life. But the practice, the phenomenon of financing in Untia village that only benefit one party only, namely moneylenders, cooperatives, and stalls. This will damage the lives of individuals and social transactions in the absence of the element of fairness in these transactions primarily in interest on the loan, the payment term, and collateral for loans

3.3. Conformity Business Financing Small Scale by Fishermen of Islamic Financial Institutions

The problems of small-scale fishermen in the Untia village grouped into four (4) groups, which are technically, culturally, naturally, and the provision of infrastructure. Because every problem requires a different solution, so measures to overcome the problems can run optimally. Here the problems grouping of small scale fishermen in Untia village:

Technically, the problem of fishermen in the Untia village consist of three. First, ship used is relatively small. Second, technology and fishing gear fishermen in the Untia village is still relatively traditional/simplified. Third, small machines used also affect the range of the voyage.

Culturally, the fishermen in the Untia village do not have a side job, education level of fishermen in the Untia village are still low, and has a number of family members who are relatively much (have an average of 3 to 4 children, is compared to the national average which is only 2 kids).

Naturally, the problems of fishermen in the Untia village grouped into 2 (two). First, through damage which the ship sank and the fire both during the lean season like big waves, the rainy season (currently unemployed fishermen).

Provision of infrastructure, provision of places sell fuel specifically for fishermen, the procurement of fish auction, the landed cost of fish is more expensive on a large port that generally already meet the requirements of sanitation and hygiene, so that small-scale fishermen only able to land fish in the small harbor, the absence of auction fish.

3.4. Islamic Financial Models for the Solution of Financing Small-Scale Fishermen Problems

Departing from phenomenon fisherman financing issues which they have access but rather a loss Adiba (2010) and Harianto (2014). And based on the problems faced by small-scale fishermen in villages Untia, Thus the role of Islamic financial institutions become very important through various financing facilities is deemed to be most appropriate to the problems faced by small-scale fishermen.

Rare first to do is release the fishermen of financing adverse namely by providing a model of Islamic finance is qardh. Qordh financing model is a form of interest expene loans in cash (cash advanced) proficiency level fishermen can take at any time in accordance with the agreed time. Even if the time limit has not been able to pay it could be freed. Obviously in this case the Islamic financial institutions should ensure that fishermen are already tried and totally incapable or other disasters, and not deliberate. but if already free of financing and financing wanting more in this case adapted to the problems of the fishermen.

The problems of fishermen due to technical factors, then the financing model that can be given is murabaha and Ijarah. Ijarah is a financing model of Islamic finance provided through a loan production equipment such as ships or engines and fishing gear for a particular purpose, paid in installments as agreed upon contract. It is said to be appropriate because the condition of the fishermen in the Untia village in need of production equipment such as ships, fishing tools, machine etc, plus the low-income fishermen with their capital, it can increase the production business.

Ijarah when viewed in terms of the leased object can be goods or services/labor. Ijarah when applied to obtain the benefits of labor/service called wage hire, so it leased in Ijara is the benefit of goods or labor benefits. According Adiwarmam (2007), it is also a fair solution fishermen (The crew), which has been a lot of practice in the sphere of fisheries (The crew), which works with low wages or profit-sharing adverse labor fishermen.

Model murabaha financing is a type of financing productive where fishermen buy the means of production in accordance with their needs such as boats, engines and fishing gear are modern well with the overall payment system at the end of the period or by installments within a certain period. This is to anticipate the fishermen who do not mandate use of loans for other needs that are not productive. In Islamic finance, fishermen can do by a group, because this ship is quite expensive if done alone would be burdensome to fishermen.

In the resolution of the problem of fishermen in Untia village caused by natural factors are divided into two groups. First, fisherman problems caused the sinking or fire disaster Financing models that can be given is Qardh financing. Qardh is a form of financing without interest, this financing comes from zakat, alms, donation where they can return the loan in accordance with the agreed time limit. Even if the time limit has not been able to pay or cannot pay then it can be freed. Obviously in this case the financial institution must ensure that the fisherman has tried and really cannot afford or no calamity and unintentionally. Second, if it happens because of the lean season like big waves, the rainy season where fishermen at that time really did not earn revenue altogether, the contract/model of Islamic finance should be given to the fishermen is the financing models salam. Salam is a sale and purchase transactions in which goods are traded yet. Therefore, the goods are delivered is deferred while the payment is made in cash. The bank acts as the buyer, while customers act as sellers. Thus the Islamic financial institutions, asking fishermen to make the goods according to their skills, such as making fishing gear (eg nets) then the results are sold to the Islamic financial institutions. It would be easier if the Islamic financial institutions also have a business to meet the needs of fishermen or had a network of merchants fishing gear.

Solving problems because of cultural factors the financing that should be given is qardh financing education. Qardh is a loan without interest but is given in the form of training expertise by replacing the obligation in the form of the work of the training, such as managing the results of smoked fish, shredded fish and various other processed forms. Form of training is not the fishery can include training in sewing, manufacture of souvenirs and a variety of other training.

Settlement problems due to the absence of infrastructure for the factors supporting the increase fishermen's income, such as ports, fish auctions, and the purchase of fuel for fishermen. Basically, the solution is not through Islamic financial institutions, but more to do with government policy of strategic and sustainable. Government policies must be able to provide adequate infrastructure for small-scale fishermen In the Islamic financial institutions, governments can finance through sukuk. Islamic based government securities will be repaid on a given period along with the results. This can help the fishermen to have an infrastructure, auctions, where sales of fuel, so it costs less to sea and help the fishermen maintain the quality and price of fishermen becomes higher and profitable. Table 2 shows Islamic financing solutions that can be given fishermen based on the problem being experienced.

Table 2 Problems and Solutions Business Financing Small Scale Fishermen

No	Small-Scale Fishermen Problems Business	Model/contract Islamic Financial Institutions
1	Technics	Murabahah, Ijarah
2	Natural (famine), calamities	Qardh education, salam
3	Cultural	Qardh
4	Procurement infrastructure	Sukuk
5	Out of giving adverse capital	Qardh

Source: researcher (2016)

3.5. Profit Sharing

Islamic financial institutions with particular principle is expected to be an institution that can connect between the investors or the parties who have excess funds to those who need funds, as well as in carrying out its social function. In this case the views of the conditions being

experienced fishermen who lack the capital to his own efforts as well as low income and require models to improve his own efforts by providing Islamic financing with profit-sharing agreement as follows:

Musharaka is an agreement of cooperation between the two sides or more to a particular business in which each party contributes funds (charity/expertise) with the agreement that the benefits and risks will be shared in accordance with the agreement. According to Antonio (2015) Musharaka is an Islamic financial institution financing by share between fishermen and Islamic financial institutions. In the model of this agreement between the fishermen and the Islamic financial institutions share capital, for example, fishermen need a means of production and capital they have only half then, half shortcomings submit to Islamic financial institutions in a given period, then the result is divided in accordance with the agreement. Musharaka financing agreement is expected to educate fishermen to share the risk, especially for developing certain production scale fishermen. Agreement was considered in accordance with the pattern of fishing income that is unpredictable every day income.

Financing with mudharabah an Islamic financial financing model in which LKS provides 100% capital production to fishermen with a profit-sharing as agreed. This financing may be provided by the Islamic financial institutions to fishermen who are more advanced in developing the business and the customer has long been a target of Islamic financial institutions in order to avoid the risk of jams. There is also the benefit ratio agreed upon contract for the profit and the loss depends on the profit/results obtained fishermen. When fishermen earn huge revenue, the two sides got part of that great anyway. And when the fishermen earn a small income, then they got a small part anyway. But when the fishermen do not earn a little income, so in this case because of the capital comes from the sahib al-mal 100%, if any (financial) shall be borne also by sahib al-mal. However, if the loss occurred purely due to business risk (business risk) such as bad weather led to fishermen do not generate revenue, not because of bad character (character risk) fishermen. If losses occur due to the pure of bad character (character risk) fishermen and violating the terms of a contract, the sahib al-mal not bear the loss of 100%. The division ratio of

profit is what will prevent disputes between the two sides on how to profit sharing.

3.5. Profit Ratio

Benefit ratio is said to be necessary for the fishing effort for shariah profit ratio will prevent disputes between the two sides are working together and are considered fair, among others in the following areas :

1. Percentage, ratio of profit to be expressed as a percentage between the two sides and not expressed in nominal value of IDR particular. The ratio of profit example is 50:50, 70:30, 60:40 or even 99: 1. So the profit ratio determined by agreement and not based on the portion of capital injection. Provision profits cannot be agreed or determined by declaring certain nominal IDR before obtaining results of operations, for example sahib al-maal gets IDR 50 thousand, mudharib got IDR 50 thousand.

2. Profit devide and the loss. The above provisions it is a logical consequence of the characteristics of a profit-sharing contract itself, which belong to the investment contracts (natural uncertainty contracts). In this, the return and the timing of our cash flow depends on the performance of its real sector. When big business profits, both sides got part of that great anyway. If the small business income, they got a small part as well. This philosophy can only be run if the ratio of earnings determined in percentage and not in the form of a certain nominal IDR. When business in the profit-sharing received the loss, the division was not based on the loss ratio, but based on the portion of capital of each party.

3. Determine the magnitude ratio. The magnitude of the ratio determined by agreement of each contracting party. Thus, significant figure profit ratio has arisen as the result of bargaining between the sahib al-mal with mudharib. Thus, this ratio varied figures, can be 50:50, 60:40, 70:30, 80:20 and even 99: 1. But the fiqh agree that the 100: 0 is not allowed.

4. Method of solution detriment, If losses occur first way to resolve it take advantage because the profit is capital protection, if the losses exceed the gains and then take on the subject of capital.

3.6. Bail

According Adiwarmen (2007) in the Islamic financial institutions, to avoid the moral hazard

of mudharib negligent or violates the contract, the sahib al-mal permitted to ask for certain guarantees mudharib. This guarantee will be confiscated by the sahib al-mal if it incurred a loss for mudharib make mistakes, which is negligent or broken promise. So the purpose of the imposition of bail in the Islamic financial institutions is to avoid moral hazard mudharib and not to "secure" investment value if there is a loss because of business risk factors. It is said to be in accordance with the problems experienced by fishermen in the Untia village i.e. small scale fishermen that basically they are fishermen who are poor and low income so that when financial institutions require collateral for a loan they cannot fulfill especially fishing vessels cannot be used as collateral for a loan, with the assurance that fishers themselves prefer not obtain capital or they choose to be unemployed. With the ease of this small-scale fishermen have a chance to improve their lives.

4. CONCLUSION

The phenomenon of financing small-scale fishermen in villages where fishermen Untia to meet their capital requirements they take loans from various places such as cooperatives, moneylenders, stalls, and also the neighbors/relatives. Based on the analysis by looking at various aspects of bail, payment term, interest on loans as well as loans find financing solutions to be administered is through financing based on sharia and found to finance small-scale fishermen in Untia village unethical lending and borrowing in Islam, among others including the financing transactions carried out there are still elements of usury, only the pursuit of profit without seeing mudharib conditions, the transaction Islam is not just the pursuit of profit as much as possible but also oriented attitude ta'awun (helping others), the absence of willingness element between the two parties about the benefits significance which not created equally willing attitude.

Suitability financing small-scale fishermen seen from the pattern of revenue and the fishermen issue whereas conformity to financial institutions seen from the contract, the ratio of profit, profit sharing and bail. The first step to do that is to release the fishermen from the adverse financing by providing financing model qardh, but if fishermen are independent of such financing and require more financing, the the financial institution of sharia (LKS) can give, in

this case adapted to the problems experienced by small-scale fishermen stretcher. If the cause of the problems of the fishermen in the Untia village because the technical factor then the model/financing agreement that can be given is a model/financing agreement Murabahah, Ijarah. If the problems of fishermen due to natural factors and calamity, then the model/syariah financing agreement that can be given is qardh and salam, and if the problems of fishermen due to the infrastructure provisioning factor model/financing agreement in the Islamic financial institutions that can be given is a sukuk. if the problems of fishermen due to cultural factors, the model/financing agreement that should be given is qardh. Profit-sharing is given to small-scale fishermen who do not have the capital or have the capital but not enough, it can be given a model of Islamic finance with Musharaka and mudaraba contract. Bail on refined fuel oil (BBM) to avoid moral hazard and not to "secure" investment value if there is a loss because of business risk factors. Not "securing" investments such phenomena occur financing.

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Table 1 The Problem Of Financing Small Scale Fishermen In The Untia Village

Aspect	Shop	Moneylenders	Cooperative	Neighbor
Form of Loan / Fees	Petrol 10 liters (USD 100,000) 3 Cigarette packs (USD 30,000) Fishing line (USD 80,000)	USD 300.000- USD 400.000	USD 500.000	USD 50.000- USD 100.000
Security	-	Letter ground , gold	Photocopy of ID card	-
Borrowing Costs services	Prices of goods are more expensive than the actual price	USD 110,000 / two weeks	USD 75.000	-
Time payment	Return from fishing directly pay	2 (two) weeks	pay in installment, 5 time payment(weeks)	-

Source : researcher (2016)