ABSTRACT

This research aims to know financial management in the fishermen’s households of Banten. From the side of methodology, this research uses post positivistic paradigm (mixed method). The key research subjects are wives, fishermen, and other stakeholders. Meanwhile there are 135 chosen respondents, each 45 people from Teluk Village, Labuan, Pandeglang and 90 people from Karangantu, Banten Lama Village, Serang. Research time, counted since April 2016 - October
2017. The research result indicates that the role of fisherman’s wife in fulfilling the household economy needs is very significant, from becoming farm workers, breeders, opening shop/stall/grocery store, becoming fish seller, process fish, sell shrimp paste, sell dried salted fish, until becoming Female Migrant Workers. From those roles done, the average of income in a month reaches 40% family needs. Meanwhile, the strategy of household financial management is done through social gathering mechanism, saving, debt, and receivables. The gathering of fisherman wives is also a momentum of education for fellow fishermen households, regarding the importance of language education, especially in English, as a catalyst for the economy of coastal communities, because capital in the form of language is believed to help the economy on the external side.

**Keywords:** strategy, financial management, fishermen’s households, banten

1. INTRODUCTION

From 67,439 villages in Indonesia, around 9,261 villages are pesisir villages. Coastal potential and Indonesian maritime affairs per year is very abundant, reaches 6.7 million tons per year. This fact is inversely proportional with the fishermen’s welfare level. The poverty in the fishermen’s households become more chronic and complex. The study of Sajoxy indicates that the fishermen’s households are considered poor, besides narrow farm households, farm workers, and craftsmen. Therefore, various efforts are done by the fishermen’s family, one of them is by the improvement of household economic strategies which includes resource allocation efforts, especially labor in two sectors at once, which are production and non-production sector. The effort in production sector points at various household’s activities in the field of production economy. Meanwhile non production effort points at the involvement of household members in various social welfare institution in society.

In poor families in villages, the involvement of all family members in earning a living is one of the efforts to survive and also is the family response to inadequate conditions. The children from poor families enter working world earlier if compared to children from well-off families. Generally, they have started working in the age of 12 years old, even can be younger than that. Besides child labor, wife’s workforce is also a very helpful asset to family economy because the wives of family of fishermen workers usually have double roles, that they also work to fulfill their family living expenses.

In the previous studies, it has shown the important role of female fishermen in the survival of fishermen’s households. Like Hutapea (2012) that reviews “The Role of Female Fishermen
(Fishermen’s wives) Gill Nets in Improving Family Economy in Bejalen Village, Rawa Pening Swamp Waters, Ambarawa Sub-District, Semarang District”. The purpose of this research is to know the income earned by female gill net fishermen in the contribution to the family income and to know the factors that affect gill net female fishermen in Bejalen Village. With descriptive method based on caset study, the research result shows that the income of female fishermen averagely is able to give contribution about 37,11 percent. With lowest income detail of female fishermen are able to contribute to household’s income about 26 percent. Meanwhile the highest income is able to contribute about 75,8 percent.

Other studies like what have been stated by Ekaningdyah (2005) entitled “The Role of Female in Improving the Income of Fishermen Families in Tasikagung Village, Rembang Sub-District, Rembang District, Central Java”. Ekaningdyah sees the percentage of female fishermen bigger than male fishermen as a big potential to improve fishermen’s income.

The position of women who had only functioned as housewives or improved as breadwinner. The result obtained from this research, that working in labor market done by fisherman’s wife as a side job and also to increase income in order to fulfill daily living expenses. The contribution of female fishermen that works in fisheries sector especially fish processing workers, either scanning, drying, or making crackers in fact is quite big. This is proved from the average percentage of female fishermen contribution in family income about 38,14% - 43,47%.

Then, study of Nugraheni (2012) about “The Role and Potential of Women in Fulfilling the Economic Needs of Fishermen Familites” explaints that gender bias in family economic life already seems blurred because the wives are also demanded to meet family needs. By using the gender analysis approach of Harvard model and also qualitative analysis, Nugraheni sees wife participation at improving family welfare in Bedono Village (research location) is manifested in household environment, either in economy field or society. The obstacles encountered by female fishermen are less time to gather with family and take care household that also affects family harmony and children’s education becomes neglected.

From some of those studies, there are some “analysis emptiness” that becomes a gap and the significance of study novelly of the important role of women in fishermen’s households. Either Hutapea, Ekaningdyah, and Nugraheni, first, trapped in the woman role that is more seen as additiona productive household power, so that the average research result are contribution percentage of female income for the households. Eventhough income that increases from productive business that is done by women will be in vain if not accompanied by knowledge and skill of managing household finance, then the income obtained nor can be managed well.
This is like what happened in Ponela Village (Arafah, 2013), which money that runs out for a moment and not managed properly, so that in famine season, the fishermen families are not separated from debts. Second, Hutapea, Ekaningdyah, and Nugraheni focus to see the female efforts either productive or reproductive on one level only, which is micro level. There is a bigger potential that can bring positive impact and support husband’s job (male) as the main job if that financial potential can be managed well. Third, the coastal development with gender perspective becomes more important.

The majority of suggestions from previous studies are always about female fishermen productive sectors. Even though what must be considered is that female fishermen works in two functions at the same time, reproductive and productive, so that the next development plan must be really based on the needs of female fishermen. Therefore, this writing is intended to fill “the emptiness of study and analysis” about the strategy of financial management in the fishermen’s households (case study of Banten fishermen).

2. METHODOLOGY

This research uses post-positivism paradigm (Denzin and Lincoln, 2000) and descriptive quantitative and qualitative approach. The research location is Teluk Village, Labuan, Pandeglang and Karangantu District, Banten Lama Village, Serang, Banten. The research time counted since April 2016 – October 2017. The main research subjects in this research are fishermen wives and fishermen husbands (90 KK in Karangantu and 45 KK in Teluk Village). The supplementary subjects are the involved stakeholders in coastal activities.

The data collection technique used are: (1) literature review: done to obtain data and information about theories and concepts about financial management of fishermen households. The documents and libraries are obtained from files, research result, books, various publications, related scientific journals with research objects. (2) in-depth interview; done in the effort to know the information about social condition, economy potential, social structure, and potential for household financial management of fishermen household in detail. (3) life history; done to obtain typical data about each ex-migrant potential; (4) FGD as a deepening form. Meanwhile, data analysis is done by using quantitative and qualitative data analysis.
3. RESEARCH FINDINGS AND DISCUSSIONS

3.1 General Description of Bay and Karangantu Fishermen

Teluk Village, Labuan and Karangantu, Banten Lama Village, Serang are two coastal villages in South and North Banten. Both of them are one of the biggest fishing base, especially Karangantu fishermen have historical strength with the history of Banten journey.

Figure 1 and 2. The Map of Teluk Labuan Village and Banten Serang Village


Teluk Village has an area 1,97 km² or about 12.59% from the sub district area. The total population of Teluk Village, Labuan is based on population monograph data about 5,920 lives, consisted of 2,973 men and 2,947 women. The majority of the population works as fishermen. There are two fishermen categories in Teluk village, which are local and immigrant fishermen. The immigrant fishermen generally come from the areas of Central Java Surabaya, Dadap, and Tegal.

The income of Teluk village fishermen is determined from fishing result. Besides that, the income specification is also determined by the role and total catch obtained. Therefore, it is hard to estimate their monthly income for sure. However, if roughly calculated, the monthly income of fishermen in this village are estimated to be around Rp. 1,500,000.00 – 3,000,000.00. Meanwhile, the expenditure per day are Rp. 50,000.00 – 100,000.00. Seen from education level, the majority of education of fishermen’s households in Teluk village is still low. On average they only graduate from Primary School, with a very high dependency to fraud.
The condition that is not much different from what had been experienced by the majority fishermen of Karangantu Banten Lama Village. Based on the data obtained, that the education level of Karangantu fishermen families are still considered low (only graduated from Primary School). Meanwhile, the daily expenses are about Rp. 50.000,00 – 100.000,00.

Table 1. Characteristic of Respondents

<table>
<thead>
<tr>
<th>No.</th>
<th>Characteristic of Respondents</th>
<th>Category</th>
<th>f</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Education Level</td>
<td>Primary School</td>
<td>106</td>
<td>78,52</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Junior High School</td>
<td>29</td>
<td>21,48</td>
</tr>
<tr>
<td>2.</td>
<td>Total Family Members</td>
<td>1-3 people</td>
<td>54</td>
<td>40,00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Above 4</td>
<td>81</td>
<td>60,00</td>
</tr>
<tr>
<td>3.</td>
<td>Length of Stay</td>
<td>15 – 40</td>
<td>57</td>
<td>42,22</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Above 40</td>
<td>78</td>
<td>57,78</td>
</tr>
<tr>
<td>4.</td>
<td>Length of Becoming a Fisherman</td>
<td>1-14 years</td>
<td>11</td>
<td>8,15</td>
</tr>
<tr>
<td></td>
<td></td>
<td>15 – 40</td>
<td>51</td>
<td>37,78</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Above 40</td>
<td>73</td>
<td>54,07</td>
</tr>
<tr>
<td>5.</td>
<td>Income Level</td>
<td>500.000,00 – 1.499.000,00</td>
<td>23</td>
<td>17,04</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1.500.000,00 – 3.000.000,00</td>
<td>107</td>
<td>79,26</td>
</tr>
</tbody>
</table>
High and low income of fishermen families, as explained above, is very influenced by the weather condition and fishing season. There are three fishing seasons such as:

1. Peak season or east season, on this season the fishing activity reaches the highest frequency, so that it causes fish landing peak season that usually occurs in around May until August. The fishermen call it *rejeh* (the season when many fish are acquired).

2. Normal season or transitional season, on this season fishing activity done by the fishermen are at normal frequency and produce normal fish production volumes occur twice a year, which are early transition season that happens in around March until April and final transition season that happens in around September until October.

3. Famine season or west season, on this season the weather is in a bad condition so that the fishermen rarely or almost never go to sea due to safety and security so that this causes low frequency of fish landing it usually happens in around November until February. The fishermen call it *paila* season (the season when less fish are acquired).

Regarding to capture zoning, the fishing catchment area are Sunda strait waters, Java Sea, Panaitan Cape, Well, Thousand Islands, Krakatau, Rompang, Pucang Island, Kalianda, Kelapa Koneng, Karang Bawah Cypress, Item Stone. The fish type produced from catch results in those catchment areas are cobs, mackerels, red snappers, and squids. Meanwhile, the catching tool used are umbrellas, purse seine, gillnet, dogol, fishing rod, and chart.
Figure 4 and 5 Fleet and Purse Seine Fishing Gear


Box 1. Description of Purse seine Catching Tool

Purse seine Catching Tool

A purse seine ship has 25-30 labor fishermen. Purse seine or trawl ring is considered the type of circular net, which the operation way is by wrapping around the net to a group of fish in a waters and then pulled to the ship. The Purse seine used in PPN Karangantu and PPP Labuan Banten are the type of purse seine with the size of length 400 – 700 m² with the depth of 40 – 70 m². The mesh size used is 1 – 1,25 inch. Purse seine is able to survive for seven months. Purse seine is pulled by using the type of motor boat with the weight of 10 – 30 GT. The size of small purse seine operating boat kecil has the length size of 5 – 15 m²; width of 3,5 – 4,3 m²; and height of 1,5 – 4,25 m². The size of purse seine big size starts from the length of 16 – 23 m², width of 4,5 – 5,7 m², and height of 4,25 – 6 m². The endurance of purse seine operating boat is around 5 – 25 years.

Source: Processed from field data, 2016
The problem of fishermen with average low income, of course, has implications for their daily lives, which is “Two wrong don’t make a right”. Greater expenditure than income. This becomes one of the signs of fisherman poverty. In addition, other factors that also contribute to fishermen’s households poverty in those two locations such as: (1) debt bondage with the skipper; (2) damage to marine ecosystems that have a significant effect on catches; (3) incompatibility of fishing gear; (4) development programs that have not taken sides with small fishermen; (5) low investment (6) limited human resources for fishermen, and (7) consumptive lifestyle; (8) fishermen institutions / organizations are not yet established; (9) capture zone zoning conflicts. See table 2 and figure 6 below.

**Tabel 2. and Figure 6. Nine Poverty Causative Factors in the Fishermen’s Households (Teluk and Karangantu)**

<table>
<thead>
<tr>
<th>No.</th>
<th>Category</th>
<th>f</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Tied to debt with skipper</td>
<td>6</td>
<td>4.44</td>
</tr>
<tr>
<td>2.</td>
<td>Damage to marine ecosystem</td>
<td>23</td>
<td>17.04</td>
</tr>
<tr>
<td>3.</td>
<td>Incompatibility of fishing gear</td>
<td>21</td>
<td>15.56</td>
</tr>
<tr>
<td>4.</td>
<td>Development programs that have not sided with small fishermen</td>
<td>27</td>
<td>20.00</td>
</tr>
<tr>
<td>5.</td>
<td>Low investment</td>
<td>18</td>
<td>13.33</td>
</tr>
<tr>
<td>6.</td>
<td>Limited fishermen human resources</td>
<td>11</td>
<td>8.15</td>
</tr>
<tr>
<td>7.</td>
<td>Consumptive lifestyle</td>
<td>15</td>
<td>11.11</td>
</tr>
<tr>
<td>8.</td>
<td>Not yet institutionally established / fishermen organization</td>
<td>5</td>
<td>3.70</td>
</tr>
</tbody>
</table>
The Role of Fishermen's Wives in Arranging Household Economic Needs

The husband's income from fishing for fishermen’s households in Teluk and Karangantu Villages, Banten Lama Village ago felt to be lacking, let alone the needs of each of their families issued every day differently. This situation demands the role of the wife to work side-by-side to improve the fishermen's household economy. The activity of the fisherman's wife in working every day has become a habit, because the additional work can cover the shortage of household needs. The following are presented in table form, regarding the roles of fishermen's wives in sustaining fishermen's households economy.

Table 3. The Role of Fishermen’s Wives in Helping Family Economy

<table>
<thead>
<tr>
<th>No.</th>
<th>The Role of Fishermen’s Wives</th>
<th>Teluk Village</th>
<th>Karangantu, Banten Lama Village</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Farm workers</td>
<td>Farm workers</td>
<td>Opening shop/stall/store in long-time tourist area of Banten Lama pilgrimage</td>
</tr>
<tr>
<td>2.</td>
<td>Livestock</td>
<td>Livestock</td>
<td>Selling fresh fish</td>
</tr>
<tr>
<td>3.</td>
<td>Fish seller</td>
<td>Fish seller</td>
<td>Processing fresh fish</td>
</tr>
<tr>
<td>4.</td>
<td>Processing salted fish, <em>pindang</em>, and fish crackers</td>
<td>Processing salted fish, <em>pindang</em>, and fish crackers</td>
<td>Selling dried salted fish</td>
</tr>
<tr>
<td>5.</td>
<td>Making and Selling shrimp paste</td>
<td>Making and Selling shrimp paste</td>
<td>Making and Selling shrimp paste</td>
</tr>
<tr>
<td>6.</td>
<td>Dried salted fish seller</td>
<td>Dried salted fish seller</td>
<td>Migration (Female Migrant Workers)</td>
</tr>
</tbody>
</table>


Outpouring of working hours of fishermen's wives per day between 10-12 hours. This time is outside the time of parenting and other domestic spheres. In addition to actively supporting the family's economic endeavors, they are also active in community activities such as pengajian, arisan, and PKK. From the roles performed, the average monthly income reaches 40% of the family's needs. Here, the
wives of fishermen have worked productively in increasing their income and the economic sustainability of the fishermen's households.

3.3 Household Financial Management Strategies Conducted by Fishermen's Wives

Governance strategies are carried out in order to maintain the stability of life in fishermen households. In this context, the wives of the fishermen play an important role in managing household finances. The financial arrangements are focused on the cost of fishing (including fuel, renewing fishing gear, and boat maintenance), children's education, the cost of eating (the need for rice a day reaches 2 kg at a price of Rp. 10,000 - 12,000 per kg), the cost of clothing, family members' health costs, household furniture costs, assistance or donations.

For this purpose, Teluk and Karangantu fishermen rely on savings and savings mechanisms. Both of them are the main foundation for meeting the fisherman's household needs. In addition, they also rely on deposits in the form of gold, debt and receivables.

**Figure 7. Financial Management Strategy**

- Social Gathering
- Saving
- Gold
- Debts
- Receivables

Source: Processed from field data, 2016.

The financial management strategy, first carried out through social gathering. The fishermen's wives followed the social gathering held through the Moslem Reciting Communities Institution, a group of women's organizations, and the like. The size of the social gathering varies, between Rp. 100,000.00 - 500,000.00 per month with participants between 50-70 people.

Second, saving money. Most of the fishermen in Teluk and Karangantu Village, Banten Village are reluctant to deviate their money from the Bank, only a small portion of them save their money at the Bank. The wives of fishermen in both villages are saving money in their homes (buying household appliances, etc.) and traditional institutions around them. Third, buy gold. Gold is a financial governance mechanism that is very much carried out by the wives of fishermen. As with buying household appliances, buying gold is often translated as saving money for the future. They bought gold jewelry when the harvest season arrived, while during the famine they pawned the gold jewelry to the pawnshop.
Finally, the debts between ship owners / skipper and fisherman laborers. In general, the ship owner deducts money from the fishermen's labor from the sale of the catch, and so on until the debt is paid off. There are also those who choose debts to the nearest neighbors, because the needs are increasing. However, most of the families of fishermen in the two villages carry out debts at the fishing cooperatives and shops / kiosks around the fishing settlements.

### 3.4 English Education Strategy of Fishermen's Household Empowerment in Conducting Financial Management

Seeing the persistence of the spirit of fishermen's wives in managing finances, maintaining stability, and the sustainability of household life, it is necessary to have the right empowerment to carry out financial management in fishermen households. This is important as an effort to encourage the development of transformative, independent and sustainable coastal villages.

#### Figure 8. Strategy for Empowering Fishermen’s Households

Source: Processed from field data, 2016.

To realize the strategy above, after knowing the financial management carried out by the wives of fishermen, the next step is strengthening the group / organization of services; training, education, and assistance; and finally build economic development & coastal rural cooperatives. Training and education provided by the government as an effort to empower fisherman households is in the form of language education and training, specifically in English. This is the empowerment of the wives of
fishermen on the coast who are believed to be the catalyst for economic growth on the external side in order to realize a transformative, independent and sustainable Coastal Village.

Forms of education in the field of training and English language education, namely by inviting non-governmental organizations incorporated in the “Indonesian Teachers Room” community. Although the teaching method process still uses two languages between participants and teachers, this is done so that English in the community of fishermen's wives is easy to understand and continues to be effective. In a subject where the medium of instruction is English, and both teachers and learners are bilingual, a switch from the first language to the target language or vice versa can be very common and may automatically occur (Dela Cruz, 2018, p. 39). Teaching is done two meetings in one week, with the simplification of the English language competency curriculum, including:

a. Conversation & Writing in English
b. Vocabulary and Grammar
c. English Business

Vocabulary acquisition is a crucial factor in foreign language learning. In general, as vocabulary skills develop, the totality of a learner’s capability to fluently speak the language increases (Pamintuan, Mallari, et al, 2018, p. 33). Three indicators are multi-language that will be used daily, and use an approach to the competitiveness of seafood products for the production and exports selling to overseas. So it will be easier for fishermen to sell seafood in the domestic and overseas market. It is expected that the wives of fishermen who can use dual languages can realize trading creation of export and import, through seafood products. And one of the pattern to supports Indonesian Government's program that continues to promote exports in order to improve the living standards of urban and rural communities.

4. CONCLUSION

The wife of fishermen as economic actors should not be ignored, because their potential and participation in supporting the family's economic needs is very significant. He also has a strategic position in developing the welfare of fishermen households, both in Teluk Village and in Karangantu, Banten Lama Village. Its productive efforts support the family economy which ultimately can strengthen and promote the economy of coastal communities. However, the access of fishermen's wives in business development is often hampered by gender inequalities constructed and enforced by the government. In fact, the assistance program for empowering coastal communities is more for male fishermen.
Specifically, it is necessary to empower fishermen's wives in carrying out financial management in their households. This is important, because fishermen's wives have a significant role in supporting family life. Furthermore, there is a need for fisherman financial governance institutions based on local wisdom of the local area. Meanwhile, in general, to develop a prosperous coastal community, several strategic programs need to be formulated, namely: 1) increasing the productivity of fishermen; strengthening the role of fishermen's institutionalization; 3) conservation of fish resources. Besides that, education in the field of training and English language education by “Indonesian Teachers Room” community will be held two meetings in one week, with simplification of the English language competency curriculum, including:

a. Conversation & Writing in English
b. Grammar
c. English Business

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