

Financing Opportunities to Increased Production of Capture Fisheries in Lampung

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Abstract

The fisheries sector will be more competitive and be one of the mainstays of economic growth centers nationwide. Priority sector development is motivated by the fact that the majority of the poor in Indonesia in the coastal areas that require special handling policy and for the development of fisheries. The purpose of this study was to assess financing opportunities to increase fisheries production in Lampung province. Fisheries production in Lampung showed an increase, but the price of socio-economic, and environment must be sacrificed also increased. The potential of fishery resources in Lampung Province still be developed through business diversification, which is supported by the partner institutions and the Government's policy with land certification program (SeHAT=sertifikasi hak atas tanah). Although the fishing production tends to decline, it does not mean capture fisheries in Lampung province can not be developed anymore. The Government's efforts in SeHAT programs in addition received positive support from the relevant agencies to gain access in terms of financing. The program is considered a success due to be especially beneficial in helping fishermen to development of micro businesses.

Keywords: financing, production, fishery, SeHAT

1. Introduction

Considering almost 70% of Indonesia is the sea with enormous economic potential, the marine policy is needed to encourage the growth of fisheries. Capture fisheries sub-sector is very dynamic economy to external changes, both regional and global economy. Thus the change of monetary and other macroeconomic policies can directly affect the performance of the sub-sectors.

Reforms in the government of Indonesia as a maritime country, where the marine and fisheries sector was increasingly showing its role, the development of marine and fisheries have started to get attention. The indicators, there are government efforts to harmonize and balance between the development of land area with water. To promote investment capture fisheries modern maritime industry in Lampung Province, efforts have been made to maximize access to marine that can be managed and associated with relatively most fertile fishing waters in the world.

Marine and fisheries sector to be important in supporting the economy, because it has implications for the employment creation, increase locally-generated revenue (PAD = pendapatan asli daerah), increasing foreign exchange earnings, and improving people's welfare, especially fishermen and fish cultivator and people who are involved either directly or indirectly in marine activities and fishery. Along with the implementation of regional autonomy that provide greater opportunities for the regions to manage their own natural resources for the welfare of the people, then all the potential in the region that is optimized utilization of existing potentials to support the people's welfare and wakefulness the sustainability of ecosystems.

To realize this, the development of fisheries and marine sector carried out by means of the development of the potential utilization of fisheries resources to be more advanced and productive. Thus, this sector will be more competitive and be one of the mainstays of economic growth centers nationwide. The background of this development priority by the fact that the majority of the poor in Indonesia in the coastal areas that require special handling policy and for the development of fisheries.

The purpose of this study was to assess financing opportunities to increase fisheries production in Lampung Province. This research is qualitative approach with method used to collect the primary data and information is by using questionnaires and in-depth interviews. The secondary data used from BPS and KKP.

2. Credit and Financing Program for the Capture Fisheries

Currently the fishing industry in Lampung Province still not maximizing maritime access that can be managed. Unfortunately, Indonesia has only one law governing the use of the sea, namely Law No.21 / 1992 on Shipping enhanced by the Law no.17 / 2008. The law used to control and supervise all kinds of activities in the waters of Indonesia. However Lampung has a privilege to have access to some relatively most fertile fishing waters in the world (Laporan Tahunan Dinas Kelautan dan Perikanan Provinsi Lampung, 2011) that is *Large marine Ecosystem* 36 (South China Sea with the potential to produce about 6 million tons), *Large marine Ecosystem* 38 (Ocean waters Indonesia with a production potential of around 2.2 million tons), Indian Ocean 1 (WPP 572 with a production potential of more than 2 million tons) and Indian Ocean 2 (WPP 573 with a production potential of more than 1 million tons). The fourth ecosystem has a carrying capacity of fishing is exponential for the

encourage broad economic Lampung -which 4.872 hectares of marine waters, - either directly or indirectly. In addition Lampung province also benefited because it has the opportunity can exploit fishery resources in the sea areas as far as 12 miles with a sea area of about 24 820 km² and has access to fishing in the EEZ of Indonesia in the Indian Ocean coast of West Lampung. Overall fishing areas are estimated to contain the potential for sustainable (Maximum Sustainable Yield) of about 388,000 tonnes / year, or the amount of fishing allowed (JTB) amounted to 310 400 tonnes / year which can be exploited through the development of fishery business.

If seen the enormous potential of fisheries in Lampung, it is unfortunate that the financing of the sector does not have access to banks. Fishermen still difficult to get the trust that the fisheries sector and the processing industry is a sector that is quite "profitable". This means that the intermediary function performed by the bank has failed to spur the development of fishery potential. The condition was one of the obstacles faced in developing small-scale fishery business, the limited access to sources of capital. Thus, the government needs to increase fishing access to sources of capital and the search for alternative sources of capital are easily accessible. As a potential alternative financial sources to be accessed, is the banking and non-bank financial institutions among which are General Company Pawnshop.

Directorate General of Fishing seeks to growth and development of small-scale fishery business can be realized through improved access to sources of capital. The objectives to be achieved in activities to increase access to capital were:

1. Increasing the accessibility of fishermen against capital resources, utilization scheme, owned by financial institutions.
2. Provide information to fishermen and department officials, the scheme of capital that can be accessed.
3. Supporting the availability of capital in order to diversify the business.
4. Supports the fishing port, as the center of the economy..

Currently, there are three types of financing facilities for small businesses capture fisheries, namely: Kredit Usaha Rakyat (KUR), Food Security and Energy Credit (KKPE), and Loan Pawn. To facilitate the access of fishermen three forms of the loan, then the team of the Directorate General of fisheries do: formalization boats and fishing gear, as an asset that can be used as collateral on a bank loan application; formulation of "special credit scheme" for fishermen with low interest rates, as in effect on KKPE; suggested the establishment of Joint Business Group (KUB) so that fishermen easily obtain loans. In addition, to facilitate access to credit fishermen, efforts were made accompaniment is called Bank Partner Financial Consultant (KKMB). Assistance is intended to assist banks in view of the condition of fishermen, because KKMB serves to improve and or prepare financial statements, preparing credit reports, facilitating access to bank credit KUB. After KUB receive credit, KKMB works to improve the quality of management and entrepreneurial fishermen, improve financial administration and reporting to build the company's credibility. Furthermore, this mechanism is called facilitating access to capital through KKMB. Efforts to facilitate the provision of alternative sources of capital / financing and guarantees can be used by fishermen or fishing effort as an alternative financing. The facilitation of access to capital through KKMB can be seen diTabel 1.

Skim financing alternatives such as in Table 1 are based on a Memorandum of Understanding between the Ministry of Maritime Affairs and Fisheries with four banks, namely Bank Mandiri, Bank Syariah Mandiri, Bukopin and BTN. KUB which belonged bankable at least must meet five requirements, namely: 1) a business license, 2) the ownership of assets; 3) continuity of production; 4) the length of business; and 5) sustainability marketing.

KUB feasible determined based on feasibility (B / C ratio, IRR, and NPV). Quantity KUB were recorded until the year 2010 was 916 KUB or 91% of the target in 2010, namely 999 KUB. The KUB verified and independently in Indonesia are presented in Table 2.

In addition to the three types of financing, there is also the empowerment of small-scale fishermen through the certification of land rights called "SeHAT programs" (Certification of Land Rights). The program aims to increase the capacity of capital and the sustainability of fishing effort and increase confidence in the banking to fishermen. The program is carried out by mutual agreement between the Department of Marine and Fisheries at the National Land Agency number: 04 / Men-KP / KB / XI / 2007 concerning the empowerment of fishermen and small-scale fishing effort for increasing access to capital through healthy. In practice, this program intends to provide support to fishermen and small-scale fishing effort to obtain legal certainty on land owned assets. While the goal of the implementation is:

1. Provide certainty the legal status of property owned by fishermen and small-scale fishing industry in the form of a predicate ground dead capital (dead capital) into active capital (liquid capital).
2. Provide assurance on fishing and small-scale fishing effort to improve the quality of adequate housing, permanent and healthy.

This activity is cross-sectoral involving National Land Agency (BPN = Badan Pertanahan Nasional), Bappenas, the Ministry of the Interior and related agencies in the Provincial Government and Regency/City. Activities are carried out through three stages:

1. Pre-certification which includes socialization activities, identification and selection carried out by each agency with the support of the Regional Government.
2. Stage certification. At this stage BPN role as the institution that gives legality.
3. The post-certification phase includes monitoring and evaluation, strengthening the program participant database fishermen, for fishermen mentoring program participants in order to facilitate increasing access to capital through banks or financial institutions. It also conducted training in order to increase business capacity. At this stage, the fishermen have got the certificate and can use it as collateral against bank loans.

Increasing the trust banking on SeHAT program, then the fishermen can utilize the results as collateral for business credit. The high utilization fishermen land certificates obtained through a SeHAT program, indicating that the program is successfully helping fishermen difficulties in terms of getting business credit from banks and other financial institutions. This is a positive impact on the realization of credits especially in East Lampung Regency, in the fishing activities. Credit distribution through this program can be seen in Table 3.

Based on the data in Table 3, it appears that the fishermen who follow a SeHAT program is very high, but has not been accompanied by increased utilization certificate as collateral for business credit. Facts show that less than a quarter the number of fishermen who have a certificate through SeHAT programs, have made use of the certificate as collateral. Meanwhile in West Java, the number of fishermen similar owner of the certificate (400 fishermen), only 32 fishermen who access credit, with a total loan portfolio of IDR 382 million. The question is "Why are fishermen who use the certificates as collateral for loans are still few in number?" This needs to get the attention of the Directorate General of KKP.

Further investigation, any financial institution that is disburse credit to the program, can be seen in Figure 1. The overall credit funds which have been channeled through the certification activity soil through SeHAT program of IDR 2.44 billion. The majority of credit disbursement by Bank Rakyat Indonesia (BRI), by 58% (IDR 1.41 billion), followed by Bank Bukopin 17% (IDR 413 million), and non-bank financial institutions and rural banks (BPR) with a percentage 8% (IDR 194 million). In addition, other banks that participate in the provision of a credit of 5% (IDR 196 million). Bank Mandiri has only contributed 4%. This may imply that the bank has a big role to service to small communities, compared with banks and other financial institutions. This is understandable, since the bank has specialized in small-scale enterprises and microfinance.

To facilitate the fishermen applying for credit, then was formed the KUB, to accelerate the realization of disbursement of loan funds. Bank Indonesia as the banking regulator, has also implemented it in Lampung. In the activity credit extension to fishermen who catch fish through the KUB, chairman of the group is a fisherman who was trusted by banks as collateral SeHAT. In this way the small fishermen who do not have SeHAT but belonging to a group can easily obtain the needed capital. This activity was followed by BRI and Bank Mandiri Syariah.

KUB's fisheries Lampung Province in 2011 were 190 the KUB with a total membership of 2,814 people. The KUB growing number of fisheries in the province showed that lending through the KUB more accountable than through individuals. Currently, the number of certificates issued by BPN through SeHAT programs were 419 certificates and only 78 fishermen were already using it as collateral. This shows the problems in relation to fisheries production.

3. Production Development of Capture Fisheries

Capture fisheries production by activity in Lampung province showed an increase during the period of the years 2005-2008, however, there is a decrease since 2009 (Table 4).

Though statistics fishery production in Lampung showed an increase in, socio-economic and environmental price to be sacrificed also increased. This is consistent with the publication of the Central Bureau of Statistics show that the exchange rate and fish breeding since 2009 has declined. If in future environmental degradation, income inequalities and poverty continues to grow, it is necessary increased production does not have substantive value to the welfare of fishermen in general and rescue survival of fishery resources. Threats to the survival of fishery resources in fact a threat to the survival of fishing communities.

Development activities undertaken in the area of land and disposal of industrial waste is not handled well, also contributed to the intensity of environmental damage in coastal and marine areas. Besides the conversion of coastal land to meet development needs have exacerbated the coastal and marine ecosystems, including land clearing of pond is uncontrolled, the destruction of mangroves for the construction of tourist facilities, excavation of sand and rock for building construction. Degradation of the coastal and marine environment since the early 1980s has broad implications for the disruption in the lives of fishing communities. This is evident from the responses or criticism from various parties concerning the operation of equipment fishing trawlers that are considered damaging to the environment and pose a fisherman poverty. The government's policy to delete trawling operation established through Presidential Decree no. 39 which prohibits the operation of fishing equipment.

If the sea is no longer able to give the life expectancy for the fishing community, then the job will be

left out to sea or move to another area of the fishery resources can still provide livelihood. For example the most actual is the extinction of fishing communities in Bagansiapiapi, Riau. The area was formerly known as the second largest fish producer in the world. Currently, the village has been abandoned because of environmental degradation has occurred waters, so they no longer produce fish and shrimp. In addition, the number of fishermen have switched their operations and move to another island coast to seek new livelihoods (Rice, 1991). Das et al. (2015) found that the optimum fishing days may Also determined by the intensity and duration of moon lit night hours in total, but in fact there are other important factors that determine the production of fish. Similarly, Lampung Province whose production is declining, it is predicted that some fishermen choose to switch the business so that they do not use the certificates as collateral for loans.

4. Results and Discussions

Potential Development of Capture Fisheries

Not yet optimal marine and fisheries development is caused by the absence of a breakthrough that can optimize the potential of fisheries and marine resources are spread all over Indonesia. Existing policies since the beginning of the reforms until now was a policy that keeps recurring, even though the policy has been a failure before.

When the government began to pay attention to maritime development as one of the bases of economic development, there are some aspects that also should receive adequate attention. The problem that is crucial, among others, illegal fishing. This issue has been ongoing for decades, so the impact is on state losses are priceless. The need to maintain "the sustainability of fishing territory" that the environment is maintained and not become a victim in the development of the maritime area, in the sense that the environment remains in the sustainable fishing standard that has been set is between 60-70% of the potential. Nowadays fishing in Indonesia has reached approximately 77.8% (approximately 506 tons / year). This condition is already an achievement above the zone of sustainable fishing standards. Moreover, the choice of development policies fishing / marine expected more growth-oriented and equity.

Potentials and the problems ultimately be solved by the government. To get the right solution, the necessary blueprint for development, ensuring that the maritime sector could be one of the bases of the national economy. Actually, this sector is not only dealing with fishing, but also deal with a wide range associated with the development of the maritime sector. The thing is related to the study center, water transport modes, the fishing industry, marine tourism, pharmaceutical industry (herbal), and others. The linkage is possible because Indonesia has a great potential in the two resources (land and sea) simultaneously. If all of this potential can be integrated well, then the hope is that the future Indonesia will be better, because it rests on two sides, the mainland economy and the marine economy.

In order to realize the vision and mission, the Ministry of Maritime Affairs and Fisheries (KKP) specifies four Grand Strategy called Blue Revolution, which is a fundamental change in thinking from the mainland to the maritime, with the concept of sustainable development to increase the production of marine and fisheries. Through the program National Minapolitan intensive, efficient, and integrated will be increased people's income is fair, equitable and appropriate. The development is called Mina Rural Enterprise Development (PUMP) field of fisheries. The minapolitan aims to:

1. Improving the economic ability of micro and small scale;
2. Increase the number and quality of middle and upper-scale enterprises, so they have high competitiveness;
3. Improving the marine and fisheries sector drives the regional and national economy.

In the implementation, the development of an area Minapolitan characterization of the centers of production and marketing of fishery-based, which has a high multiplier effect on economic activities of production, trade, services, health and social services. Everything is expected to be interlinked and have the facilities and infrastructure to support the diversity of economic activity. In 2011, funding for activities PUMP BLM disbursed amounted to IDR 110.6 billion, spread across 33 provinces, 132 regency or cities, 400 districts and 709 village. The impact of the implementation of this activity is to increase fishermen's income recipient PUMP. The average earnings before BLM PUMP is IDR 1.2359 million increase to IDR 1,769,359 or an increase of 43%.

The Opportunity

If you look at the potential of fisheries in Lampung Province are still opportunities to diversify its business (Annual Report of the Directorate General of of Capture Fisheries, 2011). This is possible because of the existing data indicates that there is cooperation and partnership development activities of fisheries in Lampung. This collaboration is aimed at facilitating business cooperation and partnerships among the "institutional" (10 institutions) to fishing that developed in the community. The formation of inter-agency cooperation is done through a process:

1. Establishment of a team coach and business partnerships

2. Validation of data capture fishery business partnership
3. The planning guidance and data of business partnership
4. Gathering of fisheries partnership
5. An inventory the data of partnership
6. Supervision and partnership facility.

Through institutional, productive economic activities of fishermen families can be done through diversification. The activities implemented under this diversification is usually the business activities for women fishermen families. Through partnerships (Partnership Program and Community Development/ PKBL) is also expected an increase in access to capital for example:

1. Can take advantage of scheme owned by financial institutions
2. Provide information to fishermen about the scheme of capital that can be accessed by a fishing business
3. Supporting the availability of capital in order to diversify business
4. Supporting the development of the fishing port as a center of economic activity fishermen.

Opportunity utilization of PKBL or Corporate Social Responsibility (CSR) as a source of funds for the improvement of fishing effort can be realized, because:

1. Conceptually, the PKBL conducted SOE is not different from the best practices carried out by private companies, so it can be said that PKBL is a CSR practices by SOEs
2. PKBL carried out on the basis of Law no.19 of 2003 on SOE, and the SOEs Minister Regulation No. Per-05 / MBU / 2007, which states the intent and purpose of establishment of state enterprises, not just the pursuit of profit, but rather participate actively provide guidance and assistance to employers of economically weak groups, cooperatives and community.
3. PKBL is a program of small business development and the empowerment of environmental conditions by the state through the use of the funds through the profits of SOEs. Total profit allowance for program funding a maximum of 2% of net profit.
4. PKBL is divided into two, namely: 70% Partnership Program and Community Development Program 30%.

The Constraint

The failure of approach to increase production on the direction and policy of development of marine and fisheries should be a serious concern for the Government. This failure is partly due to the condition of fish resources fishing continues to decline. Since 2008, the Food and Agriculture Organization (FAO) has cautioned the condition of fish resources in the waters of Indonesia, especially the area around the Indian Ocean waters (waters around Lampung) and the Pacific Ocean is showing symptoms exploited full. In fact, in the Indian Ocean conditions tend to lead to over-exploited. That means it is no longer possible to expand fishing on a large scale. Therefore, even though the Government in Budget 2010 has allocated IDR 90 billion for the procurement of fishing boats and increased production fish caught as a target, but its realization is difficult to achieve.

On the other hand, the lack of availability of fisheries infrastructure leading to high cost of fish production. It also contributed to the decline of interest of investors to develop capture fisheries. Field data shows that until the end of 2010 the national fisheries centers such as Lampung, Aceh, East Java, West Java, and South Sulawesi experienced a significant decreased compared to the previous period. However, any measures taken in the increase the production of fish caught should remain sound in the environment.

Zimmerhackel (2015) found that bycatch contributes to growth overfishing of some target species because they are discarded or used as bait before reaching their first maturity. Moreover, over half of interviewees perceived a historical decrease in bycatch ratios that was explained by a diversification of the target catch due to the reduction in abundance of the traditionally most important target species. As some target species show signs of overfishing and to date there are no specific regulations for the finfish fishery species in place, we recommend the implementation of a series of management measures to protect critical life stages of overexploited species and to improve the selectivity of the Galapagos handline fishery. But, Kabu and Tira (2015) shows that exporters and big local traders gained higher profits compared to fishermen and other actors within the value chain. Also, there is a big business circle created and managed by those who have capital under the cooperation of andon fishermen, local people, and financing companies. To better addressed the sustainability issue of fishery business in Kota Kupang, it is therefore recommended that the local and central government should hand in hand with local fishermen and local fishery business actors, including local fishermen association to provide improvement of fishery related regulations for local people quality of life and economic growth of Kota Kupang, Indonesia.

The importance of funding for the life of fishermen catching fish is indicated by the results of research by Wiyono and Hufiadi (2014). The results of this study by showed that three factors affect purse seine fishing catches, i.e. length of trip, ice, and the cost of supplies for fishing operations. In order to optimize purse seine fishing operations, it is essential to reduce the policy of a fishing trip, ice and the cost of supplies for fishing

operations.

5. Conclusions

Potentials fishery resources in the waters of Lampung Province still can be developed through business diversification, which is supported by the partner institutions and the Government's policy with land titling program (SeHAT). Although the fishing production tends to decline, it does not mean capture fisheries in Lampung province can not be developed anymore.

The Government's efforts in the SeHAT programs in addition received positive support from the relevant agencies to gain access in terms of financing. The program is considered a success due to be especially beneficial in helping fishermen to micro-enterprise development. In addition to a SeHAT program, the government also made a variety of alternative sources of funds for financing (scheme) which can be accessed by fishermen, among others the KUB, PUMP, PKBL, and also there are other sources of financing, which is called "alternative sources of financing".

If you view the fishing culture, in general, their catches are highly dependent on natural conditions. Therefore, any scheme that is to be adapted to the rhythm of life of the fishermen, in conjunction with the catch. This is because every scheme can not be applied equally to each region, because each area has natural conditions and lifestyles of different fishermen. Thus, any financing scheme must have a complete detail implementation mechanisms to repayment of the loan, which is adapted to capture patterns of each region.

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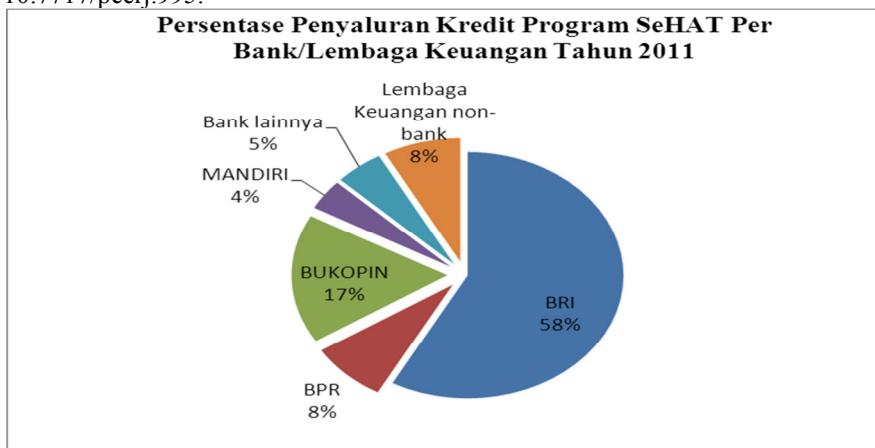


Figure 1. Financial institutions in the SeHAT Programs

Source: Ditjen Perikanan Tangkap, 2011

Table 1. Alternative Sources of Financing

Financing Scheme	Target	Type of Requirement	Upper limit (Miliar IDR)	Realization (Miliar IDR)
KUR	Micro, Small and Medium Enterprises and co-operatives are feasible but not bankable in the field of fisheries	Credit of Working Capital Credit of Investation	946.5	450.8
KKPE	Fishermen individual Fishermen member Joint Business Group Fisheries Cooperatives	1. Financing the operational activities of fishing 2. Financing the procurement / rejuvenation equipment, machinery, and facilities to support fishing effort 3. Financing the food procurement	738.5	74.7

Source: Ditjen PKP, 2013

Table 2. The Total of KUB Independently, which had been verified in Indonesia

No.	Propinsi	KUB had been verified	KUB Independently
1	Nanggroe Aceh Darussalam	503	39
2	Sumatera Utara	576	4
3	Sumatera Barat	75	0
4	Jambi	113	7
5	Bengkulu	140	44
6	Riau	443	40
7	Kepulauan Riau	230	1
8	Bangka Belitung	101	0
9	Sumatera Selatan	77	0
10	Lampung	157	17
11	DKI Jakarta	10	0
12	Banten	36	0
13	Jawa Barat	182	32
14	Jawa Tengah	353	143
15	Daerah Istimewa Yogyakarta	47	23
16	Jawa Timur	1,446	267
17	Bali	649	87
18	Nusa Tenggara Barat	312	49
19	Nusa Tenggara Timur	1,221	84
20	Kalimantan Barat	390	7
21	Kalimantan Tengah	98	0
22	Kalimantan Selatan	11	0
23	Kalimantan Timur	187	17
24	Sulawesi Utara	92	0
25	Gorontalo	70	4
26	Sulawesi Tengah	396	18
27	Sulawesi Barat	74	1
28	Sulawesi Tenggara	47	0
29	Sulawesi Selatan	261	32
30	Maluku Utara	306	0
31	Maluku	140	0
32	Papua Barat	5	0
33	Papua	19	0
	Total	8,785	916

Source: Ditjen Perikanan Tangkap, 2011

Table 3. Distribution of Capital Post-Certification for Fishermen Land Rights in 2011

No.	Regency/ City	Number of Fishermen Certification Program Recipients		Total Credits Realized (IDR)	Credit Distributors
		Total	The number of fishermen recipients		
1.	Lampung Timur	125	57	707,500,000	BRI, Syariah Mandiri, Danamon, Bank Lipat Ganda
2.	Tenggamus	119	11	75,0000,00	BRI Kota Agung
3.	Kota Bandar Lampung	56	7	35,000,000	BRI Bandar Lampung
4.	Lampung Barat	100	3	12,488,000	BRI Krui
5.	Lampung Selatan	100	2	15,000,000	BNP Mitra Dana Sakti
Total		400	78	829,988,000	

Source: Ditjen Perikanan Tangkap - KKP, 2011

Table 4. Production Development of Capture Fisheries

No.	Year	Production (tons)
1	2005	21,301
2	2006	21,395
3	2007	22,533
4	2008	23,124
5	2009	15,502
6	2010	11,091

Source: Ditjen Perikanan Tangkap, 2011