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IMPLEMENTATION OF A CAPITAL PROVISION POLICY FOR COMMON FISHERMEN THROUGH PEOPLE'S BUSINESS CREDIT FUND

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Abstract
This research aims to explore the implementation of micro business loans (KUR) for fishermen in Aceh Besar and Banda Aceh, the obstacles fishermen face in gaining access to KUR, and the local government's efforts to improve fishermen's access to financial and financial aid. Article 61 paragraph 1, of Law Number 7 of 2016 on the Protection and Empowerment of Fishermen, Fish Cultivators, and Salt Farmers states that the Central and Regional Governments shall, in accordance with their respective authorities, facilitate financial assistance and financial assistance for common fishermen, traditional fishermen, and labor fishermen. However, this policy has not worked as intended, and fishermen continue to have difficulty gaining access to financial assistance. This is an empirical legal investigation conducted in two districts or municipalities that are Banda Aceh and Aceh Besar. The interview technique is used to collect primary data (field data). Secondary data are derived from the findings of a literature review. The findings are the implementation of providing capital and financing for small fishermen had not gone according to plan, and fishermen had very limited access to capital assistance. Information that does not reach small fishermen, the inability to provide guarantees as a prerequisite for loans, and the inability of fishermen to repay loans are obstacles. Common fishermen are strengthened by the government's efforts to socialize the availability of capital and provide mentoring and training. It is suggested that the government make significant efforts to improve the standard of living of common or ordinary fishermen and provide easily accessible financing with small profit sharing and guarantees that it can easily provide.

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I. INTRODUCTION

Three-quarters of Indonesia's land area is comprised of water areas, making it a maritime country. It is therefore not surprising that the majority of Indonesians reside in coastal regions and work as fishermen. Fishermen are individuals or communities whose entire or substantial livelihoods depend on fishing activities (Akhmad, 2017).

In Aceh Province, 80,689 people are employed as fishermen. Similarly, in the cities of Banda Aceh and Aceh Besar, a significant number of people are employed as fishermen. According to BPS data for 2021, there are 2,500 fishermen in Banda Aceh City and approximately 7,200 in Aceh Besar. Approximately 48% of these individuals live in extremely poor economic conditions with incomes below the poverty line. According to the People's Coalition for Fisheries Justice (Kiara), the problem of poverty facing fishermen in Aceh, Banda Aceh City, and Aceh Besar today is closely related to the lack of capital and financing for fishing and fishing, and the majority of them are in debt to other parties. toke bench", so that nearly all fishing profits are used to pay off debts (yahoo.id, n.d.).

The role of "toke bangku" as a source of capital for fishermen has been utilized for generations and has evolved into a social order that is commonly utilized by fishermen when they need money to go to sea and is also used to provide for their families left behind. All catches will eventually be delivered to the "Toke bench." If there is still a difference between the selling price of fish from the sea and the amount owed before going to sea, it will be returned to the fishermen, but this is extremely uncommon because the bench toke determines the price of fish. This is the reason why fishermen remain in debt. Some small fishermen have attempted to escape this situation by going to sea with limited funds and selling their catch on their own. However, the number of such fishermen is extremely low, and their sales are unable to stimulate the economy. They are only capable of meeting their basic needs.

As described above, the weak condition of fishermen has repercussions beyond the deterioration of their condition. However, it has a significant impact on the condition of the Indonesian people, who continue to consume imported fish despite the abundance of fish in our seas. Indonesia, particularly Aceh, which is composed of the three-quarters ocean, has a great deal of wealth, including fish. On the other hand, foreign fishermen with more advanced technology are permitted to fish in Indonesian waters.

To overcome this situation, the central and local governments have enacted a variety of capital and financing policies to assist economically disadvantaged communities, particularly farmers and fishermen. This policy has been implemented partly by empowering micro, small, medium, and cooperative enterprises (UMKMK) by providing credit loans to MSMEK via People's or Common Business Credit (hereinafter referred to as KUR). KUR was introduced on November 5, 2007, with a credit guarantee facility provided by the government via PT. Askrindo and Perum Jamkrindo. The government also appoints implementing banks to distribute people's business loans, specifically Bank BRI, Bank Mandiri, Bank BNI, Bank BTN, Bank Syariah Mandiri, and Bank Bukopin (the "People's Business Credit Committee"). Beginning in 2022, the Government will begin distributing KUR in Aceh via Bank Syariah Indonesia (BSI), and all previously disbursed KUR loans through Bank Rakyat Indonesia (BRI) have been converted to BSI. This is the result of the fact that conventional banks authorized to distribute KUR have ceased operations in Aceh. This is a directive from the Qanun on Sharia Financial Institutions requiring all Aceh-based financial institutions to be sharia-compliant.

Specifically, the KUR regulation is outlined in Minister of Finance Regulation Number 135/PMK.05/2008 regarding People's Business Credit Facilities. People's Business Credit is defined in Article 1 paragraph (2) as credit or financing to MSME-K in the form of providing working capital and investment backed by guarantee facilities for productive businesses. The purpose of the provision of people's business credit is explicitly stated in Article 2 which states that "People's business credit guarantee is provided to increase MSME-K access to financing sources in order to promote national economic growth."

The KUR program's primary objective is to stimulate economic activity in the real sector. With this funding, it is anticipated that the Indonesian people will be able to overcome their economic problems, namely poverty, and unemployment, and become more competitive in order to develop their businesses, thereby creating numerous employment opportunities. KUR is intended for Micro, Small, and Medium Enterprises and Cooperatives (UMKMK) in the productive business sector whose operations are feasible (feasible) but do not meet the banking sector's requirements (not yet bankable) (Henny Wahyu Febriani).

KUR is one of the government's programs designed to alleviate poverty through the empowerment of MSMEs. The ease of access to banks is one of the KUR benefits experienced by MSME actors. KUR provides MSME actors access to banking services (Mulyadi, 2020). On the ground, however, it continues to be difficult for fishermen to obtain KUR capital assistance. The KUR channeling bank cannot accept the credit guarantees required by the fishermen. This is due to the fact that the small boats and motorboats owned by fishermen cannot be used as collateral for a bank loan. This is also consistent with what Rouli Anita Valentina stated, namely that traditional fishermen still do not have optimal access to financing. The shipping and processing industries continue to receive the bulk of the maritime sector's credit. The provision of credit to the capture fisheries sector is viewed as high risk by financial institutions (Valentina, 2018). According to Masyhuri, banking institutions are generally less interested in extending credit to fishermen because it is assumed that fishermen will not be able to regularly repay the credit they receive, whereas banks require certainty in the payment of credit installments distributed (Masyhuri, 2017).

As a result of the government's KUR program, which is channeled through banking institutions, the community, including small fishermen, now has vast opportunities to obtain capital assistance. However, field implementation is still a significant distance from expectations. The provision of financing for fishermen, including the distribution of KUR, still presents numerous challenges, and the majority of fishermen, particularly traditional fishermen or small fishermen, continue to live below the poverty line. This is due to the fact that surviving fishermen whose livelihoods depend on the sea still find it difficult to obtain credit or financing from banks and other financial institutions. For this reason, it is necessary to conduct a study on the implementation of financing, including the provision of KUR for small fishermen, as well as the impediments that prevent fishermen from accessing government-provided KUR funds.

II. RESEARCH METHODS

This research is an analytical descriptive study that aims to provide an accurate and systematic description of the absorption of People's Business Credit by fishermen in Aceh Besar and Banda Aceh City. The problem method is conducted utilizing a juridical-empirical approach, namely law as a societal symptom, social institution, or pattern of behavior. This methodology is known as empirical legal research or sociological legal research, and it focuses on the implementation of Common or ordinary Business Credit for fishermen in Banda Aceh and Aceh Besar.

The research stages were conducted by library research, which is a descriptive study to acquire data from library materials and papers relevant to Common Business Credit. Sources of secondary data, specifically primary, secondary, and tertiary legal materials. Field Research, including interviews with respondents and informants regarding the provision of People's Business Credit (KUR) and research conducted in Banda Aceh and Aceh Besar.

III. RESULT AND DISCUSSION

3.1. Distribution of KUR to Fishermen

Article 1 point 4 of Law Number 7 of 2016 on the Protection and Empowerment of Fishermen, Fish Cultivators, and Salt Farmers defines small fishermen as fishermen who capture fish to meet their daily needs, including those who use fishing vessels and those who do not. 10 Gross Tons is the maximum size for fishing vessels (GT). On the basis of who owns the means of production, small fishermen are typically categorized into two categories. First, the fisherman owns the production means. The second group consists of labor fishermen (Velentina, 2018).

Small fishermen typically live below the poverty line and are heavily indebted, residing on the "toke bench." When fishermen go to sea, "Toke Bench" gives loans and guarantees to fishermen and their families. These loans and guarantees continue to entrap fishermen into debt, causing them to remain below the poverty line.

In an effort to improve the welfare of fishermen, capital assistance that is conveniently accessible and does not impose a burden on fishermen's return is required. Through banks and other institutions, the government has offered many funding facilities and capital assistance. Banking is one of the financial institutions that play a significant role in supporting the implementation of national development, and this is governed by the Banking Act of 1992, as revised by the Banking Act of 1998. Banks are one of the most important financial institutions and play a significant part in the lives of individuals. As business-oriented financial entities, banks engage in a variety of transactions. In addition to collecting funds and distributing loans, the primary banking transactions consist of providing other bank services (services) to support the activities of collecting and distributing funds (Usanti, 2013).

According to the Banking Law, credit is the distribution of money or comparable claims based on a loan arrangement or loan agreement between a bank and another party that requires the borrower to return the debt with interest after a specified length of time.

Banks extend credit based on Bank Indonesia-established standards. To prevent the creation of non-performing loans that plague banks and take a long time to complete, the distribution of credit to consumers must be governed by procedures and match the stipulated criteria. Therefore, extending credit to the public is a procedure that involves sound judgment and processes from the bank in order to avoid losses, with considerations impacted by the rules of Bank Indonesia's own policies. In addition, the banking industry has issued a policy that is also a requirement for people who wish to obtain credit loans, namely that the public must submit their financial statements for examination by the bank, which will ultimately determine their ability to repay loans when they become delinquent. tempo (Lilian Evelyana, 1998).

The provision of credit facilities serves a specific function. A bank grants credit for its own advantage, the customer's business's profit, and the government's benefit. For the government, the larger the increase in development across various sectors, the greater the amount of credit extended by banks. This is consistent with the bank's special function as an agent of development, namely as an institution whose goal is to support the implementation of national development in order to increase equitable distribution of development and its results, economic growth, and national stability in the interest of raising the standard of living of the people.

To accomplish this, on November 5, 2007, the government released KUR, which aims to empower Micro, Small, and Medium Enterprises and Cooperatives (UMKMK), provide employment opportunities and eliminate poverty. The sole source of KUR funds from commercial banks. 70% of the KUR risk is guaranteed by the government, while the remaining 30% is carried by the implementing bank. Effectively, the Micro KUR interest rate is a maximum of 22% per year, while the 21 Retail KUR interest rate is a maximum or equal of 14% per year. The maximum loan term for working capital is three years, whereas the maximum investment loan term is five years. The purpose of KUR loans is to enhance MSME-K access to financial sources so as to stimulate national economic growth. KUR targets Micro, Small, Medium, and Cooperative Enterprises (UMKMK) as well as all productive business sectors. The maximum amount of KUR loan money that MSMEK can acquire is Micro KUR, which is KUR with a ceiling of up to IDR 5 million and IDR 5 million. Retail KUR, namely KUR with a ceiling between IDR 5 million and IDR 500 million (Arifin, 2014).

The distribution of KUR is governed by Minister of Finance Regulation Number 135/PMK.05/2008 regarding the People's Business Credit Guarantee Facility, as amended by Minister of Finance Regulation Number 189/PMK.05/2010. Article 1 number 2 of Minister of Finance Regulation Number 135/PMK.05/2008 defines KUR as credit or financing to MSME-K in the form of providing working capital and investments backed by guarantee facilities for productive firms.

In the guise of a credit scheme, the KUR Initiative is a government-mandated program administered by state-owned banks. Banks, as businesses that extend credit to borrowers, are expected to take precautions to ensure that the credit will be returned. Credit security can typically be accomplished at the credit analysis phase. At this stage of credit investigation, banks view collateral as one of the most essential elements for extending loans (Bahsan).

The function of the credit guarantee is to ensure the repayment of credit by the debtor; this is strongly tied to the bank's interest in protecting itself from the potential of bad credit as a credit-channeling institution. Due to the significance of collateral to banking institutions, the provisions of banking law and guarantee law are connected. The establishment of a new guarantee law has significance once a credit agreement has been executed. The credit agreement is the primary agreement that establishes a legal relationship between the creditor and the debtor, whereas the guarantee is an extra agreement that binds the debtor to return the bank's funds.

Sri Soedewi Masjhoen Sofwan's explanation of the law of guarantees demonstrates the connection between the law of guarantees and the credit facilities offered. According to Sri Soedewi, the guarantee law is as follows:

> "Establishing the legal framework that enables the supply of credit by pledging the acquired items as security. Such regulations must be sufficiently compelling and give legal certainty to both domestic and international credit institutions. Presumably, the presence of such guarantee institutions and institutions must be accompanied by the presence of numerous loan institutions with long terms and relatively low-interest rates."

The importance of the legal construction of guarantees in providing credit is also emphasized by J. Satrio who states that the law of guarantees is "a legal regulation that regulates the guarantees of a creditor's receivables against a debtor" (Satrio, 1996). If only based on the opinion of J. Satrio or Sri Soedewi, then the discussion about banking with a number of collateral objects is something that is only wishful thinking for most fishing communities in Indonesia. Living below the poverty line means that fishermen do not have the ability to access credit from banking institutions or other financial institutions. For this reason, serious attention is needed by the government so that this country can raise the dignity of fishermen which in the end can affect the realization of an Indonesian state that can prosper its people.

Collateral becomes very important if at any time the credit cannot be returned or cannot be repaid by the debtor. Therefore, the government is very aware that it is very difficult for small businesses to meet the requirements for the availability of guarantees required by banks. Through the KUR program, the government helps overcome difficulties in providing guarantees by small and medium-sized entrepreneurs. KUR is a capital grant program with a value below Rp 500,000,000 (Five hundred million rupiahs) with a guaranteed pattern by the government with a maximum guarantee coverage amount of 80% (eighty percent) of the credit ceiling for the agriculture, marine, and fisheries, forestry and fisheries sectors. small industry, and 70% of the credit ceiling for other sectors. Judging from the guarantee from the government in the distribution of KUR funds to the community, of course, the difficulty of fishermen to provide guarantees in obtaining credit can be overcome. However, small fishermen still find it difficult to access KUR funds from KUR channeling banks. Based on the results of the study, it can be seen that the distribution of KUR in the cities of Banda Aceh and Aceh Besar until 2020 is still very low. Of the 100% KUR quota that must be distributed by BRI in Banda Aceh and Aceh Besar, only 2% is channeled to fishermen. Most of the KUR was distributed to traders in Banda Aceh City, and to traders and farmers in Aceh Besar District. Of the 2% of KUR distributed to fishermen, only modern fishermen (fishers with large capital/entrepreneurs) do not include small fishermen. For more details on the distribution of KUR credit in Banda Aceh can be seen in the following table:

Table 1.
Distribution of KUR Credit in Banda Aceh and Aceh Besar

District/Municipality	2019		2020	
	Trade/Industry/Agriculture	Fishermen	Trade/Industry/Agriculture	Fishermen
Banda Aceh	115 M	1.150.000.000	86, 42 M	2.150.000.000
Aceh Besar	94 M	920.000.000	70.04 M	140.080.000

Source: BRI Banda Aceh and Jantho Branches, 2020

The accompanying table demonstrates that the number of KUR absorbed by fishermen, particularly small fishermen, is negligible. The amount of KUR for fishermen is only absorbed by contemporary fishermen, large vessels, and those with appropriate land and/or houses as collateral. The paucity of KUR utilization in the fishing industry is owing to fishermen's ignorance of the program's existence. The results of the Focus Group Discussion (FGD) with ten fishermen and Panglima Laot in the Aceh Besar District revealed that none of them were aware that the KUR program provided access to capital facilities. In reality, they are unfamiliar with KUR and have never heard of it.

These fishermen require capital support to operate their companies so that they do not rely on non-formal sources of financing such as moneylenders, toke benches, and others, which ultimately prevent them from escaping poverty because the majority of their earnings are utilized to pay off debts. The government has attempted to provide financial support to fishermen, particularly small fishermen, through a variety of policies. However, the majority of fishermen have not yet received information about these policies, and the government has not made greater efforts to inform fishermen that it has provided them with low-interest capital facilities, one of which is KUR Credit. This ignorance and lack of information further isolate them from access to cash, and they continue to rely on informal funding sources. If they were aware of the KUR program and its straightforward use method, they would take advantage of it. According to Panglima laot's statement, the fishermen were unaware that the government offered a soft loan with low-interest rates (KUR), let alone that they could apply for one. There has been no socialization of this KUR to the fishing community as of yet. Based on this fact, the government must offer small fishing villages KUR-related socialization so that they can access finance and are no longer dependent on financing from toke benches, thereby improving the welfare of small fishermen.

The KUR payments granted to fishermen in Aceh Besar are still relatively little, particularly for smaller fishermen. The capital of fishermen is derived not just from loans from informal institutions, but also from various forms of government aid. Although the amount of KUR allocated to fishermen is likewise modest, the government has also supplied them with further help. The sort of support provided to fishermen is the provision of fishing equipment, including boats, docks, fishing gear, boats, and fishing nets. In general, all aid is contingent upon the request submitted by the fishermen themselves, given that the assistance to be offered is something that the fishermen truly require. Regarding the boat, there is a demand for a two-person boat, commonly referred to as a “tep tep” boat (small engine boat). Additionally, there is a huge boat for seven to ten persons. In addition to the fact that many fishermen lack expertise and experience in creating proposals due to their low levels of education, there is no help mechanism for the production of budget proposals and plans. This stipulation restricts cooperative access to a select group of individuals and/or fishermen. In the meantime, small fishermen who do not join cooperatives or are not accompanied by specific institutions, both government institutions, and non-government organizations, would have less access to information and will have a difficult time obtaining aid, such as funding and work equipment.

3.2. Obstacles in the Distribution of KUR to Fishermen

a. Credit Risks

The fishing industry is a sector of the economy that is significantly influenced by weather conditions (natural factors). This weather component is a significant factor in the maritime industry. Conditions with high sea waves and strong winds will have a significant impact on fishermen, especially those with tiny boats. This leads to a period of time with no income. The revenue of fishermen, which is affected by natural circumstances, is one of the issues that cause banks and fishermen to be concerned that they may be unable to meet their KUR capital credit commitments in the future. When extending credit to consumers, banks are expected to adhere to the principle of prudence as a commercial concern. Bank Rakyat Indonesia (BRI) continues to consider the precautionary principle while disbursing KUR, as evidenced by the research's findings. Before providing small fishermen with financing, BRI conducts a credit review. Banks must have faith that debtor customers as borrowers are able to fulfill their commitments in line with the terms of the credit agreement. BRI still considers the probability of natural circumstances posing a risk to KUR debtor customers who are fishermen, hence they do not issue KUR to common fishermen. As a result, BRI distributes more KUR to the trade, industry, and service sectors compared to the fishing sector because distribution to these three sectors is relatively risk-free.

According to the findings of the FGD with small fishermen, the fishermen themselves are also concerned about borrowing money from banks. First, they are unfamiliar with the mechanics of borrowing money and are not accustomed to working with banks. In addition, they are frequently confronted with natural risk factors, so they worry that they will not be able to return the earned wealth. If this risk materializes, fishermen are concerned that they will be unable to refund the sums as required. In determining capital policies for small fishermen, the government must pay particular attention to this business risk aspect in the fishing industry. On the other hand, banks frequently request more assurances that they cannot supply, so they avoid borrowing from banks.

According to the findings of a study conducted in Aceh Besar, fishermen and Panglima Laot require cash for a variety of reasons. However, because they cannot convince banks that they will be able to repay the monies they borrow, it is extremely difficult for fishermen to obtain capital from banks. The bank believes that fishermen, unlike other professions, do not have a stable income (farmers, planters, traders, etc.).

b. Bonds

All conventional and sharia banking organizations must provide bonds or guarantees. In Islamic banking, the application of guarantees for mudharabah funding is unavoidable. Regarding these guarantees, all Islamic financial institutions adhere to Bank Indonesia's regulations. The amount of the guarantee under this regulation is 125% of the lent capital. If the mudharib fails to repay the capital payments and cannot generate a profit, the bank may assume control of the business endeavor. And if there is a substantial loss, the bank is permitted to retain the security deposit it has mastered (Hisam, 2018).

Regulation Number 22/PMK.05/2010 of the Minister of Finance stipulates that the government will guarantee 70% of the KUR provided by the implementing bank. In this circumstance, the government has designated PT Askrindo and PT Jamkrindo as KUR guarantee institutions. The government has offered bank guarantees to mitigate credit risk associated with KUR. In the realization of KUR distribution to the public, the KUR channeling bank still requires further guarantees. The necessary collateral consists of both immobile and mobile things. KUR debtors at BRI who receive KUR funds typically provide collateral in the form of motor cars.

This guarantee requirement is specified as one of the BRI People's Business Credit requirements in the brochure. The following parameters must be completed for fishermen to qualify for financial facilities:

a. Two copies of the husband and wife's KTP;
b. two copies of 3x4 color passport pictures;
c. two copies of the KK.
d. Business certificate;
e. copies of STNK 2 sheets;
f. Vehicle or Land Holding Certificates.

Based on the standards that potential KUR borrowers must meet, this guarantee requirement is the greatest barrier for fishermen to access KUR services, as practically all fishermen are not bankable. Fishermen have been unable to make concrete assurances. Fishermen can only give collateral in the form of the fleet of ships they use to do business, but the bank would not accept wooden fishing boats as collateral. Wooden ships/boats pose a risk of being readily damaged, which discourages banks from financing them.

The condition of readily damaged wooden ships/boats can hurt a bank in the event of poor credit. In the event of poor credit, the bank will execute the debtor's collateral to return the loan in line with the KUR debtor's responsibilities. According to the findings of interviews with fishermen in Aceh Besar, it is extremely difficult for fishermen to access KUR funds because, despite the fact that they have other guarantees (besides boats and other fishing equipment), banks find it difficult to provide capital loans due to the high risk associated with their work.

The distribution of KUR money with the need that common fishermen to produce guarantees does not provide a remedy for those who lack assurances. In actuality, there is no requirement difference between the KUR plan and other credit schemes. It's only that on KUR, the interest rate is quite low compared to other credit programs.

c. Claim KUR’s Bond Institution

The government has guaranteed that 70% of the KUR distributed to debtor clients will be KUR, but in fact, banks frequently disregard this government guarantee. This is due to the standards that must be met by the bank in order to file a claim to the guarantor institution in the event of poor credit, as well as the amount of time required for claims to be paid out. The bank prefers to execute the collateral instead of claiming the existing collateral from PT Askrindo or PT Jamskrindo due to the three-month waiting period for the payout of claims. Before the claim is paid, the guarantor will conduct a field inspection. If it is determined that the lending institution committed an error or acted negligently, the guarantee will not pay the claim. This results in losses for the affected financial institution.

Due to the multitude of requirements that must be completed and the lengthy waiting period before claims are paid, banks are hesitant to submit claims, despite the poor state of the KUR given. Therefore, it is required to evaluate the terms and conditions for submitting claims to government-provided guarantee institutions hence banks no longer require debtor clients to furnish additional guarantees (fishermen). If this issue is not overcome, the release of KUR to the community without guarantees will remain dreamt of purposes.

3.3. Government Initiatives to Maximize the Distribution of KUR

Since 2008, the government, through the Ministry of Finance, has distributed People's Company Credit, which aims to assist capital for the economically disadvantaged community's business development and standard of living improvement. The fishing industry is one of the objectives of this financial aid. Since 2008, the government has budgeted trillions of rupiah annually for the KUR program, which is distributed through three state-owned banks: BRI, BNI, and Bank Mandiri. Bank Rakyat Indonesia (BRI) received Rp. 63 billion in 2016 for the KUR program, which must be channeled to micro, small, and medium enterprises (MSMEs) in the commerce, industrial, service, fishery, and agricultural sectors. However, it remains difficult for fishermen to access the KUR funds. As previously explained, there are still several difficulties for small fishermen to get KUR grants. Also preventing fishermen from accessing KUR funds is their ignorance of these funds; therefore, the government must promote the KUR program.

The government is responsible for socializing the program, which in this case has been delegated to the implementing agency, notably the banking sector. BRI, as one of the implementing entities for KUR, declared that so long as the KUR program was being implemented, it would be extremely serious and focused on implementing the program. This is demonstrated by the creation of a dedicated division, the Minister of KUR, to manage KUR. The Minister of KUR has the ability to ensure the success of the KUR program, including the authority to communicate or disseminate information to fishermen who are program targets.

According to one respondent, BRI has socialized the KUR program through word of mouth at fish auction sites (TPI) since the program's inception, with the expectation that fishermen who have received direct socialization or who have received this KUR capital facility will socialize the program to other fishermen who do not know about or have not received this capital facility. Consequently, only fishermen who dock at the TPI are eligible to participate in this program. This information was communicated at a time when not all fishermen had arrived at the TPI, therefore not all fishermen received it. This method of socialization has a flaw in that, if fishermen who have acquired KUR-related information do not pass it on to other fishermen, KUR-related information will stop reaching only fishermen. The results of the FGD conducted for this study demonstrate that not all TPI-docked fishermen who have been socialized about KUR are aware of this information.

Socialization has not been implemented based on the findings of interviews with fishermen and Panglima Laot as the commanders in other research locations, namely Aceh Besar. According to the local Panglima Laot, the Provincial Marine and Fisheries Service held the socialization in Banda Aceh in 2017 and invited Panglima Laot representatives from other regencies and cities. However, there was no follow-up to the planned City District social gathering. This condition conceals the existence of KUR funds from the public, preventing fishermen from gaining access to them.

Regarding the soft-fund aid in the form of People's Business Loans for fishermen in Aceh Besar, collateral was also an issue. According to the chairman of the Aceh Besar Maritime Affairs and Fisheries Service, the government is attempting to get a fisherman's health certificate (certificate of fisherman's land rights) in order to address this issue. Involving the Department of Fisheries and Marine Affairs and other groups of fishermen, the people's business credit has just been socialized. In this instance, counseling is accompanied by the financial industry. In July of 2016, the decree for the new KUR teacher was issued. In Aceh Besar, there are two KUR instructors, Hamdani and Junaidi. They focus particularly on bank data and publish monthly reports.

In addition to providing KUR money, the Banda Aceh City government, with the cooperation of Bank Indonesia, has distributed fishing equipment assistance to small fishing groups as well as other equipment assistance to enhance the capabilities of small fishing enterprises. However, these measures have been unsuccessful in enhancing the economic potential of common fishermen. Government measures are still required so that small fishers, whose occupations are deemed to be dangerous, have access to bank financing, particularly KUR funds. There is also a need for government aid so that the fishing industry, which relies largely on the weather, can earn alternative income when severe weather prevents them from going to the sea.

IV. CONCLUSION AND RECOMMENDATION

a. Conclusion

The disbursement of KUR help to fishermen has not been carried out to its fullest extent. The research indicates that 95% of fishermen are unaware that the government offers low-interest KUR loans. However, the government has established a team to promote it. It is the result of the following obstacles: lack of KUR campaign to fishermen; banks' obligation to post a bond when distributing KUR despite the government's 70% guarantee; high risk of distribution to the fisherman; Bank's difficulties in claiming it from the institution guaranteeing KUR.

In addition to providing KUR's fund, the government has already offered assistance to fishermen in the form of boat construction, catch fishery, cold storage, etc., according to their proposals; however, not all of them receive this aid. There is currently no accurate and easy-to-access funding model for them, therefore supplying capital for them remains a challenge. It has an effect on them, causing their economic problem to persist.

b. Recommendation

It is recommended that the government and banks will promote and distribute KUR funds to common fishermen, thereby resolving their capital needs. It is anticipated that banks distributing KUR will not need fishermen to submit collateral, allowing them to access the KUR fund. The government, particularly the Department of Maritime and Fisheries, is expected to aid and assist them; thus, they make optimal use of the assistance.

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