Proceedings of Femfest International Conference on Economics, Management, and Business

Volume 2, 2024 E-ISSN: 3026-3549
https://ejournal.unida.gontor.ac.id/index.php/FICCOMSS

A Model for Increasing Islamic Financial Inclusion for Coastal Fishing Communities from an Al-Mudharobah Perspective

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Abstract

Financial inclusion is the availability of access to various financial institutions, products and services by the needs and abilities of the community to improve people's welfare. Islamic financial inclusion itself implies the availability of different access to Islamic financial products, services and institutions for the needs of the community. In short, Islamic finance includes how people can access Islamic financial products, services and institutions. The purpose of this research is an effort to increase the utilization of financial services by coastal communities. This research is a type of qualitative research with a literature study approach. This research uses secondary data. In collecting data, this research uses literature studies such as research journals, scientific articles, research reports, and survey results conducted by government agencies. The result of this research is that coastal fishing communities can implement the development of financial inclusion through an improvement model in sharia financing. The right Islamic financing model for bondet fishermen is mudharabah profit sharing with the implementation of the profit-sharing system carried out by the juragan with fishermen, namely the calculation of the profit sharing system is 2 parts for fishermen and part for the juragan.

Keywords: *Inclusion, Finance, Sharia, Coastal*

Introduction

In 2021, KKP noted that the area of marine protected areas has reached 28.4 million hectares with a total of 411 conservation areas. The national target the government wants to achieve is 32.5 million hectares or equivalent to 10% of Indonesia's total sea area by 2030. According to the Director General of Marine Spatial Management (PRL) of KKP, TB Haeru Rahayu, there needs to be a special strategy applied so that these conservation areas can provide maximum benefits for the community, especially fishermen who live around the conservation areas (KPP, 2022).

The development of marine fisheries reaches its growth limit when the utilization of marine SDIs produces optimal and sustainable benefits while the fish resources remain sustainable. Further development after marine fisheries have reached their growth limit will result in lower benefits than the optimal level and an increased risk of threats to the sustainability of the SDI. The optimum contribution of capture fisheries to national development is possible if the SDI contained in the WPP is utilized at an optimal and sustainable level. This can be achieved if aquaculture businesses are willing to stop increasing their fishing effort when the optimum sustainable production level is reached. However, fish stocks in the ocean are a public resource, and no one has a special right to utilize it alone or to prohibit others from utilizing the natural resource. As a result, every business competes to increase its fishing effort in the hope of getting more catches, with the consequence that the overall productivity of the fishery will actually decrease (Bell, 1980).

The prosperity of the people as intended in article 33 (3) of the 1945 constitution cannot be interpreted as the prosperity of individuals but rather prioritizes the prosperity of the community or all people. In the case of fisheries, this can be interpreted as the prosperity of the fishing community. The implication of this is to encourage large-scale fisheries to develop their productivity and business efficiency so as to achieve optimum economic benefits, while small-scale fisheries are still given room for business development so that their sustainability is guaranteed. In relation to fishing control, protection of small-scale fisheries from direct competition with large-scale fisheries in the utilization of SDI can be done by establishing fishing lanes or zoning areas. Small-scale fisheries with near-shore operations using fishing gear with low selectivity have the potential to threaten the sustainability of SDI, because the fish fry caught have not had time to grow large and reproduce, and cause fish production to not reach its optimal level (Purwanto & Wudianto, 2017).

The Ministry of Maritime Affairs and Fisheries (MMAF) has updated data on the estimation of potential fish resources (SDI) in 11 State Fisheries Management Areas of the Republic of Indonesia (WPPNRI) following the issuance of the Decree of the Minister of Maritime Affairs and Fisheries (Kepmen KP) Number 19 of 2022. The current estimation of fish potential is recognized as better because it uses an improved calculation methodology to support the implementation of sustainable fisheries management programs, one of which is the measured catch policy.

KP Ministerial Decree No. 19/2022 contains the Estimation of Fish Resource Potential, the Allowed Catch (JTB), and the Utilization Rate of Fish Resources in the Republic of Indonesia Fisheries Management Area. According to the KP Ministerial Decree, the total estimated potential of fish resources in 11 WPPNRI is 12.01 million tons per year with a JTB of 8.6 million tons per year. The estimated potential is divided into nine groups of fish resources, namely demersal fish, reef fish, small pelagics, squid, penaeid shrimp, lobsters, crabs, crabs and large pelagics (KPP, 2023).

To overcome this, the Government has carried out poverty alleviation programs and inclusive financial strategies. However, the partial intervention by ministries, government agencies, State-Owned Enterprises (SOEs), private banks and Non-Governmental Organizations (NGOs) has not met the planned results. Many communities/institutions in coastal areas still experience difficulties and are unable to access most formal financial services. Bank attention to coastal communities is still lacking, as they are considered to have a high-risk nature of business. Access to financial services is very important because it can reduce poverty levels where by understanding, recognizing, and utilizing financial services, coastal communities can learn about simple financial management so that it can help them manage the risk of future financial problems.

Literature Review

Financial Inclusion

According to OJK Regulation No. 76/POJK.07/2016 of 2016, financial inclusion is the availability of access to various financial institutions, products, and services in accordance with the needs and abilities of the community in order to improve people's welfare. Increased financial inclusion is expected to reduce the number of unbanked people because they do not have access to basic banking services such as savings, which is a basic right for all people and has an important role in improving people's lives. In addition to the basic needs of having savings, people with more capacity can also have other financial products and services such as insurance, financing, pension programs, and investments that can support a better standard of living (Keuangan, 2020).

Financial inclusion is the availability of access to various financial institutions, products and services in accordance with the needs and abilities of the community in order to improve the welfare of the community. In simple terms, financial inclusion is a condition where every member of society has access to various formal financial services (Israfia 2022). Creating a more inclusive financial system requires policies from the competent authority. Good policy design requires identification of the factors that cause financial exclusion. The factors that cause this phenomenon can generally be classified into supply and demand factors. From the supply side, financial institutions are reluctant to provide services to certain groups of people, especially the poor, because the cost of providing services is very high. Meanwhile, one of the demand-side barriers that has become a concern for various parties is the limited financial literacy that causes voluntary exclusion, where people voluntarily choose not to use the services of formal financial institutions (Demirguc-Kunt and Klapper, 2012; Atkinson and Messy, 2013). In fact, as explained above, informal financial services have various limitations (Bank Indonesia, 2017).

Sharia Financial Inclusion

According to Bank Indonesia (2011) the term financial inclusion became a trend after the 2008 crisis, especially based on the impact of the crisis on groups at the bottom of the pyramid (low and irregular income, living in remote areas, people with disabilities, laborers who do not have legal identity documents, and marginalized communities) who are generally unbanked which is recorded very high outside developed countries. Financial inclusion is a concept where all individuals or institutions have equal access to finance. Financial inclusion is defined as a person's right to gain access to adequate finance that can be used to acquire goods to fulfill daily needs. Financial inclusion is a situation where the majority of individuals can benefit from the availability of financial services so as to reduce groups or individuals who have low awareness of the benefits of gaining access to finance available from the management of financial institutions without high costs. The term financial inclusion is synonymous with the phrase inclusive financial system, which means a universal, non-exclusive financial service system. This financial inclusiveness actually refers more to the vision of creating a financial service system that is able to reach all people, not only the wealthy, but also the low-income or poor (Wahid, 2014). Inclusive finance consists of two main words, namely finance and inclusive. Finance, etymologically, is defined as everything that has to do with money, while inclusive means including or counting.

In Indonesia, financial inclusion is a national strategy to promote economic growth through equitable income distribution, poverty reduction, and financial system stability (Hadad, 2010). The right of every individual is guaranteed to be able to access a full range of quality financial services at an affordable cost. Islamic financial inclusion itself implies the availability of different access to Islamic financial products, services and institutions for the needs of the community. In short, Islamic finance covers how people can access Islamic financial products, services and institutions. However, data from the Financial Services Authority (OJK) on the inflow of Islamic finance in Indonesia can only exceed the 6.5% threshold in early 2021 (OJK, 2021). Globally, awareness of Islamic finance is still very low. Financial inclusion is just a variety or kinds of products that are made and offered to customers and prospective customers in accordance with the regulations and policies that have been made and approved by the Financial Services Authority Institution as a Supervisory

Institution in charge of supervising and making regulations in the financial sector in Indonesia, our beloved country (Rijal & Indrarin, 2022).

Coastal Fishing Communities

The coastal area is the meeting area between land and sea; towards the land includes parts of the land, both dry and submerged in water, which are still influenced by sea characteristics such as tides, sea breezes, and saltwater seepage; while towards the sea includes parts of the sea that are still influenced by natural processes that occur on land such as sedimentation and freshwater flow, as well as those caused by human activities on land such as deforestation and pollution. Most of Indonesia's territory consists of oceans and has considerable marine potential, with the potential owned it should be able to prosper the lives of fishing communities who depend on the marine (maritime) potential (Tamboto & Manongko, 2019).

Coastal communities are people who live and carry out socio-economic activities related to using coastal and marine resources. Coastal communities are fishing communities, fish farmers, processors and traders of marine products, and other residents whose social economic livelihoods depend on natural resources (Sonia & Susilawati, 2022). Coastal communities are a group of people (fishermen, fish farmers, fish traders, etc.) who live together inhabiting coastal areas forming and having a distinctive culture related to their dependence on the use of coastal resources. fishing communities have different characteristics of life because the pattern of life that is formed comes from life in the ocean that has never been faced by other people where it has a great risk, especially the risk that comes from natural factors for it needs to start specifically for its operation (Rahim, 2018).

Coastal communities are still underdeveloped and in a marginalized position. In addition, there are many dimensions of life that are not known by outsiders about the characteristics of coastal communities. They have different ways in terms of knowledge, beliefs, social roles, and social structure. Meanwhile, behind their marginalization, coastal communities do not have many ways to overcome the problems that are present.

The majority of coastal residents earn a living in the marine sector, including as fish farmers, fishermen, sand miners and sea freighters, which is one of their socio-economic characteristics. Most coastal areas still have a low level of education. In addition, the residential environment of coastal communities, especially those inhabited by fishermen, continues to be disorganized and rundown. Long-term pressure on coastal resources to meet the needs of coastal communities will increase due to the relatively low level of socio-economic welfare of the community (Tamboto & Manongko, 2019).

According to (As, 2017) Priority should be given to the immediate needs of fishing communities rather than attempts to solve problems. Since community empowerment is essentially about social change and utilization of natural resources to improve welfare in accordance with the current socio-cultural and socio-economic environment, it requires a bit of technology.

Research Method

This research uses secondary data. Secondary data is data obtained through literature studies such as journals, theses, research reports and information from the internet with reliable data sources. In collecting data, this research uses literature studies such as research journals, scientific articles, research reports, and survey results conducted by government agencies.

Result and Discussion

Islamic financial inclusion itself is the availability of access to various Islamic financial products, services and institutions for the needs of the community. In short, Islamic financial inclusion explains how people can access Islamic financial products, services and institutions (Daryono, 2021). Inclusive finance can be interpreted as growth that not only creates new economic opportunities but also guarantees the accessibility of the opportunities created for all segments of society. Financial accessibility opportunities can be in the form of ease of administration, transaction costs, affordable location of financial institutions, variety of financial products as well as low collateral. This ease of access can reduce barriers, especially to low economic productive communities, so as to accelerate aggregate economic growth which can indirectly reduce income inequality, which means improving people's welfare (Soetiono & Setiawan, 2018).

As part of the national financial institution industry, Islamic financial institutions have special characteristics that have great potential to contribute to realizing national financial literacy and inclusion programs. The existence of Islamic financial institutions is actually not only for Muslims, but is open to consumers across religions where the products and services offered use sharia principles that are oriented towards human welfare.

The results of the National Survey of Financial Literacy and Inclusion (SNLIK) in 2022, where the Islamic financial inclusion index only reached 12.12%, lagged far behind the general financial index which reached 85.10% (Otoritas Jasa Keuangan, 2022). This means that Indonesia, as the largest Muslim-majority country in the world, has low awareness of Islamic finance. Especially financial literacy, especially sharia. Actually, there are several advantages if Islamic financial inclusion is truly absorbed by the community with a high number or index (Daryono, 2021).

In increasing Islamic financial inclusion, it can be done by intensifying Islamic financial literacy which is carried out by Islamic financial education which begins with a basic introduction to Islamic financial institutions, and the characteristics, benefits, costs, and risks of financial products and services as well as personal financial management which in turn is expected to bring positive changes to people's financial behavior (Djawahir, 2018).

Barriers to Financial Inclusion for Coastal Fishing Communities

Indonesia as a country with the largest Muslim population in the world, where 87.18% of the people are Muslim, has the potential to develop Islamic economics and finance. In addition, Indonesia as a maritime country, also has the potential for economic growth through the development of the fisheries and marine sector (Kementrian Koordinator Bidang Ekonomi, 2022).

Specifically, the condition of limited access to financing can be seen from several things, namely profession, position in the organization, and business scale. Coastal communities in the fisheries sector have various professions, such as capture fishermen, aquaculture fishermen, fish traders, and fish processors. Some of them have dual professions. During the fishing season, they work full-time as fishermen to catch fish, while during the west wind season, they engage in seaweed cultivation or other activities. Fish traders have relatively better access to financial services compared to fishers. Banks as formal financial institutions that must fulfill certain procedures in lending have tended to channel more credit to the trade sector. One of the reasons why capture fishermen have difficulty obtaining credit is that there are no official guidelines for using assets owned by fishermen, such as boats, as collateral for credit (Indonesia, 2017).

In line with this, the financial inclusion of fishermen also lags behind when compared to farmers and professionals in other sectors. Many communities/institutions in coastal areas are classified as unbanked people and have not been able to access most formal financial services. One of the problems in the capture fisheries sector is the absence of appropriate credit schemes from formal financial institutions. This is due to the uncertain income pattern of fishermen who rely solely on catches (Hasanah, 2020).

In addition, fishermen are different from farmers who have collateral such as land certificates or other assets to obtain credit. Capture fisheries is a capital-intensive business, requiring substantial funds to procure business facilities and infrastructure. Access to coastal communities who work as fishermen is hampered by activity hours that do not match the operating hours of formal financial institutions such as banks. Fishermen generally leave in the early hours of the morning and spend the next day at sea. This makes them unable to visit the bank when it operates. In addition, the far location of banks and the lack of bank infrastructure are also seen as obstacles for coastal communities in gaining access to financial services (Indonesia, 2017).

Limited knowledge of financial products and services as well as government policies is also a reason for the limited access of coastal communities to financial services. One of the things that illustrates the limited knowledge of coastal communities towards government policies is the ignorance of the credit guarantee program provided by Askrindo and Jamkrindo. In fact, the availability of collateral can be one of the main factors so that formal financial institutions such as banks grant credit/financing applications.

As a financial institution that supports sustainable economic development, the Bank has an obligation to meet the needs of the community through its products. Through these products, one of which is providing credit loans, banks can help companies and governments to carry out their roles and businesses (Sriyono et al., 2021).

Inclusive finance is a national development strategy to promote economic growth through income equality, poverty alleviation and financial system stability. This people centered strategy needs to target groups that experience barriers to accessing financial services. The inclusive finance strategy explicitly targets groups with the greatest or unmet need for financial services, namely three population categories (low-income poor, working poor/productive poor, and near-poor) and three cross-categories (migrant workers, women, and residents of disadvantaged areas).

Sharia Inclusion Improvement Model

One of the efforts to close the gap in fishermen is to increase the attention of banks to coastal communities, which is still lacking. In fact, access to financial services is very important because it can reduce poverty levels, including to release fishermen from the debt trap of loan sharks, as there are still many fishermen who access business capital from loan sharks because they cannot fully access capital from banks (Ismadi, 2022).

OJK's commitment to improve and encourage financial inclusion is realized through various programs to increase access to capital, including for MSME players in the marine and fisheries sector. One of OJK's programs in encouraging financial inclusion is through the Financial Inclusion Month program. The Financial Services Authority (OJK) is committed to continuing to accelerate the expansion of access or financial inclusion of the community in order to support government priorities in improving welfare and promoting national development (Ismadi, 2022). Future coastal community development policies must be based on a comprehensive understanding of the concept map of the community development problem itself, which starts from micro-scale problems to macro-scale problems that strengthen fishermen empowerment (Ulfa, 2017).

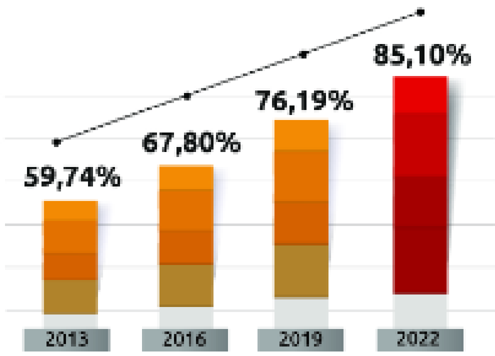
The problem faced by fishermen is the low level of welfare so it is necessary to find solutions that can improve the welfare of these fishermen. Most fishermen do not have other skills, so the most important thing is the need to increase skills so that they are able to innovate to improve their welfare, besides that it is necessary to provide inclusive financing assistance so that fishermen are able to develop businesses and financial management (Alfentino Lamia, 2013).

Ramadhan et al. (2022) In his research, he stated that the basic contract for financing products in the marine and fisheries sector is *mudharabah muthlaqah*. This contract is used because it is a system that can be directly understood by fishermen in obtaining capital and is also able to adjust to the needs of each coastal community. As for this, it is the same as research conducted by Akbar (2022) which explains that the right Islamic financing model for *bondet* fishermen is *mudharabah* profit sharing with the implementation of the profit sharing system carried out by the *juragan* with fishermen, namely the calculation of the profit sharing system is 2 parts for fishermen and part for the *juragan*.

In a *mudharabah* contract, the principle of justice can be realized in the real world because both parties involved equally feel the benefits obtained. The investor bears material losses (capital), while the entrepreneur experiences irreparable loss of energy and thought. Thus, in a *mudharabah* contract, it is not permissible to gain profits without taking business risks. Capture fisheries are different from other businesses because they are full of challenges and are faced with a high risk of loss as a result of the high level of uncertainty. There is a close relationship between risk and business characteristics (Fitri, 2022).

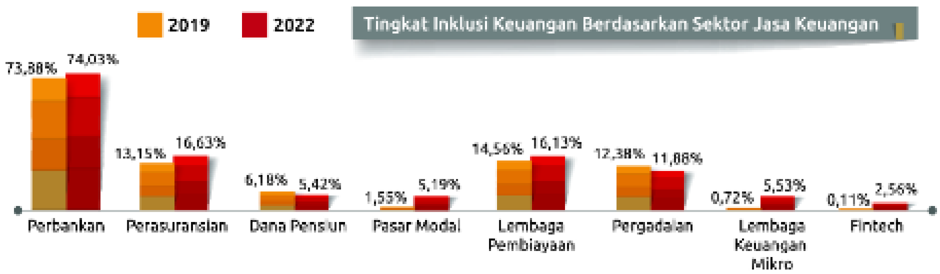
Through the improvement of management skills and other expertise, it is expected that fishermen will be able to make business innovations other than as fishermen. Through this innovation, the fishermen can increase their income and in the end will be able to increase their income and ultimately improve their welfare. To provide financing, it will be done with the *mudharabah* perspective inclusion financing model, why this is done because the level of knowledge about financial and business management, fishermen need to be educated and assisted on how to manage the money (Sriyono et al., 2021).

Good financial management can minimize their dwindling financial condition, but this is very difficult to do because of the low level of knowledge about financial management. Even if the assistance and access to capital from the government and banks is considered still lacking and difficult to access, it is still difficult to access (Sitinjak et al., 2019).



Source: Otoritas Jasa Keuangan (2022)

The Financial Services Authority's financial inclusion survey in 2022, showed an increase of 8.91% from 2019 to 2022, where in 2019 it was 76.19% and 2022 it increased to 85.10% of the total population of Indonesia. Current conditions show that coastal communities' access to formal financial institutions is still very limited (Fahlevi SI & Hilmy zhafira, 2023). Based on data from the Financial Services Authority, the financial literacy and inclusion index of farmers and fishermen is the community group with the lowest level of financial inclusion and financial literacy compared to other community groups, even lower when compared to community groups who do not work (Otoritas Jasa Keuangan, 2021).



Source: Otoritas Jasa Keuangan (2022)

Based on the financial services sector of the inclusion rate, it can be seen that banking is still the prima donna of the Indonesian people in the utilization of formal financial services. One of the efforts to alleviate poverty in the community is done by providing access to financial services to certain segments of society, especially low-income groups. These groups of people are still very limited in their ability to access various formal financial services (Fahlevi SI & Hilmy zhafira, 2023).

The Financial Services Authority (OJK) issued *jaring* cards for fishermen and entrepreneurs in the marine and fisheries sector to make it easier to record financial transactions. The purpose of this program is to increase community access, especially fishermen and fishermen entrepreneurs, to wider financial services so that they can be more prosperous. The targets of this program are all types of businesses in the marine and fisheries sector or all key stakeholders of the sector. Such as small and medium scale fishers, cultivators, processors, and marketers (Otoritas Jasa Keuangan, 2016).

With the synergy and collaboration of various programs in the context of expanding inclusive finance, traditional fishermen can optimize fishery products through good supply and demand management, facilitate the distribution of subsidies, and encourage fishermen regeneration by giving birth to millennial fishermen (Kemenko Perekonomian, 2022).

Through the inclusion model with the *mudharabah* perspective, it will provide leeway and a light burden, because the system provided is not burdensome for fishing communities where they do not have a fixed and certain income. Strengthening to improve the welfare of *kupang* fishermen must be done in an integrated way by adding fishermen's skills and *mudharabah* financing assistance, this is done so that fishermen are able to innovate in their daily activities besides being fishermen who take Pekalongan also carry out other business activities to improve their welfare. For this reason, *mudharabah* type of financing assistance is also needed so that fishermen can experience this financing assistance without feeling burdened by complex obligations and requirements (Sriyono et al., 2021).

Conclusion

Access to financial services is very important because it can reduce poverty levels where by understanding, recognizing, and utilizing financial services, coastal communities can learn about simple financial management so that it can help people manage risks to future financial problems. financial inclusion is a condition where every member of society has access to various formal financial services. In increasing Islamic financial inclusion, it can be done by intensifying Islamic financial literacy. The right Islamic financing model for *bondet* fishermen is *mudharabah* profit sharing with the implementation of the profit sharing system carried out by the *juragan* with fishermen, namely the calculation of the profit sharing system is 2 parts for fishermen and part for the *juragan*. Through the inclusion model with the perspective of *mudharabah*, it will provide leeway and a light burden, because the system provided is not burdensome for fishing communities where they do not have a fixed and certain income.

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