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Analysis Of Revenue Utilization Fisherman Families In The Village Plow The City Of Bengkulu

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Abstract. This study aims to determine: How much is the average income of fishermen's households, How much is the expenditure of fishermen's households, How much is the utilization of fishermen's household income in Bajak Village, Bengkulu City. This research was conducted in Bajak Village, Bengkulu City, this study used a qualitative approach with the type of field research in Bajak Village. This research was conducted in April-May 2025. The number of samples used was 10 respondents. Data analysis was carried out qualitatively. The results of the study showed that the average income of fishermen in Bajak Village during the fishing season is around IDR 500,000-IDR 1,000,000 per sail, if it is a lean season they only get around IDR 200,000, some even get nothing at all. Household expenditure of fishermen to meet their daily needs average Rp. 50,000-Rp. 100,000, the most important of which are basic needs such as rice, children's school, kitchen necessities, and so on which have indeed become their main needs. The utilization of fishermen's income fulfills their primary needs, which generally include nutritious food, decent housing, clothing, and access to clean water, while their secondary needs generally include ship equipment, education and health. The availability of capital to buy better fishing gear, as well as the need for maintenance and repair of boats and fishing gear, are the main priorities.

Keywords: *Analysis of Utilization,, Income, Expenditure.*

INTRODUCTION

A prosperous life is the desire of every individual, community group, and nation. In Indonesia, prosperity is one of the state's goals, as stated in the preamble to the 1945 Constitution, namely to advance general welfare and improve the nation's life. General welfare or the people's well-being can be improved if poverty is reduced. Therefore, improving general welfare can be achieved through poverty alleviation efforts. Poverty is defined as the inability to meet minimum living standards (Kuncoro, 2021).

Fishermen are a group of people whose livelihoods depend directly on marine resources, either through fishing or cultivation. They generally live along the coast, in residential areas close to their activity locations (Imron, 2021). This dependence on marine resources contributes to the low income earned by fishermen. The income level of fishermen is still relatively low, this is also due to the business being influenced by the seasons. People earn higher incomes only during certain seasons, while other months are lean months (Ekadianti, 2020).

Fish resources are one of the economic resources, therefore fish resources are capital for fishermen. As a renewable resource and a key element in economic development, fisheries must be utilized sustainably, with limits tailored to the carrying capacity of the fishery resources and the water's carrying capacity (Retnowti, 2021). Despite the abundance of fisheries resources, fishermen's incomes remain low, a persistent problem, as Agunggunanto (2020)

noted. The low income of traditional fishermen is a long-standing issue, yet remains unresolved due to its complexity. This is not only socioeconomic but also environmental and technological.

Indonesia's coastline reaches 104,000 km, so it is not surprising that many people live in coastal areas and earn their living as fishermen spread across various regions in Indonesia. Harmadi (2020). Bengkulu Province has nine regencies, six of which are Kaur, South Bengkulu, Seluma, Central Bengkulu, North Bengkulu, and Mukomuko, as well as Bengkulu City, because they have coastal areas.

Table 1 Number of Fishing Households by District and Type of Fishing in Bengkulu City in 2023

Subdistrict	Household	Type Of Arrest	
		At Sea	In Public Waters
AS WIDE AS	18	14	5
MALAY VILLAGE	543	390	154
IVORY CEMPAKA	6	5	1
THE GREAT QUEEN	20	20	0
QUEEN OF SAMBAN	15	15	0
SINGARAN PATI	4	1	3
SEGARA BAY	166	166	0
SERUT RIVER	99	98	1
UPPER BANGKA ESTUARY	22	20	2
AMOUNT	893	729	166

Source: BPS Bengkulu City

From Table 1 above, it is known that there are 8 sub-districts in Bengkulu City, namely Selebar, Kampung Melayu, Gading Cempaka, Ratu Agung, Ratu Samban, Singaran Pati, Teluk Segara, Sungai Serut, Muara Bangka Hulu, each from the sub-district. From the sub-district data, especially Teluk Segara sub-district, the average household population is fishermen. Teluk Segara sub-district, from village data, has 13 sub-districts, namely Malabero, Kebun Ros, Pasar Melintang, Pintu Batu, Kebun Keling, Pondok Besi, Berkas, Sumur Melele, Pasar Baru, Jitra, Bajak, Tengah Padang and Kampung Bali.

The income level of fishermen is very dependent on the volume of catch or what is known as production. The more the catch, the greater the income received. With sufficient income, fishermen can meet their daily needs. This reflects the fact that meeting basic needs will contribute to reducing the number of people living in poverty, as the necessities of life become more accessible to every individual.

LITERATURE REVIEW

Utilization

The word "*utilization*" comes from the root word "*manfaat*," meaning use or benefit. Linguistically, the term is formed from the word "*manfaat*" with the prefixes "*pe-*" and "*-an*," which connote the process or act of utilizing something. According to the Big Indonesian Dictionary (KBBI), *utilization* is defined as "the process, method, or act of utilizing something that has benefits" (M. Sjamsidi et al., 2022).

Thus, utilization can be understood as a process or activity aimed at making something more useful, more valuable, and providing greater benefits. In conclusion, utilization is an effort to optimize the potential of a resource to provide maximum results and be beneficial in life.

Utilization of Income

Income utilization refers to how an individual, household, organization, or government manages and uses the income earned to meet specific needs, goals, or priorities. Income can come from various sources, such as salary, business profits, investment interest, taxes, or other forms of income.

Family Income

Before discussing the meaning of family income, it is first necessary to understand the definition of income itself. According to the Big Indonesian Dictionary (KBBI Online, 2020), the word *income* comes from the basic word "*dapat*" which means "able; capable; can; may; possible". From here, the term *income* is interpreted as "results of work (business and so on); search".

Fisherman

Definition and classification of fishermen: Fishermen are people who live in coastal areas and depend directly on marine resource processing activities for their economic livelihood. The fishing community is a group of people whose livelihood is as marine product seekers and who live in coastal villages (Sastrawidjaya, 2022).

METHODS

This research was conducted in Bajak Village, Bengkulu City, this research used a qualitative approach with the type of *field* research in Bajak Village. This research was conducted in April-May 2025. The number of samples used was 10 respondents. Data analysis was carried out qualitatively.

RESULTS

The results of the study show that the average income of fishermen in Bajak Village during the fishing season is around Rp. 500,000-Rp. 1,000,000 per sail, if during the lean season they only get around Rp. 200,000, some even get nothing at all. Fishermen's household expenses to meet their daily needs average Rp. 50,000-Rp. 100,000, the most important of which are basic needs such as rice, children's school, kitchen supplies, and so on which have become their main needs for them. The use of fishermen's income fulfills their primary needs, which generally include nutritious food, decent housing, clothing, and access to clean water, while their secondary needs generally include ship equipment, education and health. The availability of capital to buy better fishing gear, as well as the need for maintenance and repair of boats and fishing gear, is a top priority .

DISCUSSION

Based on data obtained through interviews with a number of selected informants, direct observation in Bajak Village, Teluk Segara District, Bengkulu City, as well as documentation at the same location , the data is presented and analyzed in the form of a discussion of field findings. The discussion will be structured based on the findings obtained during the research process. Before delving into the main focus of the study, the researcher first outlines a general overview of the fishing season and lean season patterns in Bajak Village, Teluk Segara District.

Fishermen in this area generally understand the seasonal cycle based on the calculation of the age of the moon. The period from November to the end of February is considered the lean season, as winds blow from the southwest to the north during this time, causing high sea waves and making it dangerous for fishing. Furthermore, March to June is considered a transitional period. During this period, some fishermen have started to go to sea, while others

have not, because the wind blows from various directions unpredictably. The months from July to October are known as the harvest season. During this time, sea conditions are relatively calm because the wind gusts begin to decrease and the sea waves are friendlier, so fishing activities become easier. In addition to considering the age of the moon, fishermen also consider various other natural phenomena occurring at sea to support their activities. The research focuses discussed in this study are as follows:

Average income of fishermen in Bajak Village, Teluk Segara District, Bengkulu City.

To meet their daily needs, they depend on their catch, and this also depends on the season. Because a fisherman's work also depends on the season. If it's the fish season, you can get a lot, and conversely, if it's the lean season, you can get a little. In general, fishermen in Bajak Village, Teluk Segara District, Bengkulu City use catch and season as the main benchmarks in determining their income. On average, fishermen earn only around Rp 500,000 to Rp 1,000,000 per trip, even during the fishing season. Conversely, during the lean season, their catch drops significantly, sometimes earning only Rp 50,000 to Rp 100,000, or even nothing at all. In the Bajak Coastal area there are two main seasons, namely the fishing season and the lean season. These seasonal differences also affect fish prices. During the fishing season, fish prices range from Rp. 20,000 to Rp. 25,000 per kilogram. Meanwhile, during the lean season, fish prices can rise to Rp. 30,000 to Rp. 35,000 per kilogram. This increase is a consequence of reduced fish supply. Middlemen also consider the season when determining the purchase price of fish from fishermen. During the fish season, middlemen usually only dare to buy at a price of IDR 10,000 to IDR 15,000 per kilogram. However, during the lean season, they are willing to pay more than during the fishing season. This condition has become part of the risks faced by fishermen in carrying out their profession.

Fishermen's expenditure in Bajak Village, Teluk Segara District, Bengkulu City.

Regarding the household expenses of fishermen incurred by fishermen to meet their daily needs in Bajak Village, Teluk Segara District, Bengkulu City. The average household expenditure of fishermen to meet their daily needs is Rp. 50,000-Rp. 100,000, the most important of which is basic needs such as rice, children's school, kitchen needs, and so on, which are indeed their main needs. With the income they earn, fishermen in this area adjust it to meet basic needs such as food, children's school fees, and kitchen needs. Even though their income is limited, they still try to meet their daily needs according to their respective economic capabilities. Both in the fishing season and the lean season, the proceeds from fish sales are used to meet household needs and also for boat maintenance. Boats are an important part of expenses, because they are the main source of income for fishermen. Rest time for fishermen generally takes place from the 12th to the 20th of each month. This rest period is usually used to repair the ship or carry out maintenance. Therefore, apart from household needs, boats are also considered a basic need because they play a direct role in the continuity of their work as fishermen.

Utilization of household income of fishermen in Bajak Subdistrict, Bengkulu City

In addition to allocating it for consumption, fishermen also save a portion of their income. This savings serves as a reserve fund for future emergencies. Most fishermen in Bajak Village prefer to save in banks because it's considered safer and less likely to be withdrawn unless absolutely necessary. Although in certain seasons income can be high, in other seasons it is very low or zero. As stated by Muana Nanga in his book *Macroeconomics* (2020), personal income is aggregate income originating from various sources and actually received by an individual or household. This income is used to meet daily needs, both individually and collectively as a household. To meet their daily needs, fishermen tend to allocate their income to

essentials, such as food, children's education, household needs, and boat repairs for boat owners. Their expenses are heavily influenced by the amount of income they earn each time they go out to sea. This opinion is in line with the thoughts of the P3EI Writing Team (Munrokhim Misanam, MAEc., Ph.D., Priyonggo Suseno, SE, M.Sc., and M. Bhakti Hendrieanto, SE, M.Sc.) in the book *Islamic Economics*, which states that every individual must make decisions every day regarding the allocation of resources to meet needs. In making choices, there must be a balance between needs, preferences, and resource availability. Furthermore, savings are also seen as an effort to prepare for the future.

CONCLUSION

1. The average income of fishermen in Bajak Village, Teluk Segara District, Bengkulu City, is between Rp 500,000 and Rp 1,000,000 per fishing trip, even during the fishing season. However, during the lean season, their income can range from less than Rp 200,000 per trip, and sometimes even nothing at all.
2. The household expenditure of fishermen in Bajak Village, Bengkulu City to meet their daily needs is an average of IDR 50,000-IDR 100,000, the most important of which is basic needs such as rice, children's school, kitchen needs, and so on, which are indeed their main needs.
3. Utilization of household income of fishermen in Bajak Village, Bengkulu City: Fishermen also use their income to meet their primary needs such as food, adequate shelter, clothing, and access to clean water. Fishermen in Bajak Village also demonstrated the need for more targeted intervention and support to improve their welfare. Furthermore, fishermen in Bajak Village utilize their income for secondary needs, such as boat equipment, education, and health. Availability to purchase better fishing gear, as well as the need for maintenance and repair of boats and fishing gear, are top priorities. Savings and investments are used for future needs if there is an urgent need. Investments also include purchasing jewelry such as gold as savings, as well as buying livestock to raise for several years and even breed. They do this not only because it is a precautionary measure that requires large funds but also because it serves as a side activity.

SUGGESTIONS

1. In order to increase fishermen's income, they need to be equipped with more efficient fishing technology, such as more selective and environmentally friendly fishing gear, as well as sophisticated navigation and fish detection systems, to increase catches and reduce operational costs.
2. Fishermen can select the most important products, find additional sources of income, if possible, use more modern and efficient fishing technology, and collaborate with other fishermen to reduce operational costs.
3. Fishermen should really use their income wisely so they can cover unforeseen expenses such as a broken boat engine and save on unnecessary spending.

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