



Allevating the Poverty of Tongke-Tongke Village Fishermen: Glancing at the Gramenn Bank Model in Bangladesh

Ilyas

Halu Oleo University

Corresponding Author: Ilyas ilyasalimuddin@uho.ac.id

ARTICLE INFO

Keywords : Poverty,
Fisherman, Gramenn Bank

Received : 2 November

Revised : 20 December

Accepted: 20 January

©2026 Ilyas: This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0

Internasional.



ABSTRACT

Indonesia is the largest maritime country in the world. Indonesia consists of 17,508 islands, large and small. Indonesia's marine potential is very rich. Everything can be used to improve the quality of life of the community. But in reality this potential has not been managed optimally so that the level of community welfare is still low, especially the fishing communities that inhabit the coastal areas. This is because work as fishermen is very dependent on the quality of the facilities and infrastructure used, such as boats, nets, machinery and so on. Although most of the fishermen have used a complete boat with a fairly good engine, but because the fishing gear used is still using fishing rods so the catch is not maximal. Besides that, work as a fisherman is very dependent on natural conditions, such as wind, season, waves, weather, climate and so on. Therefore, the touch of policy that can be taken is how to have these fishermen have side jobs to fill their spare time when not going to sea. The biggest obstacle experienced by fishermen when they want to start a business is capital. The solution to this capital problem can be solved by imitating what the Gramenn Bank system popularized by Muhammad Yunus in Bangladesh

INTRODUCTION

Indonesia is the largest maritime country in the world. Indonesia consists of 17,508 islands, large and small. Spread around the equator, which extends from Sabang which is at the far end of West to Jayapura which is at the easternmost tip, along 5,000 kilometers, and crosses from Miangas Island and Marore Island which is located at the northernmost end to Rote Island and east Island which is at the very end South along about 2,000 kilometers, the total area of the Indonesian Archipelago reaches around 8.5 million square kilometers, the territorial waters / sea are around two thirds of the total area of Indonesia, the rest or one third are land areas (Rahardjo, 2010).

Indonesia's marine potential is very rich. All things can be used to improve the quality of people's lives. But in reality this potential has not been managed optimally so that the level of community welfare is still low, especially the fishing communities that inhabit the coastal areas.

Coastal area is defined as a transitional area between land and sea ecosystems that interact with each other where the sea direction 12 miles from the coastline is the authority of the provincial government and 4 miles of sea area is the authority of the district / city government, and towards the land is the administrative boundary of the district / city.

As an area that is an interface between sea and land areas that influence each other and are influenced by each other, both geophysically and socio-economically abusive, coastal areas have special characteristics as interactions between processes that occur on land and in water / sea. To the land, the coastal area includes land, dry or submerged, which is still influenced by sea characteristics such as tides, sea breezes and saltwater seepage, while towards the sea which is still influenced by natural processes occurring on land, such as sedimentation and fresh water flow, or those caused by human activities on land, such as deforestation and pollution (Rahardjo Adisasmita: 2010).

Coastal areas that have a wealth of enormous resources. This is because the coastal area is an area that is rich in ecosystems, both on land and in the sea that interact with each other. In addition, the coastal area is a place to live or inhabited by most residents.

Therefore also the coastal areas become the areas most directly in contact with human activities. In addition to the charm of mangroves that can be managed to become tourism objects, Tongke-Tongke Village holds a lot of potential or wealth of marine life. Various types of fish, crabs, shrimps, various types of shellfish and seaweed are enormous potential that can be developed. Not to mention the results of ponds such as milkfish and tiger prawns that have long been developed by the community and become one of the mainstays of community income which is proven to be able to improve the economic level of the community.

In addition, the majority of Tongke-Tongke villagers work as fishermen with main catches such as grouper, tuna, sea cucumber, mackerel and many other types of fish that have been exported to Japan and other Asian regions. The wealth of natural potential has become the attention of local governments, as evidenced by the construction of a Fish Auction Place (TPI) located in the

Maroangin hamlet of Tongke-Tongke village. Although TPI is not yet operating optimally but so far it has been used by fishermen to load and unload fish and other commodities. This is because many residents also use the TPI as a port for loading and unloading merchandise in other words many residents work as inter-island traders.

However, it must be realized that the reality of the potential wealth of fisheries and marine products has not been managed optimally, so there are still many fishermen whose lives are classified as low. This is because work as a fisherman is very dependent on the quality of facilities and infrastructure used, such as boats, nets, machinery and so on. Even though most of the fishermen have used boats complete with engines that are quite good, but because the fishing gear used is still using fishing line, so the catch has not been maximized. In addition, the work as a fisherman is very dependent on natural conditions, such as wind, season, waves, weather, climate and so on. So that during the western monsoon many fishermen are moored in their boats so they automatically have no income. Such conditions will certainly increase the poverty of the fishing community.

Therefore, the policy touch that can be taken is how to make the fishermen have a side job to fill their free time when they are not going to sea.

LITERATURE RIVIEW

In short, poverty can be defined as a low level standard, i.e. there is a level of material deprivation in a number or group of people compared to the general standard of living that applies in the society concerned. This low standard of living has a direct effect on the state of health, moral life and self-esteem of those classified as poor (Wahyudi 2010).

The magnitude of poverty can be measured with or without reference to the poverty line. The concept that refers to the poverty line is called absolute poverty, while the concept whose measurement is not based on the poverty line is called relative poverty. Absolute poverty is the degree of poverty below, where the minimum needs for survival are not met. This is a fixed (unchanging) measure in the form of a minimum calorie requirement plus non-food components which are also very necessary for survival. While relative poverty is poverty in the income distribution, it can usually be defined in relation to the average level of the intended distribution (Todaro, 2010).

Most fishermen groups in Indonesia are in the poor category, the theoretical justification can be seen in a number of indicators. Bappenas (2005) refers to poverty as a condition where a person or group of people, men and women are unable to fulfill their basic rights to maintain and develop a dignified life. These basic rights include; fulfill food needs, health, education, employment, clean water housing, land, natural resources and the environment, a sense of security from the treatment or threat of violence and the right to participate in the social and political life. (Naping, 2013).

Amartya Sen (1999) poverty is further related to the inability to achieve living standards as a result of the lack of access to strategic resources, both from the social and economic aspects. Limitations to access create poverty itself. Stiglitz (2000) states that there are four main sources of government failure in creating improved public access that can lead to poverty, namely limited information, limited control of market response, limited control over bureaucracy and limitations due to political processes.

From the thought of Sen and Stiglitz it can be synthesized that the poverty experienced by the fishing community in general and the fishermen of the Tongke-Tongke community in particular is a lack of strategic aspects. And one of the strategic aspects is access to capital that can be obtained from financial institutions. This is the reason why it is important to make it easy for fishing communities to obtain this aspect of capital.

More than that the poverty of the fishermen of the Tongke-Tongke community is also caused more by the implementation of a system that is very impartial to the marginal. One of the biggest problems experienced by the community is the difficulty of getting venture capital. For urban communities, the problem of capital is not a too complex problem, this is because of the large number of banks willing to provide credit.

Meanwhile in rural banks that provide credit (rural credit market) is very difficult. Even though the majority of the poor live in rural areas with their main occupations as farmers or fishermen. Overcoming the limited capital (liquidity) faced by village farmers must be solved by the government.

Non-bankable fishermen does not mean their inability to pay for credit but because the fishermen do not meet the requirements to receive credit, such as the absence of collateral as collateral for credit. In addition, there is no detailed information (well informed) for banks which then creates asymmetric information for the borrowers which makes the banks afraid to give credit to avoid bad credit. There are several steps that can be taken to overcome this problem, namely the first, a credit scheme that adjusts to the harvest period or fishing period means that the credit payment due is due when farmers have harvested or gone to sea so that non-performing loans can be minimized.

The second form groups of fishermen who are easier to control than individuals. It is through these groups that credit is channeled and accountability is done in groups. Another advantage of providing assistance in groups is the cooperation and mutual control of each member over other members so as to minimize problem loans.

The three, governments can also engage directly in the rural credit market by using APBN or APBD (government expenditure) funds. The capital provided by the government should be free of interest so that it does not burden farmers.

METHODOLOGY

The approach used in this study is qualitative. The data used are secondary data. Data sources come from publications from the Statistics Indonesia (BPS), the Ministry of Maritime Affairs and Fisheries, journals and books, and publications from other relevant institutions. Data were analyzed using qualitative descriptive analysis. The data analysis process includes data collection and tabulation, data reduction, and interpretation or description of the data.

RESULT AND DISCUSSION

Muhammad Yunus, the 2006 Nobel Peace Prize champion, pioneered the provision of micro-credit to the rural poor in Bangladesh by establishing the Grameen Bank.

What was done by M. Yunus was not only able to deliver him to win the Nobel Prize but more than that was able to overcome the complicated problem of poverty that had long been experienced by Bangladesh.

In his book entitled *The Social Business of the New Capitalism System* in favor of the poor, as well as the book *Bank of the Poor: The Story of Yunus and the Grameen Bank Fighting Poverty*, M. Yunus said that the longer you are among the poor, the greater your belief that poverty is not the result of your inability they. Poverty is not created by the poor. Poverty is created by the systems we have built, by the institutions we have designed, and by the concepts we have formulated.

The statement seemed to indicate the wrong views and mistakes of the policies that had been made in terms of overcoming the problem of poverty.

Furthermore, M. Yunus revealed that poverty is created by deficiencies in the institutions we have built, for example financial institutions. These banks refuse to provide their financial services to nearly two-thirds of the world's population. From generation to generation they said that it couldn't be done, and everyone accepted that explanation. This allows loan sharks to become wealthy throughout the world. Grameen Bank doubts that assumption and shows that lending money to the poor is not only possible but also profitable.

The key to effective assistance may lie in efforts to create approaches where citizens from poor countries try to run themselves until they succeed (Hovey, 2008)

Grameen Bank was established as a concrete manifestation of the conceptualization of Social Business. Initially, Grameen Bank was formed from a simple step by Muhammad Yunus in freeing the poor - women - from the debt bondage to loan sharks in Jobra Village. Yunus was surprised by the fact that 42 household women borrowed capital of 5 taka (or about 7 US cents) from loan sharks (Beim, 2004). They used the money to buy bamboo, which they then woven into chairs that were ready to sell. Interest rates on small loans like this are very high, reaching 10% per week. A worse situation occurs when the results of bamboo production must be sold to loan sharks at a price determined by the buyer (Yunus, 2011).

This phenomenon is seen as a 'vicious circle' which forces the poor to remain under the control of the owners of capital. Yunus made a small change in action which was realized by giving money to capital borrowers (42 household women in Jobra Village) to pay off debts. The excitement was created in Jobra Village shortly after the small action carried out by Yunus. Small steps like this can turn a situation that was originally bleak into hope. From this, Jonah was compelled to make more changes. The poor, especially women in Bangladesh have been far from the sources of welfare. Women's access to capital in developing countries is narrower than that of men. Nevertheless, women continue to deal with daily family needs. They work as slaves to loan sharks to survive. Is this the success of the capitalist system that you are proud of? Foreign corporations - global banking has refused to provide injection funds or capital loans to the poor. Are only certain people or groups of people getting special treatment from the state in the development process, especially in getting opportunities and access to economic resources? (Keraf, 2002).

With capital loans provided, the poor in the village can run the economy independently without having to rely on loan sharks. Its members obtain individual welfare, they can have a house, a water pump, access to education and health services. This fact proves the operation of the principle of sustainable development by giving equal access to all people and groups. This phenomenon also proves that community empowerment by providing independence and trust is able to alleviate the problem of poverty.

What was revealed and done by M. Yunus departed from sensing the fact of poverty that occurred in Bangladesh. Similar to the conditions experienced by the community in the village of Tongke-Tongke or in Indonesia in general, there is no harm in imitating the steps taken by M. Yunus. However, in copying the method it should be emphasized that even though the basic principles are followed but at the implicit level there can be a change in this because there is a difference at the socio-cultural level of the people of this country in Bangladesh. Therefore it is very important to modify the policy model that will be adopted. The sustainability of the Gramenn Bank does not only occur and grow in Bangladesh but many other countries, both developed and developing countries that implement the concept of Yunus. Gramenn Bank is present in several countries in the world, such as America, Mexico, Peru, Dominica, Egypt, Ghana, India, China, Saudi Arabia, the Philippines and so on (Rizky, 2015). Because it becomes very rational to do the same thing for poor fishing communities in Tongke-Tongke and other areas.

This part allows you to elaborate on your results findings academically. You must not put numbers related to your statistical tests here; instead, you have to explain that numbers here. You have to compile your discussion with academic supports to your study and a good explanation according to the specific area you are investigating.

CONCLUSIONS AND RECOMMENDATIONS

Some fishermen in this country are still trapped in poverty. Even though the Indonesian sea is very rich. A paradox. Can not make the sea wealth as a catalyst to create the welfare of the fishing community. Therefore, as an effort to solve the problem, it can be done by replicating the smart practices that have been carried out by M. Yunus through the establishment of Gramenn Bank in Bangladesh. The fishing community must be given facilities to get easier capital access.

FURTHER STUDY

A limitation of this study is that it only looked at one village, so it cannot be generalized to all villages in Indonesia. However, this study can be replicated in other villages with similar characteristics to the research object.

ACKNOWLEDGMENT

The researcher would like to express his gratitude to the Dean of the Faculty of Economics and Business, Halu Oleo University, who has been very supportive of academic activities, especially research and publications for lecturers.

REFERENCES

- Adisasmita, Rahardjo. (2010). *Pembangunan Ekonomi Maritim*, Graha Ilmu: Yogyakarta
- Beim, David O. (2004). *Gramenn Bank: Taking Capitalism To The Poor*. Chazen Web Journal of International Bussines, Spring 2004.2.
- Hovey, Craig dan Gregory Rehmke. 2008. *The Complete Ideal's Guides: Global Economics*. Prenada: Jakarta.
- Keraf, A. Sony. 2002. *Etika Lingkungan*. PT. Kompas Media Nusantara: Jakarta.
- Naping, Hamka. (2013). *Modal Sosial Sebagai Strategi Pengentasan Kemiskinan Secara Mandiri Pada Desa Nelayan Di Sulawesi Selatan Dan Barat*. Jurnal Socius Vol. XII Januari 2013.
- Rizky, Lucitania. (2015). *Bisnis Sosial: Sintesis Muhammad Yunus Untuk Menggerakkan Kapitalisme Di Bangladesh*. Jurnal Hubungan Internasional, Vol. 4 Edisi 1/ April 2015 Hal 23-34.
- Sen, Amartya. (1999). *Development as Freedom*. Alfred Knopf: New York.
- Stiglitz, Joseph. 2000. *Globalization and Its Discontent*. Penguin Books: London.
- Todara, Michael. (2000). *Pembangunan Ekonomi Di Dunia Ketiga*. Edisi Ke-7 (Terjemahan Bahasa Indonesia). PT. Erlangga: Jakarta.

- Wahyudi, S. Muhammad Suliswanto. (2010). Pengaruh Produk Domestik Brutto (PDB) dan Indeks Pembangunan Manusia (IPM) terhadap Angka Kemiskinan Di Indonesia. *Jurnal Ekonomi Pembangunan*, Vo. 8 No. 2. Hal: 357-366.
- Yunus, Muhammad dan Jolis, Alan. (2007). *Bank Kaum Miskin: Kisah Yunus dan Gramenn Bank Memerangi Kemiskinan*. Terjemahan: Irfan Nasution. Marjin Kiri: Depok.
- Yunus, Muhammad. (2011), *Bisnis Sosial Sistem Kapitalisme Baru yang Memihak Kaum Miskin*. PT. Gramedia Pustaka Utama: Jakarta.