

ANALYSIS OF FISHERMEN'S INCOME FROM A SHARIAH PERSPECTIVE IN PANDAN VILLAGE, PANDAN DISTRICT, CENTRAL TAPANULI REGENCY

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Abstract: This study aims to analyze how much income fishermen in the perspective of sharia in the Pandan sub-district, Central Tapanuli Regency, selling price and analyzing the influence of factors that affect fishermen's income including selling price, catch and length of time at sea. The research method used is income analysis by calculating costs and using multiple linear regression. With the sample collection technique, namely simple random sampling. From the results of the study, it is known that the average income of fishermen is Rp. 1,118,074, - which is classified as poor when compared to the UMK in Central Tapanuli, which is Rp. 3,044,435, -, this occurs because there is injustice in the distribution of fish catch income carried out by fishermen with middlemen and there is no transparency between the two regarding price information so that it can be said that in the perspective of sharia the relationship between the two has not adopted a good sharia system in accordance with the rules that have been determined. From the results of the partial test, it can also be seen that there is a real or significant influence of the selling price of the catch, the number of catches on income.

Keywords: Income, fisherman, sharia.

Introduction

The coastal area is a meeting place where land and sea meet, The western boundary includes parts of the land, both dry and submerged, which are still exposed to ocean conditions such as offshore winds and tides. The coastal area is the target area because it is a transition zone, namely marine and ocean ecosystems, with the greatest potential in natural resources and ecosystems. The large amount of resources that can be managed only meets the community's needs, improves the quality of life and regional income, and is a source of income for foreign investors. Coastal areas have often become the destination for central places for community activities, this is reflected in the development of coastal areas. Geographically, the Central Tapanuli region is one of the regions with an area of 2,194.98 square kilometers, while the coastal area has an area of 4,000 square kilometers. This is an area that has very great potential in the marine and fisheries sector. Its potential itself lies in capture fisheries (marine fisheries) and fisheries cultivation (wild fisheries). The potential for fisheries itself can sustainably provide the greatest possible benefits.

The fishing community is identically known as a population that is sometimes considered more backward or underdeveloped compared to communities in other areas in the economic sector. In general, coastal areas have uniqueness and have diverse potential for natural resources. The results obtained by these fishermen are an opportunity for fishing communities around Central Tapanuli, especially the Pandan sub-region community. However, what happens is that 32.14% of the 16.42 million residents who live on the coast still have a shadow on the poverty line where the income indicator is US\$1 per day (Directorate of PMP, 2014).

In the context of Islamic economics, the welfare of society is one of the main goals. Islam emphasizes the importance of justice in the distribution of income, avoiding exploitation, and the application of sharia principles in every economic activity. Fishermen's income, as part of economic activity, needs to be analyzed to see whether it meets these principles. On the other hand, practices that are not by Sharia, such as dependence on middlemen, unfair distribution of results, or the use of illegal fishing gear, can harm fishermen economically and violate Islamic values. In addition, there is an urgent need to improve fishermen's understanding of the concept of Sharia-based economics. In this system, transparency, justice, and blessings are the main values. Concepts such as syrah (cooperation), mudharabah (profit sharing), and ijarah (rent) can be applied in the management of fisheries businesses. With a sharia approach, it is hoped that fishermen will not only get a decent income but also blessings in their efforts.

From the previous statement, the researcher draws a conclusion in order to find out what factors can affect the income of fishermen in Pandan Village, Central Tapanuli. Based on this background, several problem formulations can be formulated as follows:

1. How much is the income of fishermen in the Sharia perspective in Pandan Village, Central Tapanuli Regency?
2. Do the factors (selling price, catch, and number of fishing per month) affect the income of fishermen in Pandan Village, Central Tapanuli Regency?

Literature Review

The principles of Sharia accounting based on the power holder and the executor are,

1. The principle of accountability is always related to the concept of trust. For Muslims, the issue of trust is the result of a transaction humans and the creator, as Allah says in the letter (At Thalaaq, Q.S 65:8)
2. The principle of justice in conducting transactions. This principle of justice is not only an important value in the ethics of social and business life, but also an inherent value inherent in human nature.
3. The principle of truth, this principle actually cannot be separated from the principle of justice. Because in accounting we are always faced with the problem of recognition and measurement (Hasibuan, 2014)

Islam prohibits fraud in all human activities, including business activities and buying and selling. Providing incorrect explanations and information, mixing good goods with bad ones, showing examples of good goods, and hiding bad ones fall into the category of fraud. One day the Messenger of Allah. Conduct market inspections. Rasulullah put his hand into a pile of wheat that looked good, but he was surprised because it turned out that what was inside was not good (wet). The Prophet also said: "Sell this (the good) in one part and this (the bad) in another part. Whoever deceives us is not among us." (HR Muslim) (Dr. HAMDI AGUSTIN, S.E., 2017)

In the context of explaining the views of the Qur'an on people's income to improve their standard of living, there are verses of the Qur'an that praise sufficiency. Even the Qur'an recommends obtaining excess. As explained in QS. Al-Jumuah / 62:10. Based on this verse, it explains that humans are ordered to work based on their expertise and abilities in seeking sustenance according to the field they are engaged in to support themselves and their families in meeting daily needs and with efforts to improve their standard of living (Dhika., 2020)

Gonsalves et al (2005) define stakeholders as parties that provide impacts or are impacted by development policies, programs, and activities. These parties are not only formal bodies and institutions but can also be individuals (men or women), communities, socio-economic

communities, or institutions from various dimensions in various strata of society. Thus, stakeholders can also be categorized as actors (Iqbal, 2007).

Furthermore, to understand the perspectives of the stakeholders involved, it can be seen from the interests and influence they have. Influence can be defined as the power that stakeholders have in controlling, influencing, changing, or inhibiting a program or policy. While interests are the position or authority or needs that are owned (Reed et al., 2009).

Willingness to pay is a person's desire to pay for an environmental condition or evaluation of natural resources and services to improve environmental quality. WTP greatly influences household income, especially for fishermen's households (Rangkuti et al., 2023). Economic value is an aspect that needs to be considered in any business activity (Abdina et al., 2024)

Factors Affecting Fishermen's Income

a. Price

Price is also part of the benchmark placed on a product as information about the performance of the producer or owner. In economic theory, it is said that looking at the price will determine the offer where there will be a price struggle that occurs in the market. Thus, this is one of the things that will be seen from the side of market supply and demand. The catch price is a benchmark for determining the price where a collector who dominates the price will be determined. Producers where none other than fishermen will offer their catch to collectors (Hariani, 2016). The stability of fish prices during the fishing season needs to receive attention from the government to increase fishermen's income (Akhmad, et al, 2020)

b. Catch

The catch obtained from the fishermen's fishing efforts in the study was fish production. The high shrimp production caused all shrimp not to be taken to the TPI but would be sent to industry, so that the price of fish was not determined by auction but by the buyer. The existence of a price deal will be made by making offers between bidders. This results in the price of the catch only being controlled by existing buyers and suppliers. The amount of shrimp production always fluctuates from time to time, thus affecting changes in each season (Sari et al., 2023)

c. Number of Seafaring

The dependence on the fishermen's lives can be seen from the disruptive climate, so that fishermen cannot go to sea continuously, especially during the surfing season which can last a long time. This can cause limited catches. There are three fishing styles commonly used by anglers. The first is fishing activities for more than one day. Fishing like this is fishing at sea. The proximity of the fishing area to the size of the boat used can determine how long it takes at sea. Then next pay attention to the pattern for fishing that day. Fishermen will leave the sea at around 16.00 and return at around 08.00 the next day. This fishing activity is usually classified as daily fishing. The third type of fishing is during the day, and this type is caught around the coast. Usually, fishermen will start at 03.00 after dawn, and land again in the morning at around 09.00. The increase in catches using fishing methods only increases the time spent at sea. If usually small-scale fishing activities only take place in one day, efforts to increase marine income by increasing fishing time more than usual. The length and shortness of fishing operations depend on the amount of supplies and fishing activities carried out by fishermen (Wiyono, 2017).

Method

The amount of fishermen's income using the formula is:

$$I = TR - TC$$

Given: I = Fishermen's Income (Rp)

TR = Total Income (Rp)

TC = Total Cost (Rp)

TR = P x Q

Given: P = Price

Q = Quantity (Number of goods)

TC = TFC + TVC

Given: TFC = Total Fix Cost (Total fixed costs)

TVC = Total Variable Cost (Total non-fixed costs)

The method of multiple linear regression analysis is by using SPSS version 18. with multiple linear regression is p independent variables seen in the following equation: $Y_i = \beta_0 + \beta_1 X_{i1} + \beta_2 X_{i2} + \beta_3 X_{i3} + \dots + \beta_p X_{ip} + \epsilon_i$ With: Y_i is a dependent variable for the i-th observation, for $i = 1, 2, \dots, n$. $\beta_0, \beta_1, \beta_2, \dots, \beta_p$ are parameters $X_{i1}, X_{i2}, \dots, X_{ip}$ is an independent variable ϵ_i is the remainder (error) for the i-th observation which is assumed to be normally distributed which is mutually independent and identical with an average of 0 and a variance of σ^2 .

In this multiple linear regression, the three independent variables are placed into one equation. Each independent variable will be explained based on its predictive power, lower or higher than the others. This method will allow you to see how much variance there is in the dependent variable and can also be used to see how much each independent variable contributes to explaining the dependent variable (Pallant, 2013)

Result and Discussion

Pandan Village is located in Pandan District, Central Tapanuli, where the majority of the residents work as fishermen. Fishermen in the research area catch natural products, namely the sea. The fishermen's catch is more or less influenced by the climate, with an average of fishermen going to sea 1 to 3 times a week. It often happens that the ships used are owned by themselves or share the results with the ship owner so that one ship only fits 2 fishermen at one time. Usually, the income of fishermen is supported by other families by bringing their children to sail with their fathers to increase income or make it easier to sail by bringing siblings or relatives. The average condition of the housing where fishermen live is classified as uninhabitable or habitable because the average condition of fishermen's housing in the research area has tiled and zinc roofs, walls, and wood, the average condition of the house is rented and some are habitable. Owned, and the condition of the tile or floor fresco. Residential facilities in the research area generally include entertainment in the form of TV, AC, or fan, as long as the lighting source uses electricity, fuel uses gas and the water source uses PAM water.

Respondent Characteristics

The total number of respondents from the fishing community to this study was 33 people with male gender. Because in the case of female fishermen, they are active in the fish export factory area. It can be seen from the distribution by gender of respondents in the table.

Table 1. Distribution of Respondents' Gender

No	Gender	Total respondents
1	Male	33
Total		33

Age (Years)

The age level of the participants in this study is quite diverse, ranging from 28 years to 60 years. Basically, the largest percentage of respondents is in the 40-49-year-old group, which is 15 people, and the number of people over 50 years old is 13 people, and the smallest percentage is in the 28-39-year-old group, with 5 people.

Table 2. Distribution of Respondents' Age

No	Age (Years)	Number of Respondent
1	28-39	5
2	40-49	15
3	>50	13
Total		33

Last Formal Education

The classification of formal education levels influences the public's perception of how deep their understanding of the activities of the Fishermen's Community is carried out. The respondents' last formal education level is very different and diverse. Some respondents took their last level of education as SMA (Senior High School) graduates, with as many as 24 people as the highest. Respondents who have a SMP (Junior High School) level of education are 4 people. While respondents who graduated from SD (Elementary School) are 5 people.

Table 3. Distribution of Respondents' Last Formal Education Level

No.	Education	Number of Respondent
1	Elementary	5
2	Junior High School	4
3	Senior High School	24
Jumlah		33

Income Level

Fishermen's income is obtained by subtracting fishermen's income from the total costs incurred. The results of calculating income (TR) on facilities and total costs of facilities can be seen. So that fishermen can earn income through.

Table 4. Monthly Income of Fishermen in Pandan Village.

	Total Revenue (TR)	Total Cost (TC)	Income
Average	Rp. 10.032.303	Rp. 6,824,333	Rp. 3.207.970

The net income of fishermen then with a profit-sharing system that is carried out using 4:1 or using a percentage of 75% ship owners (with details of the owner 25% ship maintenance costs 25% and fishing gear costs 25%) and 25% for the crew (ABK), but if the ship owner does not go to sea then the division changes to 60% ship owners (with details of the owner 10% ship maintenance costs and fishing gear costs 25%) and 40% for the crew (ABK) ship maintenance costs. The profit obtained from the profit sharing usually reaches 2,000,000 - 4,000,000 (Rosalinda, 2021)

Based on the calculated results, it can be seen that the average income of fishermen is IDR 3.207.970 per month, with income earned of IDR 10,032,303 per month and monthly variable costs of Rs. 6,824,333. Therefore, it can be concluded that the level of income of fishermen in the research area is relatively low of standart minimum when compared to the UMK of Medan City, which is IDR 3,329,867 in 2023. Seeing the income below the UMP, it can be said that this condition is not to the principles of economic justice and work rights in

Islam. Workers who receive wages below the UMP can be considered to experience injustice and exploitation.

In sharia, fishermen's income is often regulated through a fair profit-sharing system between boat owners (bang) and fishermen. Honesty, justice, and responsibility are applied to ensure mutual welfare. For example, in a mudharabah contract, the capital owner provides facilities and operational costs, while fishermen provide labor and expertise, with the distribution of profits according to mutual agreement (Hamsiah Hamasah & M. Ali Rusdi, 2024).

Unfair distribution of results also occurs because there is no contract between fishermen and capital owners in this case, the ship is rented, then the capital owner can increase the rental price according to his wishes to cause debt. In the Islamic perspective, in terms of cooperation, there is no agreement used, which causes Gharar in the contract, in addition, the cooperation that is built also ends in debts that do not know when they can be completed due to the uncertainty of when they will end. This also causes Gharar in terms of debt repayment which is feared to damage the local fishing community's living order (Saiful, 2023)

Factors Affecting Traditional Fishermen's Income in the Research Area.

The research factors are the price of fishermen's catch, catch, and number of fishing trips/month. The price of fish is the price determined by collectors in the livelihood area. The price of fish varies depending on what fish the fishermen catch how many fish they catch, and the number of trips to sea. How the 3 factors affect income can be seen in the table below:

Table 5. Multiple Linear Regression Test Result
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1	(Constant)	- 827523.936			-5.361	.000
		4436432.866				
	Price	6.414	1.537	.871	4.172	.000
	catch	-1602.712	2062.460	-.162	-.777	.443
	number of fishes	144609.814	31978.363	.472	4.522	.000

a. Dependent Variable: income
resource: prime data, 2024

By obtaining data results from the application using SPSS 18, the following results are obtained:

$$Y = -4,436,432,866 + 6,414X1 - 1,602,712X2 + 144,609,814X3$$

a. Interpretation of the F Test

This test is to determine the simultaneous significant influence of the selling price variable (X1), fishing results (X2), and the number of catches (X3) on income (Y).

The results of the regression test produced a calculated F value of 21.427 > Ftable 2.922, which is a 95% confidence level (α = 0.05), so Ho is rejected and H1 is accepted or there is a significant influence between the selling price, catch and purchasing power of fish. Test results. The number of catches on the income of fishermen in Pandan village.

b. Interpretation of the R² Test

The R square test also aims to support the results of the F test, namely to determine the extent of the influence of the independent variables tested.

- c. For the results of the regression calculation test, the multiple R-value was obtained at 0.830 with an R^2 value of 0.689, which means that the independent variables used, namely Selling Price (X1), Catch Results (X2), length of time at sea (X3) influence fishermen's income (Y). of 0.689 or 68.9% while the remaining 31.1% are other influential variables that were not studied.
- d. Interpretation of the T` Test
The T-test is also a regression test that is carried out to determine whether there is a significant influence of the independent variable with the dependent variable partially. The results of the T-test carried out on the regression can be seen in the table.

From the tests carried out, it can be interpreted as follows:

- a. The effect of the Selling Price variable on income

Based on the test results, the t-count value for the Selling Price variable is 4.172 with a significance level of 95% or it can be stated that $t\text{-count } 4.172 > t\text{Table } 2.045$, so H_0 is rejected and H_a is accepted, which means there is a real or significant effect between Selling Price and income. The Selling Price factor in Pandan Village affects fishermen's income due to the high selling price set by fishermen for agents. The absence of standardization in terms of determining the price of fishery products. As well as the inequality of fish prices between fishermen who have their capital and fishermen who have capital ties with collectors to go to sea. According to the concept of market mechanisms in Islam, fishermen and collectors must have and be able to fulfill the principles of consent, healthy competition, honesty, openness, and justice. In the concept of sharia, setting prices that are too high to the point of burdening buyers can be considered a violation of the principle of justice. Sellers (fishermen) and buyers must receive balanced benefits (Aini et al., 2022).

- b. The effect of the Catch variable on income.

The test results obtained a t-count value of -0.777 with a level of confidence of 95%, where the t-count value is $-0.737 < t\text{Table } 2.045$ so H_0 is accepted and H_a is rejected, which means that partially there is no real and significant effect between Catch and income.

The catch affects the income received by fishermen, because it will increase from the catch, the higher the income. The catch of fishermen in Pandan District can be seen in, where fishermen can produce 12 kg per day in one trip. However, the amount of fish caught can change due to weather and season, because at high tide, the amount of fish caught does not match what the fishermen spend on the cost of going. Therefore, fishermen choose not to go to sea. The area where the angler is can also affect the amount of fish caught. These results are in accordance with research conducted by Erika Jawara, which found that fish catches and fish prices have a positive and significant influence on fishermen's income (Jaswara & Martini, 2023)

- c. The effect of the variable Number of times at sea on income.

The results of the t-test for the length of time at sea are 4.522 with a significance of 95%, and the t-value is $4.522 > \text{table } 2.045$, so it is said that H_0 is accepted and H_a is rejected, which means that there is a genuine or significant effect between the length of time at sea affecting income. Because the average trip to sea affects income in the Pandan Fishermen's Village is in the interval of 10 to 14 hours per day.

Conclusion

From the length of the research conducted, several conclusions can be obtained regarding the problems studied in the field. The following are the conclusions obtained:

1. The income of fishermen in Pandan Village is very small at Rp. Rp. 3.207.970/ month for the income of 1 family, it can be seen where the income of fishermen in the research area is relatively low where when compared to the UMK in Pandan Village, it is 2,500,000 in 2023.
2. The results obtained from the regression test show the Fcount value > Ftable at a confidence level of 95% ($\alpha = 0.05$), there is a significant influence between the selling price, the results of the catch, the number of going to sea on the income of fishermen in Pandan Village.

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