

**KELEMBAGAAN KEUANGAN PENGELOLAAN INDUSTRI
HASIL PERIKANAN TANGKAP DI INDONESIA**
(Finance Institution Management Towards Capture Fisheries in Indonesia)

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ABSTRACT

Fisheries in Indonesia are dominated with micro, small and middle entrepreneurs (MSMEs), of fishery business. According to Investment Business Advisory Service (IBAS) research that there are 42 million units of micro, small and middle entrepreneurs in Indonesia in year 2005, and only 13% who could get banking access, 87% the rest rely on their own capital. The fact is that almost 99% businessman in Indonesia depend on MSMEs sector which could absorb at least 75 million employee, and supply commodities and services around 57%, and its contribution on gross national domestic product around 56.7%. Whereas for fisheries sector (which included in agriculture sector), the amount of MSMEs in 2005 are 24,7 million unit, but less access to banking capitals, mostly got lend of operational capital from broker and usurer. Therefore, it is need to conduct finance institution which have capitals to distribute those capitals to fisheries sector.

First field observation helded on March - April 2007, and the second on July - August 2007. Collecting data using interview method, direct observation to organizations and institutions that related with operating capital for catching fish and fish processing, such as finance institution, broker and usurer, cooperation scheme, profit and loss, beside economic, business and fisheries policies that have impact to fisheries in Indonesia. Data analysis that used are Maximum Sustainable Yield (MSY), Total Allowable Catch (TAC), Maximum Economic Yield (MEY), Catch Per Unit Effort (CPUE) dan Optimum Sustainable Yield (OSY) to analyse fish resource, market value analysis, cost and benefit analysis, Linear Goal Programming analysis, SWOT and Analytical Hierarchy Process (AHP).

Limited access to the financial institution capitals, especially from banks for marines, fisheries, and fish catching and processing industries in Indonesia. It is signed with just a little of financial institution which would gave their allowance and credit to fisheries industries. In the fact, few agreement cooperations between government and financial institutions not strong enough to develop national fisheries industries become stonger and competitor to the same industries from other asean countries, such as Thailand, Malaysia

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