Factors Affecting The Income Level of The Fishing Community are Reviewed from An Islamic Perspective

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ABSTRACT: This research is motivated by the fact that the majority of the population in Labuhanbilik Village works as fishermen with a relatively low level of community welfare, and several factors such as working capital, work experience, education level and catch on fishermen's income are still inadequate because if the supporting factors are not met, the fishermen's income will decrease. This study aims to find out and explain the influence of working capital, experience, education level, and catch on fishermen's income in Labuhanbilik Village, Central Panai District, whether it has a significant effect partially or simultaneously, and which variable is more dominant. The research method used in this study is descriptive quantitative using data collection techniques such as questionnaires, interviews, and observation. Data analysis techniques to answer hypotheses use multiple linear regression analysis techniques. The study results show that working capital, work experience, and catch per day significantly affect monthly income. In contrast, education level does not affect monthly income. And the variable for Fishermen's Income in Labuhanbilik Village is the working capital variable with a calculated T value of 2,792 with a significance value of 0.008.

Keywords: Catch, Education Level, Income Level, Working Capital, Work Experience.

INTRODUCTION

As a maritime country, Indonesia has the longest coastline in the world, with a more than 81,000 km coastline. Of the 67,439 villages in Indonesia, around 9,261 can be categorized as coastal villages, most of which work as fishermen or pond farmers. It is estimated that about 22% of Indonesia's total population, or about 41 million people, live in coastal areas and depend on marine natural resources for their livelihoods as fishermen and pond farmers (Amsyari, 2023)Indonesia's geographical condition as an archipelagic country should support the fisheries sector as a leading sector. Indonesia's abundant fishery resources have great potential to improve the welfare of coastal communities. However, many fishermen have not been able to increase their catch, so their income has not moved from a low level. This is due to various factors that affect the level of production and revenue of fishermen, such as social, economic, and uncertain natural factors.

According to (Sudarsono, 2023) The fishing community is a group that depends on fish catches to meet their living needs. The level of welfare of fishermen is greatly influenced by the catch, which is directly related to the income received (Habib, 2023). However, many fishermen experience economic difficulties, especially in the dry season or unfavorable natural conditions (Azhar S. &., 2023). This causes income uncertainty, which has a direct impact on meeting the minimum physical needs of fishing households (Imsar Imsar, 2023).

According to (Prasetyo, 2022) In addition to natural factors, social and economic conditions also play an essential role in determining the welfare of fishermen. Working capital, the amount of labor, experience, and the type of fishing gear used affect the catch and, in turn, the fisherman's income (Dewi, 2023). Although many studies have addressed these factors, there are still gaps in the literature on how these factors interact with each other to improve the welfare of fishermen at the village level, especially in Labuhanbilik Village, Central Panai District (Umi Kalsum, 2023).

Based on the observations, the life of the fishing community in Labuhanbilik Village is still relatively low regarding welfare. Many fishing households cannot meet the Prosperous Family's standards, even though they work hard daily at sea. This improvement in fishermen's welfare can be achieved if there are more focused efforts in increasing fishermen's working capital, experience, and knowledge to overcome existing challenges and improve their catch. In this case, there is data on the number of residents based on gender in Labuhan Bilik Village and the number of residents based on livelihood in Labuhan Bilik Village.

Table 1.1 Number of Population by Gender of Labuhanbilik Village

Gender	Sum
Boy	1.677 soul
Woman	1.859 soul
Sum	3.536 soul

Source: Data from Labuhanbilik village, Panai Tengah District, 2023

Based on Table 1.1, the number of residents in Labuhanbilik Village, Central Panai District, is 3,536 people, where the male gender is 1,677 people and the female is 1,859.

Table 1.2 Total Population by Livelihood of Labuhanbilik Village

No	Professions livelihood	Sum
1.	Farmer	72 soul
2.	Farm Labor/Plantation	80 soul
3.	Merchant	35 soul
4.	Civil servants	44 soul
5.	Fisherman	98 soul
6.	Self-employed	135 soul
7.	Police	17 soul
8.	Breeder	30 soul

Source: Data from Labuhanbilik Village, Panai Tengah District, 2023

Based on data provided by Labuhanbilik Village officers, the number of residents in Labuhanbilik Village, Panai Tengah District amounted to 3,536 people, with details of the number of male and female residents of 1,677 people and 1,859 female people. Most of the residents in this village work as fishermen, which is 98 people. However, although many fishermen rely on these livelihoods, they often face the problem of unstable income, especially during the dry season and bad weather. In addition to natural factors, another obstacle faced by fishermen is the inability to obtain adequate fishing gear. High fuel prices, engine and boat breakdowns, and fishing gear maintenance costs are additional burdens that reduce their income. These problems often cause fishermen to be unable to meet basic household needs, and their income is far from enough to achieve better welfare (Abdurrahman, 2020).

Based on data provided by Labuhanbilik Village officers, the number of residents in Labuhanbilik Village, Panai Tengah District amounted to 3,536 people, with details of the number of male and female residents of 1,677 people and 1,859 female people. Most of the residents in this village work as fishermen, which is 98 people. However, although many fishermen rely on these livelihoods, they often face the problem of unstable income, especially during the dry season and bad weather (Amin, 2020). In addition to natural factors, another obstacle faced by fishermen is the inability to obtain adequate fishing gear. High fuel prices, engine and boat breakdowns, and fishing gear maintenance costs are additional burdens that reduce their income. These problems often cause fishermen to be unable to meet basic household needs, and their income is far from enough to achieve better welfare (Harahap, 2018).

In the peak season itself, the average monthly income of fishermen reaches Rp 2,000,000 per trip, while in the typical season, fishermen's income only reaches Rp 500,000 per trip. This shows that the income of fishermen in Labuhanbilik Village is still far below the Regency Minimum Wage (UMK) applicable in Labuhan Batu Regency, which in 2023 is IDR 2,710,493 and is estimated to increase by 19% to IDR 3,228,339 in 2024. Although they work hard to go to sea to meet the needs of the market and family consumption, their income is still minimal. However, fishermen's income is also influenced by their working capital. Working capital is crucial because, with enough capital, fishermen can go to sea to catch fish, increasing their catch (Fitriani, 2020). The larger the working capital, the greater the potential for the catch obtained. In addition, the experience of fishermen also has a significant effect on the income received. More fishing experience will increase fishermen's opportunities to obtain optimal catches. Not only that, education also plays a vital role in improving the welfare of fishermen (Husni, 2021).

In line with the review of the Literature, several relevant studies have reviewed the importance of working capital and experience in increasing fishermen's income. Research conducted by (Kasim, 2019) shows that education and skills are the key to growing fishermen's productivity, while research conducted by (Abdul Rahman, 2020) shows the importance of implementing more equitable economic policies to ensure that natural wealth can be enjoyed by the community somewhat, and research conducted by (Sulaiman, 2019) It also emphasizes that natural factors, such as seasonal changes and marine pollution, can significantly affect fish catches.

This study aims to identify the factors that affect the income of fishermen in Labuhanbilik Village and provide solutions that can improve their welfare as well as to find out the extent to which social, economic, and natural factors affect fishermen's catches and how these conditions relate to

the welfare of fishermen's households in the village. Thus, this research will fill the existing literature gap and provide new insights into ways that can be taken to improve the welfare of fishermen in coastal areas through increasing productivity and sustainable use of natural resources.

METHOD

This study uses descriptive quantitative research with data collection techniques through questionnaires, interviews, and observations. Quantitative research emphasizes objective measurement of social phenomena (Rahmadi, 2019). To make measurements, this study discusses several components of the problem, variables, and indicators used to analyze existing phenomena. This research was carried out in Labuhan Bilik Village by selecting two hamlets, Sei Merdeka Hamlet and Telaga Suka Hamlet, most of which work as fishermen and live in coastal areas. The location of this study was chosen because Labuhan Kamar Village is highly dependent on fishing activities as the main livelihood. This condition makes it representative to study the factors that affect fishermen's income in coastal areas, in contrast to regions that depend on other sectors. As a sample, respondents were randomly selected (simple random sampling) to avoid subjectivity in sample selection. The number of samples used in this study was 50 respondents, who were randomly chosen from fishermen in the village.

The data collected in this study consists of primary and secondary data. Primary data was obtained directly from respondents through questionnaires that had been prepared and through direct observation related to matters related to the research (Iskandar, 2021). Secondary data is obtained from official sources, such as data from the Labuhan Bilik Village sub-district, BPS Labuhan Batu Regency, and other related agencies. The test used in this study is the Classical Assumption Test, which includes a normality test, a multicollinearity test, and a heteroscedasticity test. The data analysis technique used to test the hypothesis is multiple linear regression analysis. The use of multiple linear regression is relevant in this study because it aims to determine the extent to which independent variables, such as working capital, work experience, catch per day, and education level, affect the dependent variable, namely the monthly income of fishermen. Using multiple linear regression, it can be known that the simultaneous relationship between various factors affecting fishermen's income can be known. This technique allows researchers to analyze more than one independent variable that simultaneously affects income, providing a more comprehensive picture of the factors that contribute to fishers' well-being (Nurbaiti Nurbaiti, 2023).

RESULT AND DISCUSSION

Characteristics of Respondents

This research aims to determine factors affecting fishermen's income in Labuhan Kamar Village, Labuhan Batu Regency. The following are the characteristics of the respondents used by the researchers:

Category	Sum	Percentage
Age		
16-36 Year	22	45
37-47 Year	19	39
48-58 Year	9	16
Sum	**50**	**100**
Working Capital		
<15 Million	2	4
15-20 Million	27	55
>20 Million	21	41
Sum	**50**	**100**
Work Experience		
<5 Year	15	29
5-10 Year	22	45
>10 Year	13	26
Sum	**50**	**100**
Catch		
<3 Kg	18	37
3-5 Kg	21	43
>5 Kg	11	20
Sum	**50**	**100**
Last Education		
Not Finishing School	6	10
Low	8	16
Upper middle	36	74
Total	**50**	**100**
Revenue Per Month		
<3 Million	16	31
3-5 Million	23	47
>5 Million	11	22
Sum	**50**	**100**

Source: data processed by researchers with SPSS (2024)

The table above shows that some of the respondents consist of fishermen with an age range of 16-36 years with a total of 22 people (45%) while from the aspect of working capital, most of the respondents with a total of 27 people (55%) have a working capital of 15-20 million Rupiah. In terms of work experience, most of the respondents, with a total of 22 people (45%), have work

experience in the range of 5-10 years, while from the aspect of fish catch, most of the respondents with a total of 21 people (43%) obtained a fish catch of 3-5 Kg. On the other hand, most of the respondents, 23 people (47%), have a monthly income of 3-5 million Rupiah.

Normality Test

The following are the results of the normality test conducted by the researcher in this study:

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		49
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	799472.03102534
Most Extreme Differences	Absolute	.118
	Positive	.118
	Negative	-.086
Test Statistic		.118
Asymp. Sig. (2-tailed)		.085[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

One-Sample Kolmogorov-Smirnov Test

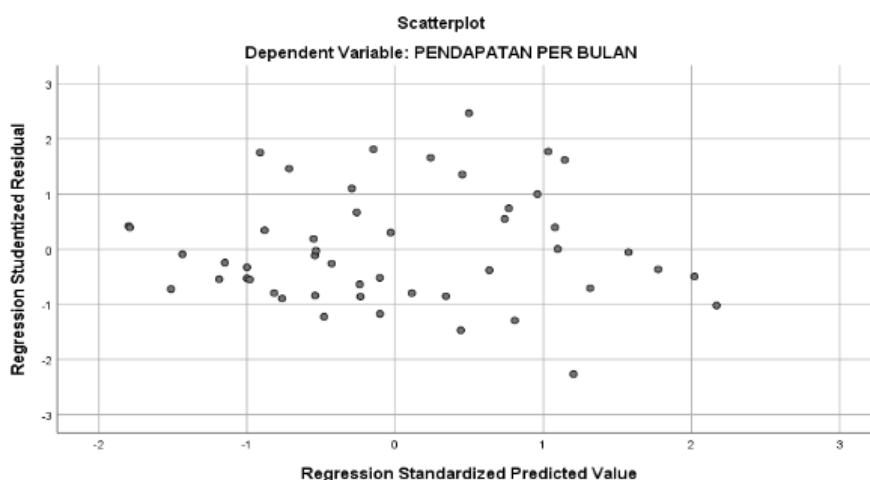|		Unstandardized Residual
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a. Test distribution is Normal.
b. Calculated from dental.
c. Lilliefors Significance Correction.

The table above shows that the significance value is 0.085, which indicates that the data used in the study is classified as usual.

Heteroskedasticity Test

Here is an image of a scatterplot diagram showing the results of the heterokedasticity test in the study:

Figure 1. Diagram Scatterplot

Source: data processed by researchers with SPSS (2024)

The figure above shows that the points contained in the scatterplot diagram spread in all directions, so it can be concluded that the study shows no symptoms of heteroscedasticity.

Multicollinearity Test

The following are the results of the multicollinearity test conducted by the researcher:

	Tolerance	VIF
Working Capital	0.526	1.900
Work Experience	0.388	2.579
Catch Per Day	0.278	3.594
Education Level	0.975	1.026

Source: data processed by researchers with SPSS (2024)

The table above shows that the tolerance values of each variable are 0.526, 0.388, 0.278, and 0.975, indicating that the tolerance value is >0.10. on the other hand, the VIF values of each variable are 1,900, 2,579, 3,594, and 1,026 which means a VIF value of <10. These results showed that there were no symptoms of multicollinearity in the study.

Multiple Linear Regression Test

The following are the results of the multiple linear regression test conducted by the researcher:

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	1692642.435	797453.561		2.123	.039		
Working Capital	0.101	.036	.317	2.792	.008	.526	1.900
Work Experience	144800.628	66057.384	.290	2.192	.034	.388	2.579
Catch Per Day	222589.042	99133.580	.350	2.245	.030	.278	3.594
Last Education	-149516.537	114346.829	-.109	- 1.308	.198	.975	1.026

a. Dependent Variable: REVENUE PER MONTH
Source: data processed by researchers with SPSS (2024)

Here is an equation that can be formed based on the table above:

$$Y = 1.692.642 + 0.101x1 + 144.800x2 + 222.589x3 - 149.516$$

Information

Y = Revenue per Month

X1 = Working Capital

X2 = Work Experience

X3 = catch per day

X4 = Last Education

Here is the interpretation of the table above:

1. The coefficient value of the working capital variable (X^1) is 0.101, and the significance value is 0.008. These results show that working capital has a significant influence on the monthly income of fishermen
2. The coefficient value of the work experience variable (X^2) is 144,800, and the significance value is 0.034. These results show that work experience has a significant influence on the monthly income of fishermen
3. The coefficient value of the catch per day variable (X^3) is 222,589, and the significance value is 0.030. These results show that the catch per day has a significant influence on the monthly income of fishermen
4. The coefficient value of the Last Education variable (X^4) is -149.516, and the significance value is 0.198. These results show that education level has no significant effect on the monthly income of fishermen

Test F (Simultaneous)

The following are the results of the model validity test conducted by the researcher in this study:

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	62147075421 392.150	4	15536768855 348.037	25.942	.000^b
	Residual	26352074578 607.883	44	59891078587 7.452		
	Total	88499150000 000.030	48			

a. Dependent Variable: REVENUE PER MONTH

b. Predictors: (Constant), LAST EDUCATION, WORKING CAPITAL, WORK EXPERIENCE, CATCH PER DAY

Source: data processed by researchers with SPSS (2024)

Based on the research results conducted by the researcher, the value of F Count is 25.942 while the value of F Table obtained from Table F is 2.58, so it can be concluded that the value of Fcal>Table is 2.58. These results show that the regression equation made has met the feasibility.

Test T (partial)

The following are the results of the t-test conducted by the researcher in this study:

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	1692642.435	797453.561		2.123	.039		
Working Capital	.101	.036	.317	2.792	.008	.526	1.900
Work Experience	144800.628	66057.384	.290	2.192	.034	.388	2.579
Catch Per Day	222589.042	99133.580	.350	2.245	.030	.278	3.594
Last Education	-149516.537	114346.829	-.109	- 1.308	.198	.975	1.026

a. Dependent Variable: REVENUE PER MONTH

Here is an explanation from the table above:

1. The calculated t-value of working capital is 2.792, while the t-value of the table obtained from the t-table with a significance of 0.05 is 1.676, which means that the calculated t-value is greater than the t-value of the table. The significance value is 0.008 (sig<0.05), which shows that working capital has a positive and significant influence on the income of the fishing community. Thus H1 Accepted

2. The calculated t-value from work experience is 2.192, while the t-value of the table obtained from the t-table with a significance of 0.05 is 1.676, which means that the calculated t-value is greater than the t-value of the table. The significance value was 0.034 (sig<0.05), which showed

that work experience had a positive and significant influence on the income of the fishing community. Thus H2 Accepted

3. The calculated t-value of the fish catch per day is 2.245, while the t-value of the table obtained from the t-table with a significance of 0.05 is 1.676, which means that the calculated t-value is greater than the t-value of the table. The significance value is 0.030 (sig<0.05), which shows that the fish catch per day has a positive and significant influence on the income of the fishing community. Thus H3 Accepted

4. The calculated t-value of the education level is -1.308, while the t-value of the table obtained from the t-table with a significance of 0.05 is 1.676, which means that the t-value is smaller than the t-value of the table. The significance value was 0.198 (sig>0.05), which showed that the level of education did not significantly affect the income of the fishing community. Thus, H4 is Rejected.

The Effect of Working Capital on the Income of Fishing Communities

The results of this study show that working capital has a positive influence on fishermen's income. In the perspective of Islamic economics, working capital (or wealth in Islamic terminology) not only serves as a tool to increase production but also as a means to meet basic needs and improve welfare. Islam's istithmar (investment) concept requires using capital in a productive and halal way to increase added value in business, as is the case in the fisheries sector.

In the context of fishermen, working capital includes fishing equipment, fuel, and other operational costs that allow fishermen to increase productivity. This research is also in line with previous study conducted by _(Azhar S. &., 2021) which shows that greater working capital provides greater opportunities for fishermen to expand their operational capacity. As explained in the Qur'an Surah Al-Baqarah verse 261 which reads:

مَثَلُ الَّذِيْنَ يُنْفِقُوْنَ اَمْوَالَهُمْ فِيْ سَبِيْلِ اللهِ كَمَثَلِ حَبَّةٍ اَنْبَتَتْ سَبْعَ سَنَابِلَ فِيْ كُلِّ سُنْبُلَةٍ مِّائَةُ حَبَّةٍ ۗ وَاللهُ يُضٰعِفُ لِمَنْ يَّشَاءُ ۗوَاللهُ وَاسِعٌ عَلِيْمٌ

It means: "The parable of those who put their wealth in the way of Allah is like (those who sow a seed) that grows seven stalks, on each stalk, there are a hundred seeds. Allah multiplies (the reward) for whomever He wills. Allah is Vast and Knowing."

The verse shows the importance of wise investment in the fisheries sector for maximum results. In addition, other studies, such as those conducted by Armayani (2021), show that the working capital spent will influence income. In other words, investing in adequate working capital can increase efficiency and productivity, leading to higher incomes. The research conducted by (Ihsan, 2020) also supports these findings, suggesting that a more significant allocation of working capital can increase production capacity and revenue. Sufficient working capital allows the company to carry out daily operations, meet raw material needs, and pay employee salaries (Rahmad Hidayat, 2022). Thus, effective allocation of working capital can increase operational efficiency and productivity, which in turn can increase the company's revenue. Investments in working capital, such as increased production capacity and better inventory management, contribute to increased output and higher revenue potential (Ihsan, 2020).

The Effect of Work Experience on the Income of the Fishing Community

Work experience plays a vital role in increasing fishermen's income. As they gain experience, fishermen acquire technical skills and more profound knowledge about fish migration patterns, sea conditions, and more efficient fishing techniques. This research is in line with the findings by (Abdul Rahman, 2020) More extended work experience is associated with better skills and increased income. Then, the research conducted by (Putri Nurhida Harahap, 2024) It also explains that a person's work experience will allow struggling individuals to earn a more significant income.

In Islam, work experience is considered a science that can improve a person's quality of life. Science in Islam is not only related to formal education but also to the practical skills a person has after years of working in a particular field, just like a fisherman. In the Hadith, the Prophet PBUH said:

أُطْلُبُوا العِلْمَ مِنَ المَهْدِ إلى اللَّحْدِ

Meaning: "Demand knowledge from the cradle to the grave."

From this hadith, it can be understood that every experience (knowledge) from formal education and work experience is an investment in life. Therefore, individuals with more extended work experience tend to earn higher compensation due to their accumulated skills and expertise over the years.

The Effect of Fish Catch on the Income of Fishing Communities

Fish catches are the main factor that affects fishermen's income. An increase in fish catches directly impacts increased income, provided that the market for such fish is available and prices are stable. However, external factors such as fluctuations in fish prices and government policies can also affect this relationship. In line with research conducted by (Adhi, 2021) which shows that a 10% increase in fish catches can increase income by up to 15%, a direct relationship between catches and fishers' income. Then, the research conducted by (Hadi, 2020) shows that an increase in fish catch of 20% can increase fishermen's income by up to 25%. In addition, qualitative findings from in-depth interviews with fishermen revealed that fishermen's income is often used to meet their daily needs and to invest in more modern fishing gear, which can increase their future productivity. However, from an Islamic perspective, fish catches must be managed fairly and not damage the environment. The principle of maslahah (common good) in Islam requires fishermen to maintain the balance of the marine ecosystem so that the sustainability of the fishery business can be maintained .

The Effect of Education Level on the Income of Fishing Communities

Although formal education should theoretically increase income through improving skills and knowledge, the results of this study show that education level has no significant effect on fishermen's income (Reni Ria Armayani, 2021). This may be due to fishermen's reliance on practical skills gained through work experience, valued more in the fisheries sector than formal education. Research conducted by (Halim, 2023) The findings show that education level does not

directly affect individual income. In some cases, practical skills and work experience may be more valued than formal educational qualifications. (Ali, 2023). In addition, research conducted by Ariska and (Hadi, 2020) This also explains that a person's education does not influence their income. Education levels do not always consistently influence an individual's income. This can happen due to a variety of factors, such as the relevance of education to the job being done, the changing needs of the job market, or practical skills that are valued more than academic qualifications (Budi, 2023). So it can be concluded that the level of education is not always directly proportional to income, especially in sectors that prioritize practical skills over academic qualifications.

From the point of view of Islamic economics itself, education remains important as a means to improve the quality of life, but in this context, technical skills and experience are more relevant for fishermen. The Qur'an Surah Al-Mujadila verse 11 which reads:

يَٰٓأَيُّهَا الَّذِيْنَ اٰمَنُوْا اِذَا قِيْلَ لَكُمْ تَفَسَّحُوْا فِى الْمَجٰلِسِ فَافْسَحُوْا يَفْسَحِ اللهُ لَكُمْ وَاِذَا قِيْلَ انْشُزُوْا فَانْشُزُوْا يَرْفَعِ اللهُ الَّذِيْنَ اٰمَنُوْا مِنْكُمْ وَالَّذِيْنَ أُوْتُوا الْعِلْمَ دَرَجٰتٍ وَاللهُ بِمَا تَعْمَلُوْنَ خَبِيْرٌ

It means: "O you who believe when it is said to you, "Give space in the assemblies," be open, and Allah will surely give you space. When it is said, "Stand up," stand up. Allah will undoubtedly raise those who believe in you and those who are given some degree of knowledge. Allah is meticulous in what you do."

From this verse, we can understand the importance of the knowledge we have, both formal and non-formal learning, to improve the quality of life. Thus, as individuals who are given an excess of intellect, it is necessary to improve ourselves through the knowledge we have.

CONCLUSION

Based on the results of research conducted in Labuhan Kamar Village, Central Panai District, it was found that the variables of working capital, work experience, and fish catch had a significant partial effect on fishermen's income. This shows that these factors can increase fishermen's income through increased productivity and efficiency in fishing activities. On the other hand, the level of education did not show a significant influence on fishermen's income, with a calculated t-value of -1,208, which was smaller than the t-value of the table (1,676), and a significance value of 0.198 (sig > 0.05). These findings show that, although formal education is often considered an essential factor in improving quality of life and income, in the context of the fishing community in this village, other factors such as working capital, work experience, and fish catch play a more direct role in determining income. And from the analysis results, the variable with the most dominant influence on fishermen's income is working capital, with a calculated t-value of 2.792 and a significance value of 0.008. This is in line with the principles in Islamic economics that emphasize the importance of wise resource management and effective allocation of capital to achieve prosperity. Adequate working capital allows fishermen to increase production capacity and efficiency to obtain higher incomes. The limitation of this study lies in the measurement of education level, which only considers formal factors, without including variables of practical skills or non-formal training that can affect fishermen's productivity. In addition, this study was only conducted in one village, so the results may not be generalized to all areas with different

characteristics. Suggestions for further research are to expand the scope of the study by including more villages or regions with various characteristics, as well as examining other factors such as technical skills or access to modern technologies that can improve fishing efficiency. In addition, further research can also pay attention to the variables of non-formal education or job training that may significantly influence fishermen's income, which can be more relevant in the context of the fisheries sector.

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