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## REGULAR SOCIAL GATHERING AS A STRATEGY FOR MILLENNIAL FISHERMEN TO OVERCOME POVERTY IN BLIMBING VILLAGE, LAMONGAN REGENCY

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### ABSTRACT

This study was conducted in Blimbing Village, Lamongan Regency. This study takes the topic of regular social gatherings as a strategy for millennial fishermen to overcome poverty. Most fishermen of Blimbing village are on the poverty line, although there are also fishermen who live a decent life.

This study uses a qualitative method with a phenomenological approach to look deeply and personally at the conditions of poverty experienced by the community. The data sources from this study are primary and secondary data. The primary data is obtained through observation and interviews. On the other hand, secondary data is obtained from documentation, photos, and sources related to the study topic. Determination of informants uses purposive sampling and snowball sampling techniques. While data analysis was carried out through data reduction, data presentation, and drawing conclusions.

The results of the study show that regular social gatherings can be interpreted as saving activities for a certain and tentative period of time. Regular social gatherings can also be interpreted as a social insurance activity to bail out fees for checks, sickness, or as a donation for death. Regular social gathering is also used as an infestation. When viewed from the motives of its members, it is to avoid shortages of tools for going to sea. In fact, regular social gathering is a medium to strengthen community solidarity.

**KEYWORDS:** Regular Social Gathering, Millennial Fishermen, Poverty

### 1. INTRODUCTION

Indonesia is the country with the second largest sea area after the United States. 75% of Indonesia's territory is sea with a coastline length of approximately 108,000 km and an Exclusive Economic

Zone (EEZ) area of 3,000,000 km<sup>2</sup>. The total area of Indonesian waters reaches 6,400,000 km<sup>2</sup> of the total area of the Republic of Indonesia (land + waters) of 8,300,000 km (KKP, 2018). Indonesia has also been recognized by the United Nations in 1982 through the UNCLOS (United Nations Convention on the Law of the Sea) decision as a maritime country with the largest sea area [1]. In the UNCLOS decision, the United Nation determined Indonesia along with other countries such as the Philippines, Seychells, Maldives and others as archipelagic countries that have legal certainty over their territorial sovereignty in the Sea.[2]

Indonesia consists of maritime communities who live near the coast and the majority of them work as fishermen. Statistical data from the Ministry of Maritime Affairs and Fisheries shows that there are 2,637,269 million fishermen who are active and able to contribute to the productivity of the marine economy (KKP, 2018). Normatively, the abundance of marine resources and human resources owned by Indonesia should be able to maximize maritime development. However, in reality, there are still development problems that arise from an imbalance between natural resources and the life of a fisherman himself. As the main actor in maritime development, fishermen's lives are not yet in proper economic welfare even though the fishermen's social conditions are good. This is because the income they earn is not proportional to the expenses for their living needs or in other words they often experience incidence of poverty. Their lives have never been separated from the poverty trap. Fishermen even contribute 25% of the national poverty rate. Laws made by the government are often only a series of programs and promises.

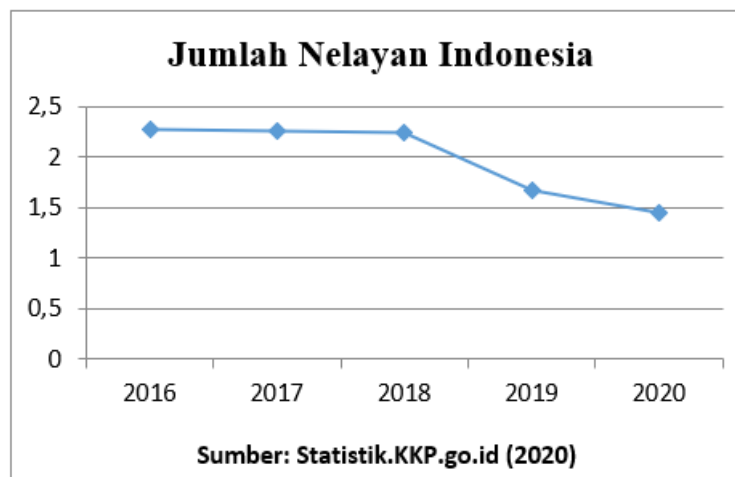
Advances in science and technology have not been utilized optimally by fishing communities. In fact, fishermen are still a relatively backward society socially, especially in terms of education. Most fishermen's education only reaches the elementary, junior high, and high school levels. This condition generally occurs in all fishermen's lives, especially for ABK fishermen in Blimbing Village which is located in the coastal area of Lamongan Regency. Blimbing Village is a fishing village with 5014 fishermen out of a total male population of 9278 (Lamongan.BPS, 2019).

In Law Number 7 of 2016 concerning protection and empowerment that the community has the right to receive an empowerment program to be able to achieve a prosperous and independent life. In fact, there has been no empowerment for fishermen, as an increase in knowledge capacity and income. There is also no protection for fishermen or guarantees in the event of an accident. In fact, insurance for fishermen has indeed been made based on the Minister of Maritime Affairs and Fisheries Regulation No.18/2016 concerning risk protection guarantees for fishermen. Unfortunately, the existing insurance program did not work as expected.

The lack of access that can be accessed by fishermen has an effect on a decrease in the number of fishermen in Indonesia. This is known when today's younger generation, even fishermen's children

avoid becoming fishermen. In the past, social science studied a lot regarding the low level of education in fishing communities. However, currently the fishermen's children have increased their level of education. Thus, the fishing profession is not their first choice. This phenomenon has become a duality that has not been resolved in many countries. Based on the report of the Food and Agriculture Organization (FAO) in the period 2000-2014, the number of fishermen in Europe has decreased from 779 thousand to 413 thousand, this also happened in Oceania and North America [3]. The younger generation and their parents prioritize and choose jobs on land as factory workers, traders and others rather than working as fishermen. Although many are still unable to continue their education to tertiary institutions, they still perceive fishing as an unprofitable profession.

**Graph 1.1 Graph of the Number of Indonesian Fishermen in 2016-2020**



This condition is also felt by senior fishermen in Blimbing Village. They expressed their concern regarding the declining interest of the younger generation to become fishermen. Currently, it is increasingly difficult to find young people who are still healthy and strong to be invited to form fishing groups. Indonesian fishermen have started to age as time goes by. Often, just after going out to sea, we are already home because one of our members is in his 50s-60s. They complained of pain and had to go home. If this phenomenon continues to occur, there will be no regeneration of fishermen. As a result, Indonesian fishermen will run out and marine resources, especially fish, will be wasted. They also said that a very strange thing would happen if we wanted to eat fish and had to buy it outside the village, even though our house is in a coastal area. The presentation of one of the fishermen in Blimbing Village gives us awareness of the importance of improving the image of Indonesian fishermen. This is solely so that the coastal communities themselves do not underestimate fishing as a profession. The image of poor fishermen must begin to be reduced. Empowered fishermen must be instilled in the souls of fishermen from now on. Even though fishermen are not highly educated, being a fisherman also needs to be knowledgeable so they are not easily fooled.

Studies on the social life of fishermen with minimal welfare are endless. In fact, several studies have presented the results that the poverty of a fisherman is also influenced by their consumptive lifestyle. Poverty occurs because there is a phenomenon of buying goods with desire without determining a priority scale. In fact, they dare to buy goods with a debt pattern and will sell these items if at any time they run out of money. In addition, fishing communities apparently have very high social prestige towards their lifestyle. They want something instant. Not only that, their knowledge about the importance of saving and investing without debt is still very minimal [4].

The problem of poverty experienced by millennial fishermen in Indonesia is caused by various factors, including: lack of adequate resources and infrastructure, climate change, the influence of globalization, and government policies that have not been optimal to improve the welfare of fishermen [5], [6]. Another factor is the low selling price of fish, lack of access to capital and technology, and lack of skills and knowledge in managing fishery business. Apart from that, the COVID-19 pandemic has also worsened the economic situation of millennial fishermen due to restrictions on economic activities, so that, the fishing businesses is difficult to develop. Millennial fishermen in Indonesia are part of a group of fishermen born after the 1980s. They have a relatively young productive age. Even though they have great potential in developing the fisheries sector, the economic welfare of millennial fishermen is still hampered by various factors, such as: lack of access to capital, technology, and a broad market.

To overcome the poverty problems faced by millennial fishermen, one of the strategies that can be implemented is to strengthen social and economic networks among fishermen. This strategy can be implemented by holding regular social gathering. Regular social gathering is a system of friends or social groups that aim to help each other in raising funds or shared assets. Regular social gathering is a rotating fundraising and prize distribution system that has long been known in Indonesia. According to millennial fishermen, regular social gathering can be used as a strategy to expand business networks, obtain the needed business capital and develop a fishing business.

The regular social gathering mechanism is applied with a way that each member collects a certain amount of money every month. Then, the money is distributed to one of the members in rotation. In this way, each member of the regular social gathering can obtain business capital in rotation. So, this can help them in developing their fishing business. In addition, regular social gathering can also be a means to share knowledge and experience in managing fishery business. The result is an increase in the skills and knowledge of millennial fishermen in the field of fisheries.

With the regular social gathering, it is hoped that millennial fishermen can more easily overcome various obstacles that impede economic prosperity. The regular social gathering can help millennial fishermen to gain access to the capital and technology they need. Not only that, the regular social gathering can also open wider business opportunities. In addition, the regular social gathering can also be a good platform to strengthen relationships between millennial fishermen and the surrounding

community. Thus, the regular social gathering can create a social environment that supports the economic growth of millennial fishermen in a sustainable manner.

## 2. LITERATURE REVIEW

### 2.1 Regular Social Gathering as a Social Community

In meeting the needs of life, humans always need other people. The need in question is the need to be together and help each other. This is what ultimately encourages people to live in groups or in society to meet economic needs. To meet the needs, the community forms an organized institution. This is to ease or expedite their economic life [7].

Regular social gathering is an activity to collect money or goods of the same value by several people and then draw lots to determine who gets it. The lottery is carried out in a regular meeting until all members get it [8]. Regular social gathering in Indonesia is considered as an important form of social practice in people's lives. Regular social gathering serves not only as a means to raise money in rotation, but also as a form of social and economic exchange between individuals and groups. This study found that regular social gathering has an important role in strengthening social networks and interpersonal relationships, as well as helping individuals and groups to meet financial needs [9].

Regular social gathering is part of the activities of some groups in Indonesian society, especially women. Regular social gathering is not a new thing for Indonesian women [10]. Besides being easy to buy goods, regular social gathering administrators can get more benefits in the form of additional income. This gathering is closely related to debts and savings or savings when viewed in terms of its function [11]. This regular social gathering activity develops in people's lives because it can be a means or place for millennial fisherman to save [12]. Regular social gathering is a regulatory system because in it there are rules for its members. These regulations then become a system that regulates all activities related to money that are managed within it [13]. In community economic activities, regular social gathering has various concepts. Regular social gathering has become a social economic system capable of being part of a strategy to improve family welfare [14]– [16]. In fact, regular social gathering has benefits, one of which is as a place to practice saving [17], [18].

Several studies discuss social gathering from several perspectives. A study conducted by Adi (2018) about social solidarity in regular social gathering groups of housewives shows that the factors that encourage regular social gathering activities can be a means of forming solidarity among its members, among others. Thus, regular social gathering is one of the people's choices in fostering thrifty in oneself and also building an attitude of mutual help among human beings [20]. The role of regular social gathering as a venue for social exchange among Javanese people. The results of the study show that regular social gathering is a form of social practice that strengthens social relations between group members, increases solidarity and cooperation between group members, as a motivation to work to get the desired goods, and helps individuals and groups to achieve economic goals [9], [10], [21], [22].

## 2.2 Millennial Fisherman

The millennial generation is the descendant of the baby boomer's generation, namely the generation born after World War II, namely between 1946-1964. The Baby Boomers generation is synonymous with the characteristics of hard workers and pioneers as a result of post-war economic conditions. Thus, workers are needed to restore the condition of the country to its original state [23]. This generation is well known as Gen-Y, Net Generation, WE Generation, Boomerang Generation, Peter Pan Generation, and others. The millennial generation is the generation that lives at the turn of the millennium. Simultaneously, in this era, digital technology is starting to penetrate all aspects of life [24]. Gen-Y, known as the millennial or millennial generation, currently ages between 19-39, is a productive and technologically literate generation. [25]. This generation uses a lot of instant communication technologies such as email, SMS, instant messaging and social media such as Facebook and Twitter, IG and others. In other words, gen-Y is the generation that grew up in the booming internet era [26].

Millennial fishermen are a term used to describe the younger generation of fishermen born in the late 1980s to early 2000s. [27] They have perspectives, values, and lifestyles that are different from previous generations and have grown up in the digital era. Millennial fishermen have different characteristics from previous generations of fishermen. They are more likely to adopt modern technology, have access to global information, and have a tendency to seek alternative sources of income other than marine catches. Studies about millennial fishermen have been conducted in various countries and focuses on various aspects, such as technology, sustainability, and adaptation to climate change. A study conducted by the Food and Agriculture Organization (FAO) in 2019, millennial fishermen are defined as the younger generation who have access to information and communication technology, have higher environmental awareness, and are more market-oriented. They are also considered more skilled in using modern technology, data processing, and digital marketing.

In Indonesia, studies on millennial fishermen have also been conducted. A study conducted by Brawijaya University in 2019, millennial fishermen are defined as the younger generation who are educated and knowledgeable about modern technology. They tend to be more adaptive to climate change and have high environmental awareness. A study conducted by Hasanuddin University in 2019, millennial fishermen have a higher level of education compared to previous generations of fishermen. This makes them more open to change and modern technology, and able to develop a more diversified and innovative business.

Apart from that, millennial fishermen also have different characteristics in terms of managing marine resources. They tend to be more aware of the importance of sustainability of marine resources and pay attention to environmental aspects in fishing operations. This could be an opportunity for the fishing industry to focus more on sustainable fishing practices. However, even though they have different characteristics, millennial fishermen still face the same challenges as previous generations of fishermen, such as fluctuations in fish prices and climate change which have an impact on fish



production. Therefore, the right support and policies are needed to help them face this challenge and remain sustainable in the fishing industry.

### 3. STUDY METHODE

Qualitative research is a research method to explore and understand the meaning that a number of individuals or groups of people ascribe to social or humanitarian issues. This qualitative research process involves important efforts, such as asking questions, collecting specific data from participants, analyzing data inductively from specific themes to general themes, and interpreting the meaning of the data. The final report for this research has a flexible structure or framework [28].

#### 3.1 Research Approach

This study uses qualitative methodology with a phenomenological approach. In Greek, phenomenology means to exalt and show oneself [29]. As an approach in a research, phenomenology departs from the subjective experience of individuals. The phenomenon that is happening will be searched for its meaning for individuals which is then connected with philosophical principles and ends with the essence of meaning [28].

#### 3.2 Data Source

Primary data sources will be obtained through observation and interviews with informants who really know the activities of a fisherman such as the fisherman himself and several parties such as the head and administrators of the fishermen's association who carry out the regular social gathering and other residents who live in coastal settlements. Primary data sources will also be obtained by researchers from observations at the research location. Meanwhile, the second category of data sources or secondary data sources will be explored through documents, photographs related to millennial fishermen regular social gathering activities. So that the document can be a reference that can strengthen this research.

#### 3.3 Informant Determination Techniques

The technique of determining informants in this study used purposive sampling and snowball sampling. The technique of taking the subject of this research is used to complement each other's data. Purposive sampling technique will be used to decide key informants in order to obtain more in-depth data. Sugiyono defines it as a sampling technique that is carried out based on certain goals [30]. The snowball sampling technique will be used when the data obtained from key informants is insufficient by determining key informants, key informants and supporting informants. [30]. The research informant table is as follows:

Name	Type of Work / Length of Work	Nominal of Regular Social	Status	Number of Regular Social Gathering Membership/Length
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		<b>Gathering</b>		<b>of the Regular Social Gathering</b>
Agung	Fisherman (ship crew) /5 years	150.000	Not married yet	20 people/20 months
Bagus	Fisherman (the owner of fishing gear) /5 years	750.000	Married and continuing the fishing gear owned by parents	30 people/30 months
Yudi	Fisherman (the owner of fishing gear, remote and boat engine) /7 years	1.500.000	Married and continuing the fishing gear owned by parents	30 people/30 months
Gagah	Fisherman (ship crew) /5 years	300.000	Not married yet	20 people/20 months
Ibu Ana	Regular social gathering organizer/15 years	-	-	-

**3.4 Analysis Data**

Data analysis in a research process is important to note. This is because data analysis will influence the quality of research results. In order to carry out data analysis, this research is guided by the data analysis proposed by Miles and Huberman, namely data reduction and data presentation. and proceed with drawing verification or drawing conclusions [30]

**4. RESULT AND DISCUSSION**

Various types of millennial fishermen can be found in certain categories. Some have been hereditary and have parents who work as fishermen and there are millennial fishermen who do not have parents as fishermen. This background can be a consideration for a millennial fisherman in choosing the regular social gathering category they will participate in and can also influence their goals in life.

**4.1 Regular Social Gathering as a Means of Saving**

Millennial fishermen who live in rural areas tend to still prefer saving independently rather than saving at a bank. Millennial fishermen who are very aware of the importance of saving, they choose regular social gathering as an alternative to mandatory savings which they must deposit every month. In this case, the money from the regular social gathering will be fully used for their primary and secondary needs. They prefer to collect money first rather than take credit. Even though the regular social gathering is also considered a debt, the moral economic relationship that exists gives full trust to the regular social gathering members.

“This regular social gathering is a way to save money, if there is a sudden need later. So, there is a small savings.” (An interview with Agung)

From Agung's statement, regular social gathering is considered a media for carrying out savings activities. If the money that is owned is not channeled by following the social gathering, then the money will run out for daily needs. Therefore, the regular social gathering becomes a means to carry



out forced savings activities by paying a certain amount of money at an agreed period, be it weekly, semi-monthly, or even monthly. The awareness to do the regular social gathering is influenced by a desire to buy things that are impossible to do with income which tends to be only enough to meet daily needs. However, if you take part in regular social gathering activities, you can get a lot of money right away, a large amount of money that is collected from all members. With the money that is large enough to collect, you can purchase items of considerable value and can even be used as an investment tool.

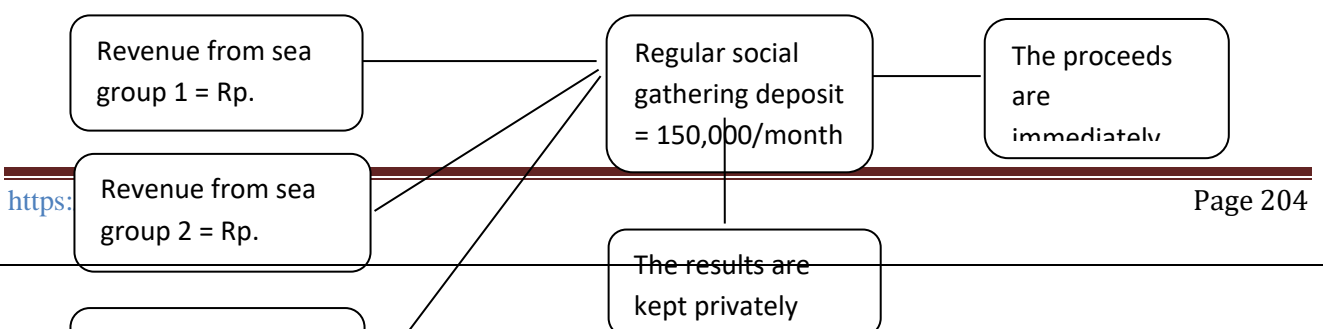
Regular social gathering is a media for the community to have long-term savings with a tentative time that can be withdrawn at any time. With a regular social gathering, unexpected needs can be anticipated to meet them by taking the regular social gatherings turn first. Aside from being savings for a certain period, regular social gathering has its own social value in social life. Many people use the gathering time to get together and tell stories about their daily lives. In this way, regular social gathering indirectly becomes a means of bonding social relations with the community.

“Regular social gathering usually becomes a place to gather and share daily stories. It's good because you can get closer to your fellow regular social gathering friends and it's not uncommon to get solutions to problems from the chats during the regular social gathering.” (An interview with Gagah)

The closeness of social relations in society creates security in the social system of society. Communities trust one another without causing suspicion of one another. So, this condition creates a society with low conflict friction. In line with the good opinion, that with regular social gathering the community always works together to help each other individuals/communities who fail to run their businesses, by providing capital loans to individuals who lack capital.

"Usually if there is a lack of capital other than members of the regular social gathering, they are also lent capital to start a business again" (An interview with Bagus)

Bagus added, if you join an regular social gathering group you have to set aside money so you can still pay the stipulated regular social gathering dues. Continuous contributions will make the regular social gathering group last a long time. The following is a scheme for setting aside money for millennial fishermen who act as a young crew member who has the intention of going to sea 1-month 3x. Usually, fishermen will join the regular social gathering group whose nominal deposit adjusts to their average income each month. This is so they can make sure they can deposit it every month.



#### **Figure 4.1 The pattern of regular social gathering in community**

With a membership of 20 people, the regular social gathering will last for 20 months, with an agreed sequence of numbers according to the initial registration. A millennial fisherman who joins as a member will get a final result of Rp. 3,000,000 with a discount as a commission for regular social gathering holders of Rp. 100,000, members will receive Rp. 2,900,000. For ABK fishermen, these results have been very helpful in financial management and planning. Because of the money they have, they will buy an item if they can turn it around. Simply, they accelerate additional savings. For millennial fishermen, the temptation to buy something or just follow the trend is very high, so they must be smart in managing their money.

#### **4.2 Regular Social Gathering as a Form of Social Insurance**

The risky life of a fisherman does not make them have health insurance or professional accident insurance. Often the government ignores the fate of the fishermen in this matter. Fisherman accidents can occur during seasons of strong winds and waves. Several cases have been experienced by fishermen in Blimbing Village, Lamongan Regency, including a group of lost fishermen drowning in the sea, their boat overturned, some were found safe and some were found dead or even not found at all. This was explained by Yudi who owns the ship.

"Being a fisherman is a risky job because if an accident occurs, no one will help with the costs except neighbors with a small contribution from the family." (Yudi)

The high risk of becoming a fisherman is often the main reason why some young people choose not to become fishermen, even though being a fisherman is very promising. Such conditions make millennial fishermen who depend on their livelihood as the main profession of fishing enough to think about the fate of guaranteeing their safety and health, especially for those who make fishing their long-term profession.

"Even though we don't have health insurance or old age insurance, we are still fishermen. Apart from being the next generation, actually it is also because there is no choice." (Bagus)

Such conditions are the reference for fishing communities to carry out social activities that can guarantee their lives in terms of health problems. During this time, people do not have personal savings for health. The money that comes from going to sea is always used for daily needs and buying branded goods, and in terms of needs these goods are not the main need. In line with what Mrs. Ana said, she has been the organizer and holder of the regular social gathering money for about 15 years who already understands the dynamics of the life of fishing communities. According to him;

"Society tends to be hedonistic. If the proceeds from fishing are spent on purchases that are not so important, they often neglect taking care of their health, leaving no proceeds from fishing for their health insurance."

Community behavior and high social solidarity are the starting point for Mrs. Ana to hold a social gathering. Hedonic behavior in the community inspired Ibu Ana to take action that is beneficial to the health of fishing communities through the social gathering program. With the regular social gathering, millennial fishermen can use the results of their participation in the regular social gathering as health insurance money for both their own health and the health of their families. So that this condition can minimize the public's debt to other places for their health needs.

"Savings from this social gathering help me and my family when I'm sick, I don't have to worry about looking for debt when I need treatment. In the past, when I was sick, I often borrowed money here and there for treatment." (Good)

Regular social gathering as a form of social insurance is transformed into regular social gathering for death which is actually made for social security for expenses that need to be incurred when a member of the community dies. Because most of the Blimbing people are Muslims, they have a strong awareness of obligations that can fall when some members of the community have taken care of the bodies of other members of the community who have died. In the concept of death regular social gathering presents rights and obligations that are not valued as debts between members, but the payment of regular social gathering made by members is more about ensuring the fulfillment of the needs of the members' funeral arrangements. Death regular social gathering can be done with a certain nominal or based on the sincerity of the members. The number of regular social gathering is not the same. This is because the levy is in accordance with the sincerity of the regular social gathering participants.

The relationship that exists between millennial fishermen and regular social gathering holders makes this health insurance not just ordinary insurance. Regular social gathering can be social insurance that is flexible in its collection. Several informants explained that if they were sick or their members were sick and really needed money during that month, other members who were affiliated would ask them to get the results of their aristocratic first, even though it wasn't time yet or it didn't match the order number.

With easy access to withdrawing money without being limited by time, this regular social gathering has grown rapidly and has quite a lot of savings. The ease of access offered by regular social gathering makes people to get used to living in groups who share the same profession. Regular social gathering also has the function of being a place to keep in touch with each other and even visit each other. The members of regular social gathering are people from the same village or hamlet, so their bond of trust and mutual cooperation is quite high.

### **4.3 Regular Social Gathering as Investment Means**

The views held by regular social gathering members regarding money are very diverse, some are of the view that regular social gathering can be used to buy goods. Especially goods that are worth the investment. What's more, money from regular social gathering can be obtained at the beginning of the start-up period of an regular social gathering, so the existing money can be used for investment funding instruments. One of them is based on what was explained by Bagus' informant.

"The reason I joined the regular social gathering was as an investment by using the regular social gathering money specifically to buy equipment and other production tools as fishermen."

As Bagus said above, information was obtained that some people who took part in regular social gathering were also motivated to get the regular social gathering in the beginning of the period, so that it can be use as business capital. If the aristocracy has no nominal limit and the members already have a business, they will usually ask to get their turn at the start of the time. The money collected is used as a financing instrument that can be used for investment at a relatively low cost compared to the procedures at the bank. This is also in line with Yudi's statement as follows.

"In the past, I did get initial capital from my parents to become a fisherman and also had fishing gear and a remote control. To buy other equipment on the ship, I participate in regular social gathering so that my saved money doesn't run out."

With the means of production owned, research informants can obtain a greater share of the results obtained than other fishermen members who only act as crew members. If crew members can get an average yield of approximately 500-700 thousand / 7-9 days of fishing, this research informant can get around 1.5-2.5 million / 7-9 days of fishing. With the income earned by the informant in the range of 2 million, this informant participates in an regular social gathering which has more deposit money than other millennial fishermen. So that, the need for a fairly large amount of investment can be covered.

According to his presentation, he had joined as a member of 2 groups of regular social gathering during the duration he was a fisherman. He used the proceeds from the first batch to buy ship engines. By adding production tools, Yudi's income also increased, which was around 3-5 million depending on the total income he and his group earned. In fact, Yudi is now a millennial fisherman who has upgraded

his status from crew member to skipper fisherman (fisherman who owns production equipment capital).

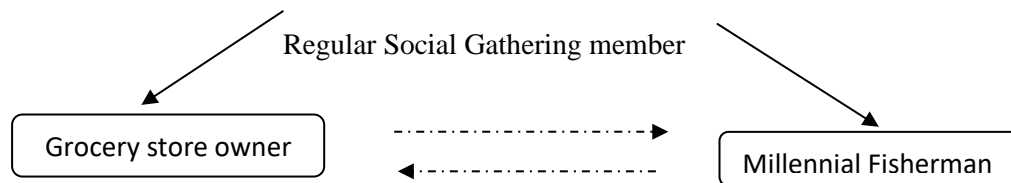
From Bagus and Yudi's statement, it is clear that members who have a business or spending network that can generate greater economic benefits will make regular social gathering part of their means to obtain the investment funding them desire. Because the yardstick is the nominal amount of money, the regular social gathering can be used to finance the purchase of investment assets that can generate derived profits from the regular social gathering activity.

For regular social gathering members who do not have immediate funding needs, besides regular social gathering can be used as a medium of savings for the funds they have, these members will get a return on money from the total deposit multiplied by the number of memberships in an regular social gathering group. This amount is the profit that can be obtained on the investment of funds in regular social gathering quickly. If we only save we need a longer time to be able to collect money equivalent to the results obtained from regular social gathering membership. This is in accordance with the statements of a number of researchers who define investment as delaying current consumption to be put into productive assets over a certain period of time [31]– [35].

#### **4.4 Regular Social Gathering as Social Capital**

In a regular social gathering group, membership does not only consist of fishermen, but like regular social gathering group initiated by ana, its membership also includes grocery traders. Such diversity has implications for their membership relationship. By joining the regular social gathering group, a millennial fisherman gains the trust of other members. This trust benefits them in terms of capital to become fishermen. a fisherman will go out to find fish in the sea with a time of 7-14 days, automatically they will need supplies which should be enough for 7-14 days and enough for 5-10 people. In terms of providing supplies, the fishermen will usually buy directly, starting from cigarettes, spices, rice, fruit, snacks, etc. However, often they are limited in terms of initial capital so that half of the budget or budget for supplies is paid after returning from sea. In order for them to do that, the fishermen desperately need the trust of the grocery store owner. Millennial fishermen who are members of a regular social gathering group usually find it easier to gain the trust of grocery store owners. The relationship also goes the other way around, usually when the fishermen arrive from the sea, they will sell the fish they catch according to the market price at the Fish Auction Place (TPI). However, a fisherman who joins regular social gathering membership usually sets aside some of their fish for them to offer to the grocery store owner who has given them a loan. They charge the fish at a low price or what we call the price of a brother or sister.

Regular Social Gathering Executor



This kind of relationship is very useful for millennial fishermen. Often, they do have to share their income in order to be able to live sufficiently and continue to go to sea, so by participating in Regular Social Gathering they also have social capital that can be transformed into their financial capital. Group trust becomes their social capital that can ease the financial burden of fishermen. In line with this, in the individual psychological realm between millennial fishermen and grocery store owners, there is an urge to make decisions after both have considered the benefits and risks.

"I want to give loans only to fishermen I know, especially fishermen who are in the same group as me at the social gathering, because they will not run away and will pay on time" (Grocery shop owner)

## 5. OTHER RECOMMENDATIONS

The conclusion from the research is that the motives behind members participating in regular social gathering are mostly based on the desire to save. By saving, people have an economic goal of obtaining goods with a large nominal value (buying a ship, ship equipment or buying a car). Another economic motive is the tendency of some people to use regular social gathering as an instrument to obtain investment funds. In fact, some people make regular social gathering in the form of celebrations or in the construction of houses as a means of investment by handing over goods or money that is the equivalent of goods with the aim of saving their money from suboptimal financial management. Besides that, the regular social gathering is also used for social funds as a death donation to grieving families.

The motives behind most of the regular social gathering organizers are investment instruments and social capital. Investment facilities are used to increase the means of production in fishermen and increase income for bigger sales. Social capital that can integrate various economic things in the economic network. The integration of this economic network provides economic benefits to fishermen's money circulation and the market. With social gathering, it will increase the bonds of community solidarity and increase the economic resilience of the community.

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