

Examining the Economic Behaviour Among Fisherman Community

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Abstract-- *This study is aimed at examining the economics behaviour among fisherman community in Prigi, Watulimo District, Trenggalek Regency, Indonesiatechn. This study used descriptive qualitative to develop theories that are built through data obtained in the field. The results showed that the condition of the Prigi fishermen was still deficient in economic education and financial management. Therefore, it is necessary to increase economic knowledge and financial management. In order to obtain adequate thinking rationality to carry on life and fulfill daily needs. On the other hand, there is a need for training and provision of business assistance to increase the fishermen's income from the catch. Uncertain catches and price monopoly snares by collectors make it difficult for fishers to expand their businesses outside the region. The urgent step that must be taken by the government is entrepreneurship training to realize how important it is to invest and make efforts to support the profession of fishers. Through this training, it is hoped that the fishing community, when meeting their immediate needs, does not always owe money. The results of our study offer the rationality and irrationality of the economic behavior of fishing communities that can be a strategic input for the government and stakeholders, in order to empower further and create prosperity for the fishing community.*

Keywords— *Economic behaviour, Rationality, Irrationality,*

I. INTRODUCTION

Economic behavior is still an interesting study of many scientists in various parts of the world until the last two decades [3], [9],[13]. Economic behavior not only uses evidence from economics itself but also psychology and other social sciences to create appropriate and useful alternatives [13]. The focal point of the study of economic behavior is the optimization of appropriate choices [27],[1].

Rabin [33], Yochum [41], Camerer [3], and Cahaya [2] , find that the core of traditional theories used in economic actors' assumptions is based on a good definition, based on personal choice, stable, using available information and fulfilling activities to the maximum based object function obtained. In the discussion of economic behavior shown by economic actors to determine decisions, known the terms rationality and irrationality. Regarding rationality, Rescher [35] and Njoku [30] concluded as an approach using reasons to make the right and possible choices [35], [9].

The concept of rational behavior has been widely discussed in neoclassical economic theory. The theory is based on that human behavior can be used as an illustration as a form of business to maximize satisfaction or as a form of business maximization as expected satisfaction [11], [30]. The rationality of economic behavior is also based on the normative primitive of economic agents [15], [30]. It is also documented from many forms of decision making, such as the magnitude of risks and uncertainties, deviations that occur, and emotions of economic agents [12].

Simply stated, the rationality of economic behavior carried out by economic agents or economic agents, are economic activities carried out by economic agents. They have gone through consideration of something related to the choices that exist. In connection with the premise of fishers in general, it can be said that due to urgent economic needs and must be met immediately, fishers are more inclined to sell the fish catch to collectors rather than having to sell outside. This reality fact does not yet describe the life of fishers in general and specifically in an area. So regarding the rationality of fishers in conducting economic activities needs to be further investigated with closer objects.

Rationality becomes confusing when it can mean a lot, such as impartial, reasonable, logical, and has a specific purpose. Moreover, further, rational decisions made sometimes are not always as expected. Differences in rational understanding also occur between fellow social scientists [39], [27]. In modern economic theory literature, an economic actor is assumed to be rationally based on the following criteria [39]. Everyone always knows what they want and want. Behavioral theory in economics depends on the assumption of rationality assumptions. Besides that, the theory of economic human behavior that underlies decision making in the economy and the circumstances that individually motivate its emergence [10]. Everyone has different views related to the understanding of rationality but has the same fundamental. The similarity is termed in the economy of satisfaction. Humans tend to want to satisfy themselves. However, to fulfill these desires, satisfaction is different. According to Rabin [33], everyone who can seek his welfare (material or nonmaterial wealth) by making choices that are right for him.

Furthermore, Muqorobin [22], emphasizes some of the character of rationality: first, rationality has an overly demanding and limiting character. The concept of rationality requires economic actors to always know information. He is forced to know all the things that can satisfy his satisfaction, both ways and results. Because satisfaction is obtained from his knowledge. Truthfulness is an absolute demand. While on the other hand, it is limited by its own interests to maximize the satisfaction that is manifested by way of suppressing emotions and feelings that overflowing. He was forced to continue to focus on personal interests by limiting himself from involvement with the interests of others. Second, rationality makes the culprit as an actual non-human. Humans become unrealistic, because their orientation is only after satisfaction which is often beyond their reach. Third, rationality makes humans too materialistic. This is because everything is measured by objects. The implication is that everything doesn't look like; feeling, empathy, the soul of simplicity, compassion, love and others are lacking in attention. In summary, Muqorobin [22] classifies both individual and collective types of rationality.

For the Fisherman Community, poverty is caused by several factors. It can be natural factors, cultural factors, and structural factors [41]. Sudarsih [6] mentions that most rural coastal communities depend on fisheries and agriculture; this can be at risk from losses due to coastal erosion, storms, and other hazards. This condition makes coastal communities often face income uncertainty due to uncertain natural conditions. Coastal communities also have a dependency on the sea, so there is a need for sustainable economic development [39],[36].

In addition to the economic behavior of rationality, coastal communities also often behave irrationally [2],[43]. Irrational is a consumer behavior that is easily persuaded by the lure of discounts or marketing of a product without prioritizing aspects of needs or interests. Cahaya [2] and Renner [30] detailing irrational consumer behavior including 1) Consumers are very quickly attracted by advertisements and promotions in print and electronic media 2) Consumers choose branded or branded goods that are widely known 3) Consumers choose goods are not based on need, but prestige or prestige.

This irrationality seems to be a form of the decision made by economic agents without any consideration for fulfilling needs. Economic activities that are based on the irrationality of economic agents tend to be in the category of rushed activities so that they have the potential to cause difficulties if they are not immediately addressed by presenting solutions. However, the bias of economic activities that are irrational is an impetus for circumstances where, indeed, there are no more choices in determining decisions to fulfill needs [37],[38], [10].

The study of economic behavior is also no less impressive in Indonesia [27]. Moreover, as a maritime country, most people who base their livelihoods as fishermen, have unique economic behavior [19],[2]. The economic behavior of the people who make a living as fishers has unique and unique characteristics. The premise is a general bias and general nature as a basis for fishers to make an effort to meet their needs. So the restrictions owned by these fishermen affect their economic actions or behavior. The actions taken by fishermen tend to lead to the short-term rationality of time and place [21].

Indonesian fishing communities, more rationality, and irrationality in carrying out their daily economic activities. This Fisherman Community has limits to meet a variety of economic needs so that it becomes a unique research subject for further study. Characteristics of economic patterns that are carried out in everyday life may also be different from urban or rural communities in general. The Fisherman Community also has limited skills, this condition which makes it unable to do work outside the service sector [16]. Kaplale [12] states that one of the factors of poverty that occurs due to the low level of education of family heads. Also, poverty can occur because of the habits of the community itself. Wekke and Cahaya [2] state that the condition of fishers is exacerbated by the wasteful culture when they get more and pessimistic catches of developments occurring in the community. This condition is a factor that can trigger poverty in coastal communities, especially small scale fishermen. Several studies state that small-scale fishers belong to social groups that are less prosperous and have difficulty carrying out vertical social mobilization [16],[38],[24],[25],[27]. Seeing the problems that occur among the Fisherman Community, especially small-scale fishers, it is necessary to have a solution, and social networking is considered as an effective and efficient strategy in this regard [16].

Social networks also affect economic prosperity. A study conducted by Scott [32], states that the diversity of social networks influences economic prosperity at the district level. The diversity of the network is related to how actors interact and form specific patterns so that the information obtained varies. Social networks are also considered to be able to break the stereotypes of poverty experienced by coastal communities. The transformation of the Fisherman Community occurs in traditional fishers becoming modern fishermen, due to the role of social networks in it [34]. Njoku [24] states that one of the strategies of traditional fishers in facing a famine season is by utilizing social networks. Social networks are also considered to be able to determine the governance of resources; this is due to the influence of the actors who manage these resources[43].

Najib [24],[25] states that the level of education and learning opportunities is needed both in making decisions and developing attitudes towards other aspects of life. The low education of the community, especially the head of the family, will indirectly affect the condition/condition of the family because this is more due to the culture of the community itself. The mindset of the poor is interrelated and influences each other. Therefore, informal economic education in the family is an essential thing to do. Through intensive economic education in the family environment, it can form economically and economically (homo economicus) human beings in the use of money or other resources.

The attitude can be formed through the family, so that children after they grow up and become head of the family have an effective and efficient economy. It is clear that an understanding of the productive and consumptive activities of the head of the family, for the benefit of developing attitudes that can encourage the achievement of effectiveness and efficiency of these activities, can be done through intense economic education in the family environment [24],[25].

Our study seeks to complement the earlier relevant research gaps of Martadwiprati [19]; Zuhdi [43]; Cahaya [2], and Nurkholis [27]. The results of our study offer a study of the rationality and irrationality of the economic behavior of fishing communities that can be a strategic input for the government and stakeholders, in order to empower further and create prosperity for the Fisherman Community.

II. METHOD

This study applied a descriptive qualitative to develop theories that are built through data obtained from the field. This research was conducted in Desa Prigi, Kecamatan Watulimo, Kabupaten Trenggalek, Indonesia, by following several considerations, namely rational and irrational behavior economics. The steps of data analysis according to Miles and Huberman [25], including: (1) Data collection; this involves collecting data at the research location through observations, interviews, and documentation using appropriate strategies; (2) Data reduction; this refers to the process of selection, focusing, abstracting, the transformation of rough data in the location directly, which occurs at the time of data collection. It begins when the researcher focuses on the research area; (3) Data presentation; this is a series of information organizations that enable research to be carried out. Data presentation uses various types, networks, linkages of activities, or tables; (4) Drawing conclusions; in the collection of data, researchers need to understand and respond to something examined directly in the location by compiling a briefing pattern and cause and effect [25].

BI. RESULTS AND DISCUSSION

Based on the findings in our study, it is known that people who base their livelihoods as fishers tend to live far from urban areas and approach coastal areas. They chose to live in that place so that access to the sea was more efficient and more comfortable to work. Access that is far from urban areas makes marketing difficulties independently by fishers to consumers in the city to expand market reach. So that many of the fishermen more conclusions by selling to existing fish collectors. Access that is far from urban areas makes marketing difficulties independently by fishers to consumers in the city to expand market reach. So that many of the fishermen more conclusions by selling to existing fish collectors.

In this regard, it seems that the economic behavior of the fishermen tends to the stalemate and minimal development due to the limitations of rationality that are restricted by fishermen as economic agents. The economic behavior of the people who make a living as fishers has unique and unique characteristics. Likewise, every fisher who goes fishing is expected to bring back abundant catches. After returning from the sea, the catch can be directly sold in the hope that the sale of fish can be used to do or meet needs.

The specific character of the fishermen is indeed like us that in carrying out fishing activities still use traditional equipment. However, in the subject matter after being investigated in the field, it is found that there are many different kinds of economic behavior of fishers who are different in determining the formation of economic actions that are taken as rationality in maintaining their economy. In the findings that occur as described in the results of the interview above that can be categorized into three essential points of discussion. Rationality, as a form of individual

action by fishers in financial management, is driven by multiple factors by the conditions faced by fishermen households. Rationality as formed by economic patterns that are formed due to a causal relationship from previous actions. Irrationality that occurs because of the short-term rationality and because of irrationality itself.

Rationality Formed by Multiple Factors

The findings in this study indicate that rational economic behavior formed due to consideration. The formation of rational fishers' economic behavior is also a compound because it involves many considerations with more than one factor. These factors include severe economic conditions, uncertain catches, and inadequate income. Based on this fact, the formation of the economic behavior of the Fisherman Community tends to the activities of meeting simple basic needs.

Based on the results of the interview, the fulfillment of needs is left to the family financial manager, namely the wife. When the catch has been obtained in one sail to sea, then most of the catch is instantly forgotten by money. This money can be obtained by selling fish catches to collectors at the nominal value specified. This causes the income of fishers to be erratic. From the sales results obtained, the amount of money obtained will be directly given to the family financial manager, namely the wife. In this case, the fishermen, as the head of the family, only get or know a little information about the price of existing basic needs. However, fishers' household financial management is recognized that they are familiar with it. With that being said, every household financial manager or can be called the wife of a fisherman is rational in buying basic needs.

According to our findings, fishers' household financial management by setting management standards on the results obtained. It can be said that from the sale of the money obtained from the sale of fish, it must be sufficient to meet daily basic needs. This rationality is formed due to the limited ability of income to meet the needs of fishermen households. Some fishermen also stated that in financial management, there is very little to be able to set aside money for savings. This is due to the large number of nominal credit owned by fishermen in the area. The amount of debt incurred exceeds the ability to pay local fishers because, in rationality, they think when the lack of funding in meeting the needs of a faster and more appropriate solution is to seek loans from other fishers. This is short-term rationality, which is often taken by the fishermen so that the circulation of accounts receivable debt covers all fishermen who are there.

In their rationality is limited by the amount of catch and price set by fish collectors so that fishers are only able to fulfill basic standards. If you want, others will be pursued by applying for a loan or credit. Limitations in maximizing catches, fish sales, and business development are obstacles that shape their rationality. So, it can be said that the rationality of coastal fishers is formed because of the crush of the ability to get the desired income. This finding is relevant to the study of Cahaya [2] and Zuhdi [43] that the rationality of coastal fishers is formed because of the crush of ability to get the desired income. These findings also support the results of previous studies conducted by Rabin [33], Hernandez [13], Musshoff [27], Kahneman [15], and Yochum [41].

Rationality Formation of Cause and Effect

The ability of humans to translate the information obtained so that it raises appropriate actions is a form of the rationality of human thought; likewise, in industrial action taken so that economic behavior emerges. About this rationality, there is a causal relationship that wants to be stated and sacrificed through an action.

Coastal fishers in this research in developing finances and income, as well as forms of investment, rely on cause-and-effect considerations, which can be used and taken as an independent step. In rational thinking, they are told that by taking credit to buy goods or services is the right step to get or improve the quality of life. So that any

loans offered will be taken with the note that the payment period is sufficient to collect the remaining funds used for basic needs.

In meeting family expenses for consumption, it is found that the internet data package is a large nominal outside the vehicle loan dependents. As time goes by, inevitably, this sector will also be affected by globalization. As expressed by respondents that the expenditure for the cost of this internet data package is sufficient for around 3-4 people in a fishing household. With so many insurance coverages, it can be calculated that the nominal will reduce savings. This was revealed by local fishermen. Beginning with the same nominal in a month can be used as savings for future needs, now it must be made or forgotten by internet data packages so that communication is maintained. This rationality occurs due to the cause of globalization with a massive flow of information that results in additional costs or increased household spending in a month and decreases savings.

On the other hand, limited short-term rationality also occurs from the causes and effects of economic conditions. The short-term cause and effect rationality experienced by fishermen, according to their narrative, is ownership of goods. In meeting the needs of goods, for example, motorbikes in their rationality, a quick and appropriate step is to take motor vehicle loans. In the logic of fishers that to get and be able to buy a motorbike vehicle by saving, it will take a long time while the demands of the times are eroding. So a practical step was taken to apply for a motor vehicle loan. The result is that daily consumption must be extra saved or minimized to meet the needs of monthly credit installments. The results of this study support previous findings made by Kusnadi [16], Kaplale [12], Glimcher et al [11], and Nurkholis [27], that rationality in the economic behavior of fishing communities is limited to short-term also occur from causes and effects of economic conditions.

Irrationality

Irrationality is an action taken that does not meet the appropriate considerations so that it is biased. When this action is taken, it causes difficulties at another time. Supporting the act of irrationality is short-term rationality. Only to get something fast and instant will many benefits be sacrificed next time. So that leaving difficulties in the future.

Irrationality that cannot be explained in economic decision making seems to be neglect, the principle that reason and logic underlie all order, and the belief that formalization and clarity, in deductive logic, will ultimately explain everything, even if sometimes simple common sense points but the opposite observation. Many economists of the 19th and early 20th centuries believe that, while hypotheses are functioning, the assumption that optimal behavior characterizes economics. Decision making is only a useful analytical abstraction that is sure to be most inappropriate in its practical application [28],[18],[1].

According to the fishermen's statement in this study that they never thought of future needs. Because in meeting his needs, the income obtained is only enough to meet his daily needs so that if he wants something to add assets, then a practical path is taken, namely credit application. For example, in getting a motorized vehicle, they will apply for credit with the consequence that household consumption is minimized. This is short-term rationality that will be irrational when it is found that one day with household consumption of minimized basic needs will make the health of the family vulnerable to disease. Health and durability issues that are set aside only to fulfill this desire are irrational forms that occur as a result of short-term rationality.

On the other hand, draining all finances without having savings by most fishers will risk long-term financial needs. For example, with the increasing need to burst and the need to be met so that the resulting savings are reduced while the debt is also not being paid, it will keep fishers in the trap of poverty at another time. This

irrational form overrides the importance of investment only to meet the immediate needs of being very vulnerable because it impacts on poverty.

By relying solely on the livelihoods of fishers and the catch on the sea that is uncertain and bearing the burden of many of these expenses will be a severe problem in the future. Weak consideration of consumption in meeting the needs of fishers in coastal areas is due to the limitations of their thinking to develop a business of fish from the catch at sea, in their statement that they lacked qualified skills for fish processing. Also, they need fresh money from the sale of fish so that it can be distributed immediately for household needs rather than having to collect and save for future needs as well as for investment needs.

The results of our study support previous research conducted by Kusnadi [16]; Zarri [38]; Nadjib [24], [25], Bandettini [1], Nurkholis [27] that irrationality that cannot be explained in economic decision making is neglect, the principle that reason and logic underlie all order, and the belief that formalization and clarity, in deductive logic will ultimately explain all; even if sometimes simple common sense points but the opposite observation

IV. CONCLUSION

According to our findings, economic activities and financial management carried out by price; coastal fishers indicate that there are rationality and irrationality in their economic behavior. The first rationality is formed because multiple factors make price fishers have no other choice but to fulfill their daily needs with optimal income. These multiple rationales from a variety of factors which coincide with the steps of more behavior so that they tend to be stagnant in fixed conditions.

On the other hand, also the synthetic form in economic activity is the rational cause-effect that arises due to specific causes and results in more optimal choices. This rationale tends to be the short-term rationale that is done to get maximum satisfaction to rule out other things. The irrationality of price fishers' economic behavior is encouraged because of the long-term rational exclusion of short-term decision making so that it creates difficulties in the future by not having enough assets and savings. While the irrationality that occurs by itself is the lack of willingness to increase the fishermen's business in developing processed products under the pretext that it requires a high cost and requires more fresh money to fulfill daily needs. In financial management, the livelihood of fishers tends to be irrational in their management. It tends to carry out activities in a short-term rational manner, which will result in difficulties in the future.

From the results of this study, it can be concluded that the condition of prime fishers is still very minimal in economic education and financial management. So it is necessary to increase economic knowledge and financial management. In order to obtain adequate thinking rationality to carry on life and fulfill daily needs. On the other hand, there is a need for training and provision of business assistance to increase the fishermen's income from the catch. Uncertain catches and price monopoly snares by collectors make it difficult for fishers to expand their businesses outside the region. So there is a need for entrepreneurship training to realize the importance of investing and making efforts to support the fishing profession. So that sudden needs are not always relied on accounts receivable.

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