

Design Model Formation of Microfinance Institutions in the Framework of Economic Empowerment of Community Coastal of District Bulukumba

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Abstract

The purpose of this study in the first year (2016) are: (1) inventory local potential that can be harnessed and used as a basis for the establishment of micro finance institutions for the economic empowerment of coastal communities in Bulukumba; (2) identify and recommend roles and contributions of the District Government Bulukumba and the possibility of cooperation among government agencies and the private sector to support the establishment of micro-finance institutions in order to empower the economy of coastal communities; and in Year II (Year 2017) are: (3) technical designing and working mechanisms of microfinance institutions in coastal communities Bulukumba so that these institutions can be comprehensive, integral and sustainable.

This study is a qualitative-descriptive. Survey research methods are used as the basis for the design of the study. The data collection is done by using individual interviews and in-depth interviews (indept) through FGDs (focus group discussion) for the coastal fishermen and other economic actors, policy makers and stakeholders Bulukumba. For individual interviews, respondents are grouped into groups of fishermen, traders and other economic or business units related to fishing effort. Locations were selected intentionally (purposive sampling) is Bulukumba the grounds that the area chosen was one of the coastal communities.

The study is in two years (2016-2017) is expected to provide benefits to coastal communities, especially fishermen, the public and local stakeholders, namely: (1) be material information for local stakeholders and consideration of

Government policy for the establishment of micro-finance institutions in order to empower the economy of coastal communities; and (2) enhance the economic effort coastal communities through microfinance institutions care system that is affordable, and open opportunities for cooperation in the form of business partnership between coastal communities and the private sector and local or regional governments in the context of the economic empowerment of coastal communities.

Keywords: Microfinance institutions, coastal communities.

INTRODUCTION

In line with Hasanuddin University RIP regarding poverty alleviation and food sovereignty, a problem of poverty is a phenomenon that has always sought to be minimized, requiring a reduction of comprehensive, integral and sustainable, including in coastal areas where people are still much low income. In tackling poverty requires a planning and appropriate action for the problem of poverty is very complex. The role of microfinance in poverty alleviation programs, a major supporter of the success of the program. The micro and small or better known as the people's economy is the largest group of economic actors in the Indonesian economy; This sector is the safety valve of the national economy in times of economic crisis, and became dinamisator economic growth to face the entry into force of the Asean Economic Community zone that starts the Year 2015/2016.

Micro and small enterprises generally have advantages such as providing jobs for local labor, the exploitation of local natural resources, and the creation of added value of local economic development. On the other hand, micro-finance institutions to support micro enterprises play a strategic role in mobilizing funds and other resources to develop the business community. To that end, the economic development of the people through the ministry of micro finance institutions as a driver of economic populist concern to many parties (Bambang Ismawan, 2004). Microfinance institutions is a powerful instrument to reduce poverty. Access to sustainable financial services enable coastal communities who are less able to increase income, build assets, and reduce community vulnerability to external economic crises. Microfinance allows poor households to switch from a struggle for survival towards planning for the future, investing in better nutrition, improved living conditions, as well as the improvement of health and education of children (Rudjito, 2004).

Several studies microfinance funding scheme in the form of a variety of innovative approach to the development of effective capacity to support community development, micro-enterprise development, as well as the viability of microfinance institutions themselves; is also expected to open up opportunities for cooperation

especially in the field of microfinance and mentoring capacity development efforts by utilizing skim Corporate Social Responsibility (CSR).

The formation of micro finance institutions particularly in the districts, is one effective strategy compared with financial institutions large scale because of the mechanisms needed to access financial institutions large scale is also more complex, and it would not be easily met by micro businesses in the area. One of the local potential Bulukumba in South Sulawesi Province is a micro-enterprise communities living in coastal areas engaged in the fishing sector as coastal communities.

In 2014 the number of households registered 5,643 fishermen households with fisheries production as much as 32 635 tonnes spread over seven districts of coastal sub-district which has Gantarang, Ujung Bulu, Ujung Loe, Bontobahari, Bontotiro, Herlang, and Kajang. In each beach community operations, major facilities is by boat without a motor 255 units, 690 units of motor boats and motor boats 614 units.

Other marine products is seaweed, which in 2014 cultivated along the 20 km coastline with a total production of 242.7 tons; today Bulukumba also one of the centers of development of seaweed production in South Sulawesi Province, especially for the type *glacillaria* and *E Cottoni*, each contributing 28% of the seaweed products of South Sulawesi (Department of Marine and Fisheries of South Sulawesi, 2015).

The formation of micro-finance institutions based on local potential for coastal communities in Bulukumba is a strategic step that can provide financial services to coastal communities in a sustainable manner, able to mobilize the economy and recycling of microcredit to perform a variety of services. To realize these expectations, need to be designed wisely an establishment of micro-finance institutions that will fund micro enterprise activities coastal communities Bulukumba. On the west coast of South Sulawesi, there Bulukumba which is one of the main coastal areas with a population of livelihood partly as fishermen; In connection with this, it is necessary to do a thorough research on the design model of the formation of micro-finance institutions in the framework of the economic empowerment of coastal communities in Bulukumba in South Sulawesi Province.

RESEARCH OBJECTIVES

The general objective of this research is to produce recommendations formation model of microfinance institutions in accordance with the potential of the local comprehensive, integral and sustainable: economic empowerment of coastal communities Bulukumba. Specifically, the objectives of this research are:

- a) Inventory local potential that can be harnessed and used as a basis for the establishment of micro finance institutions for economic empowerment of coastal communities;
- b) Designing the mechanism of action of micro-finance institutions in coastal communities so that these institutions can be comprehensive, integral and sustainable;

- c) Identify and recommend the role and contribution of local government and the possibility of cooperation among government agencies and the private sector to support the establishment of micro-finance institutions in the framework of economic empowerment of coastal communities.

OUTPUT WILL BE ACHIEVED

With a modeling study of the formation of micro-finance institutions for the economic empowerment of coastal communities in Bulukumba, the outcomes to be achieved are: (1) the establishment of microfinance institutions that can help capital on an ongoing basis to coastal communities in Bulukumba; (2) the increasing economic activities of coastal communities through microfinance institutions care system that is affordable; and (3) strengthening the economic independence Bulukumba coastal communities through the business networks with business partners.

A. Microfinance Institutions

One community empowerment in the context of national economic strength is to develop a system of social economy. One of the strategic instrument for empowering small businesses is through the ministry of microfinance institutions (micro finance institution). Microfinance institutions have an important role as a catalyst for improvement of public welfare through the agency realized the purpose of economic development is the improvement and welfare of the community. Microfinance institutions can be a placeholder and the channeling of funds and capital, bringing the effects of job creation and increased revenues, accelerate the construction of the village, a driver of business and saving people's business. (Nancy Birdsall, World Bank, 2010). Microfinance institutions is considered a breakthrough institutionally to serve the financing of the rural population for the micro business. Microfinance institutions function to provide capital support for micro entrepreneurs (microenterprises) to step up efforts to coastal communities; financial needs for microenterprises after receiving capital support, will be increased so that it takes Microfinance Institutions to continually serve the needs of local economic actors coastal zone.

Until 2010 coastal communities remains a major pockets of economic backwardness; of the 49.5 million poor people in Indonesia around 60% (29.7 million people) live in coastal regions (Ministry of Marine Affairs and Fisheries, 2010). The data reinforced Kompas reported in 2010 that serves that over 60% of Indonesia's poor live in coastal areas. Thus, on the coast and now remains the largest pockets of central economic deficiencies.

The structure of the configuration of the overall Indonesian economy, from 39.72 million units of existing businesses, amounting to 39.71 million (99.97%) is an economic business people often called micro, small and medium enterprises (SMEs). Micro-businesses are the majority, because it amounted to 98% of total business units

or 39 million venture. Recognizing this reality, focus on economic development of the people, especially on micro businesses is very strategic to realize development through equity (CESS and JICA, 2010)

Microfinance institutions are institutions that conduct activities in the provision of financial services to micro and small entrepreneurs and low-income people who are not served by formal financial institutions and which have been market-oriented for business purposes. According to Law No. 9 Year 1995 regarding Small Business, explained that small business is the people's economic activities of small-scale and meet the net worth criteria, namely: (a) has a net worth of at most Rp. 200,000,000; (B) owned Indonesian citizens; and (c) are independent, not subsidiaries or branches of companies owned, controlled or affiliated directly or indirectly with a medium or large

Decentralization makes government closer, recognize and understand the community, so it functions as a facilitator can run better. Through this way the bottom up process that involves community participation in various aspects of economic enterprises, will be more easily realized. At this point, the position of the community is the subject of a determinant as an actor and actors, both in planning and in the implementation of economic activities. Thus regional autonomy is the starting point, as well understood as an area-based organization of people or "people driven". Awareness of the above, the basis for the development of awareness of microfinance institutions, microfinance institutions because it is a synergy and also the implementation of the philosophy basis of confidence in the value of "people driven". (Bambang Ismawan, 2010).

In the development of microfinance, a strategy is needed-basic strategies in order to run in accordance with its mission. Some basic strategy urgent to do, mainly by the government are: (a) establish and foster microfinance institutions as well as boost the independence and professionalism of these institutions; (B) raising public awareness of the existence of micro-finance institutions throughout the segmentation of the target; (c) develop networks among microfinance institutions with related parties; and (d) convenience for people seeking small businesses in accessing capital and business assistance productive economy.

Microfinance institution in itself demanded the perpetrators run by professional management, approach to stakeholder management, managed with the principles of entrepreneurship. Giving credit through microfinance institutions geared to small business development, need to be accompanied by a strengthening of the business actors, not to give loans without an understanding of allocating funds owned. One effort that microfinance lending scheme by adapting to the conditions of local communities. Local policies are expected to show a framework for open access to every household to sustainable microfinance institutions, including savings accounts, time deposits, and loans. In addition, the instrument local policies also need to be prepared effectively to ensure the smooth administration of the delivery of finance to community groups, able to cope with conflicts of interest, the balance between

intervention and participation, and develop economic activities independently in coastal communities (Deni Mukbar, 2009) ,

Local government plays an important role in shaping a supportive policy environment that encourages the development of microfinance services and protect the savings of coastal communities. Governments can also support financial services for coastal communities by improving the business environment for local economic actors, as well as improving access to markets and infrastructure. Case in Microfinance Institutions that have existed since 1996, is the Gate of the Future Program (Movement of Coast Village Community Development) Takalar District South Sulawesi Province. This institution was originally initiated by the Government Takalar District with initial capital of Rp. 25.000.000, - and until August 2003 had turnover of around Rp. 5 billion, - (CESS and JICA, 2004); Beginning in 2012 until there are no areas that duplicate existing microfinance institutions in Takalar

According to Dean Mukbar 2010, that some of the things that played Microfinance Institutions: (a) Supporting equitable growth: comprehensive financial services to micro, would effectively serve a diverse group of small businesses; (b) a microfinance institution aims to reduce the capital outflow from rural to urban areas; evident from savings accumulated 21.8 trillion in BRI units villages, but the ability to use credit only 9.9 trillion in January 2009; it shows that access to factors of production from coastal communities, has been absorbed by the city community, and (c) Increase the independence of the region: the presence of the factors of production (capital, land and human resources) which is the strength of the area, exploited and utilized fully for the various opportunities that exist, then the dependence on investment from outside the region will be reduced, as well as people's economic investment can thrive.

B. Research Roadmap

Establishment of Microfinance (MFI) was originally initiated by the local government with bailout money as capital and operating costs of the Department of Revenue, which the MFI reporting and accountability systems will be done periodically to local governments. Instead, the local government will also conduct oversight into (internal control) into existing systems; MFI cannot be regarded as the "coffers" because the local government is formed MFI rely only benefit from the transaction commodity products that are cultivated microcredit.

Organizations MFI compiled by involving personnel with a high commitment to empower economically coastal communities, so that in carrying out the mission of MFI, the personal-personal can establish and maintain good emotional relationship between MFI with the local community, the candidate receiving the microcredit in the coastal zone, so the emotional connection is formed, it became social capital to assess potential recipients of micro credit.

RESEARCH METHODOLOGY

A. Time and Place Research

The study was planned to be implemented multiple years in a coastal area in Bulukumba South Sulawesi Province, from April to November, 2016 and Year 2017. Locations were selected purposively namely Sub Kajang and the District Ujung Bulu consideration that this location is the coastal area who populated many fishermen, and there has been no Microfinance Institutions exist.

B. Design and Study Procedures

This study was designed using a mixed method approach, combining Quantitative and Qualitative Research Designs simultaneously. While Qualitative Research Design using Focus Group Discussion (FGD). The stages of this research work in the first year (2016) are:

1. Field visit, test questionnaire and FGD.

Field trips to the study site to establish communication with stakeholders and coastal communities, and businesses to promote the economy of this action plan.

2. Activity Study

After revising the questionnaire and repair FGD Guidelines, the research activities initiated by conducting a structured interview to the socio-economic situation of the economy and businesses coastal communities. Then the research procedure will be performed by the sequence of events as follows:

(i) Sampling Research

This research was conducted in coastal areas located in Bulukumba, samples from the village level are selected purposively in Bulukumba the group of 10-20 people and businesses of other economies that have to do with local community activities.

(ii) Data Collection

The data used in this research is primary data and secondary data. Primary data was collected through structured interviews using questionnaires and focus group guidelines.

(iii) Editing/Tabulation Data and Data Analysis

Primary data collected edited by the research team to maintain consistent and accurate data has been collected. Then the data has been verified its accuracy, and tabulated; analyzed using qualitative descriptive analysis, Statistic Descriptive Analysis and Revenue Analysis.

C. Indicators of success

Indicators of success of this research is the creation of models of Microfinance Institutions that can be accepted by the local government and local communities, according to the local potential of a comprehensive, integral and sustainable funding

to operate to serve coastal communities and other economic businesses. Microfinance Institutions operational trials can be performed on segments up to this activity by local governments with the participation of stakeholders and local communities, as well as involving the research team as "associate personnel" for the purposes of coordination and consultative. The impact of the presence of Micro Finance Institutions can be measured, so that an evaluation can be done to improve institutional performance.

RESEARCH RESULT

A. General Situation of Bulukumba District

Table 1. Number of Household Fishing According to the District and Sub-sector in Bulukumba, 2014 and 2015

Sub-Districts		Marine Fisheries		Common Fisheries		Amount	
		2014	2015	2014	2015	2014	2015
1	Gantarang	588	752	-	-	588	752
2	Ujung Bulu	1 020	2 244	-	-	1 020	2 244
3	Ujung Loe	608	844	-	-	608	844
4	Bonto Bahari	1 356	1 512	-	-	1 356	1 512
5	Bontotiro	580	652	-	-	580	652
6	Herlang	556	656	-	-	556	656
7	Kajang	1 536	1 028	-	-	1 536	1 028
8	Bulukumpa	-	-	-	-	-	-
9	Rilau Ale	-	-	-	-	-	-
10	Kindang	-	-	-	-	-	-
Bulukumba		6 244	7 688	0	0	6 244	7 688

Source : Department of Marine and Fisheries of Bulukumba District, 2016. (softcopy, pdf)

Table 2. Number of Haousehold Aquaculture Cultivation according to the District and Sub-sectorand type in Bulukumba District, 2014 and 2015

Sub-Districts	Marine Cultivation	Fishpond	Pool	Keramba	Apung Net	Paddy Field	Amount
1 Gantarang	965	189	51	-	-	12	1 217
2 Ujung Bulu	790	164	0	-	-	-	954
3 Ujung Loe	913	643	20	-	-	-	1 576
4 Bonto Bahari	487	54	-	-	-	-	541
5 Bontotiro	-	33	8	-	-	-	41
6 Herlang	-	19	8	-	-	-	27
7 Kajang	-	199	15	-	-	-	214
8 Bulukumpa	-	-	332	-	-	25	357
9 Rilau Ale	-	-	140	-	-	15	155
10 Kindang	-	-	92	-	-	10	102
Bulukumba	3 155	1 301	666	0	0	62	5 184

Source : Department of Marine and Fisheries of Bulukumba District, 2016. (softcopy, pdf)

Table 3. Production of Fisheries According to the Districtand Sub-district in Bulukumba (tonnes), 2014 and 2015

Sub-Districts	Marine Fisheries		General Fisheries		Amount	
	2014	2015	2014	2015	2014	2015
1 Gantarang	7 275	8 559	-	-	7 275	8 559
2 Ujung Bulu	10 929	10 896	-	-	10 929	10 896
3 Ujung Loe	1 628	1 315	-	-	1 628	1 315
4 Bonto Bahari	9 383	8 653	-	-	9 383	8 653
5 Bontotiro	2 621	4 161	-	-	2 621	4 161
6 Herlang	9 780	8 845	-	-	9 780	8 845
7 Kajang	11 996	10 441	-	-	11 996	10 441
8 Bulukumpa	-	-	-	-	-	-
9 Rilau Ale	-	-	-	-	-	-
10 Kindang	-	-	-	-	-	-
Bulukumba	6 244	7 688	0	0	6 244	7 688

Source : Department of Marine and Fisheries of Bulukumba District, 2016. (softcopy, pdf)

Table 4. Production of Fisheries According to the District and Sub-district in Bulukumba (tonnes), 2015

Sub-Districts	Marine Cultivation	Fishpond	Pool	Keramba	Apung Net	Paddy Field	Amount
1 Gantarang	43 240,0	2 241,0	47,1	-	-	9,0	45 537,1
2 Ujung Bulu	38 184,0	261,0	2,0	-	-	-	38 447,0
3 Ujung Loe	41 056,0	1 681,0	32,7	-	-	-	42 769,7
4 Bonto Bahari	35 440,0	404,0	-	-	-	-	35 844,0
5 Bontotiro	-	72,0	1,9	-	-	-	73,9
6 Herlang	-	35,0	10,1	-	-	-	45,1
7 Kajang	-	1 313,0	17,6	-	-	-	1 330,6
8 Bulukumpa	-	-	129,7	-	-	20,0	149,0
9 Rilau Ale	-	-	100,2	-	-	15,0	115,2
10 Kindang	-	-	75,1	-	-	14,5	89,6
Bulukumba	157 920,0	6 007,0	416,4	0	0	58,5	164 401,9

Source : Department of Marine and Fisheries of Bulukumba District, 2016. (softcopy, pdf)

Table 5. Number of Boats/Ships According to the District and Boat type in Bulukumba, 2015

Sub-Districts	Boats without Motor	Boat Motor Machine	Boat Motor
1 Gantarang	52	120	16
2 Ujung Bulu	48	300	213
3 Ujung Loe	26	160	25
4 Bonto Bahari	45	250	83
5 Bontotiro	67	38	58
6 Herlang	-	23	141
7 Kajang	-	57	200
8 Bulukumpa	-	-	-
9 Rilau Ale	-	-	-
10 Kindang	-	-	-
Bulukumba	238	948	736

Source: Department of Marine and Fisheries of Bulukumba District, 2016. (softcopy, pdf)

B. Results of FGD for Design Model Establishment of Microfinance Institutions

Increased purchasing power of people is done by the motivation to strive so that people have the ability to increase their incomes. Having the motivation to strive been there, coupled with the acquisition of skills, the community will need capital to start a business. Therefore, people need to be assisted through the provision of capital assistance from the microfinance institutions.

Having regard to the resources that exist, then the use of technology from the production of raw material resource use processed into semi finished goods, is expected to penetrate the local and national markets, even to finance exports. By processing into semi-finished goods, not just raw materials, it is expected that the processing industry will be able to absorb a lot of labor so the multiplayer effect appears to be getting bigger and improve the local economy as a whole.

Problems facing the sea fishermen, are: The low skills of fishermen in an effort to maximize production. Such as the accessibility of technology, lack of facilities and infrastructure to support such as the number of boats that are less;

The low capital among fishermen so that the production was very limited;

Lack of public facilities (roads, electricity, water) and less favorable settlements resulted in the emergence of susceptibility to community life. It is caused by: coastal areas Bulukumba currently very marginalized in the ministry of electricity and water, so it is necessary to improve services in these two areas; availability of electricity and clean water will encourage the emergence of processing industries in the location of production centers.

The purchasing power of low-lying coastal communities - reflected on the state of fishing huts - and the absence of economic self-reliance of coastal communities, and the venture capital does not exist so it cannot perform the opening of new productive enterprises as alternative livelihoods of coastal communities.

Kinship between seaweed farmers, become potential in managing marine products such as unity in fishing, drying and marketing of the catch. Togetherness coastal fishermen, is also reinforced by the business managed as a post-harvest, the curing of the fish.

Of resource potential, the state management of coastal resources, interviews and discussions FGD, and in order to increase the availability of capital, set up a system of partnerships between fishermen and the private entrepreneur, then compiled the design model of microfinance institutions are expected to provide services and the strengthening of capital to fishermen in Bulukumba especially fishermen catch Bulukumba, on an ongoing basis, as follows:

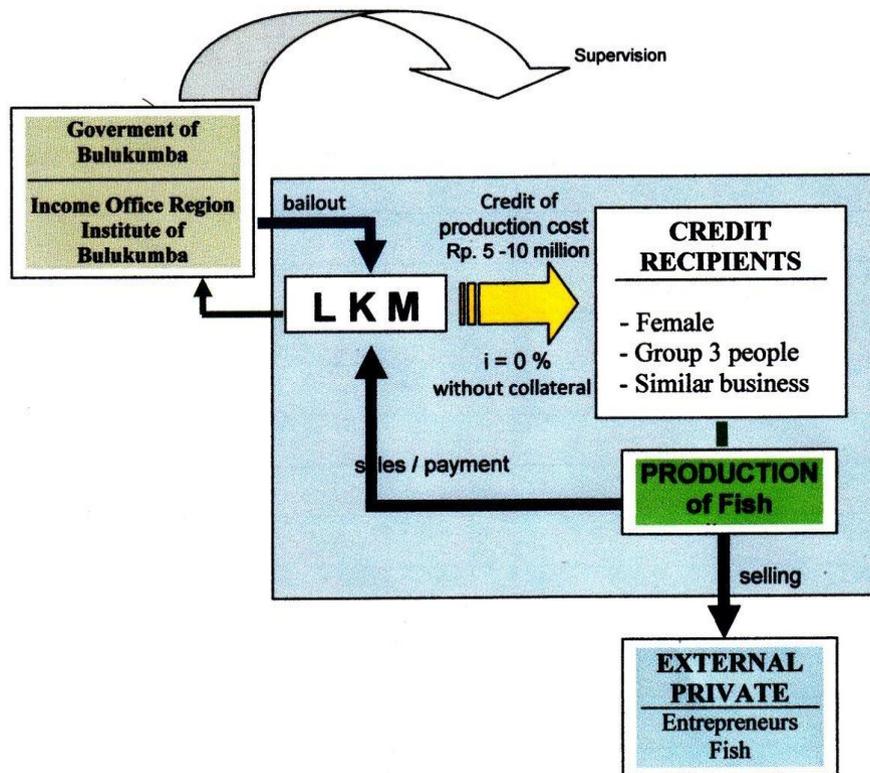


Figure 1. Model of Establishment of Microfinance Institutions Within the Framework of Coastal Community Empowerment in Bulukumba, 2016.

CONCLUSIONS AND RECOMMENDATIONS

A. Conclusion :

1. Recipients of loans Microfinance Institution is that the coastal communities fishing effort or fish processing by the number of credits per household businesses was \$ 5 million to 10 million without collateral;
2. Distribution of micro-credit provided to households with a working group of women who have a similar business, and each group consists of three people who bear one loan recipient, if one has not paid off his credit the other group and the third group of their bear group was deemed not paid off if there delinquent groups;

B. Recommendations

1. Microfinance Institutions fostering the coastal communities fishing effort or fish processing on an ongoing basis, maintain social relationships with not giving a fine if loan repayment is delayed, based on trust with no collateral that number could vary Rp. 5 million to Rp 10 million in the judgment of the Microfinance Institutions;
2. Should credit payments to Microfinance Institutions conducted by the loan recipient periodic, manual, and together the group in order to form social relationships are more intense and intimate.

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