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# “Yes, they are Important, But Being Trapped in Debt to Loan Sharks, Kills them from Within”: A Narrative Analysis of the Exclusion of Women Fishmongers in Fishing Communities

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## Abstract

The ability to manage family finances, especially controlling debts, is the main issue that hampers the economy of fishing families. This article aims to construct the situation behind women fishmongers' choice to borrow money from moneylenders. It also involves exploring the role of community presence in overcoming dependence on high-interest loans. Qualitative research was conducted in Lewoleba town, involving women fishmongers, their husbands, and capital owners. Data was collected through in-depth interviews, observation, and utilization of local online media news. In the narrative analysis, this study found that the orientation of maintaining the trust of capital owners, as well as a lack of understanding of managing family finances, are the main reasons why women fishmongers make repeated loans to moneylenders. As a result, they remain economically disadvantaged. On the other hand, the community lost its role in creating a collective sense of care, which became the beginning of rampant illegal loans. This happens as the orientation of social interaction changes, where the community's role to create a common concern - the welfare of members - turns into an impersonal relationship that distances itself from each other - by making the act of borrowing money from a moneylender an individual right and family privacy. Empowerment program planners can begin considering

**Keywords:** Women Fishmongers, Loan Sharks, Community Roles, Family Finance, Human Resources

## 1. Introduction

In small-scale fisheries, the presence of women working as fish sellers is an important part of driving the economy (Salmi & Sonck-Rautio, 2018). Some of the characteristics of small-scale fisheries according to Salagrama (D'Souza, 2020) are community-based activities, high dependence on intermediaries, use of simple non-mechanized fishing gear, and the purpose of fishing is mostly for family consumption and sale in traditional markets. Generally, fishing activities are carried out close to home, where fishing skills are passed down from generation to generation in fishing families. One thing that stands out in the work of small-scale fisheries, referring to the characteristics initiated by Salagrama, is the neglected role of women even though their presence is an

integral part. In the marketing of their catches, women fishmongers face many difficulties in getting their foot in the door. Burdened by the demands of traditional responsibilities in the domestic sphere of the family (Lwenya & Ernest, 2012); (Cezar & Theis, 2020), the gender division of tasks that limits their involvement as workers in the public sphere (Koralagama, et al., 2017); (Hauser, et al., 2013), the lack of trust from formal financial services to provide credit facilities for working capital (Kizito, et al., 2017), limited access to credit (Oloko, et al., 2022); (Haque, et al., 2015) and exclusion from the realm of technological and financial empowerment (Meetei, et al., 2016), 2017), limited access to credit (Oloko, et al., 2022); (Haque, et al., 2015) and exclusion from the realm of technology and financial empowerment (Meetei, et al., 2016) are some of the conditions experienced by women fishmongers and make them increasingly excluded.

One of the difficulties experienced by women fishmongers in Lewoleba City, Lembata district, Indonesia, is the lack of family financial literacy, especially regarding the management of daily income so that they can be financially independent. The importance of financial literacy, according to Brown, emerges as it relates to an individual's ability to manage finances, including managing debt and saving (Kalwij, et al., 2019). The proliferation of moneylenders who offer the convenience of borrowing money quickly, albeit with high interest rates, without administrative requirements and collateral (Kebelen, 2022), has become a favorite choice of women fish sellers when experiencing financial difficulties. As a result, they are getting worse economically because they cannot escape from debt bondage (Koku & Jagpal, 2015); (Pomeroy, et al., 2020). According to the Indonesian Financial Services Authority (OJK, 2020), the term loan shark is one of the models of illegal informal credit entities or illegal fintech lending. They are generally not supervised by legal institutions or officially licensed by the financial services authority, so the loans provided to the public are also illegal.

Being involved in high-interest loan debt experienced by women fishmongers is not a simple matter (Ashwathy & Kalpana, 2018). In practice, there are two categories of women fishmongers: first, those who sell fish caught by the family and the second group, those who sell fish owned by financiers based on trust given to be sold first, after being sold, the women fishmongers will pay according to the agreed price beforehand. Whatever way they get the fish has consequences for the selling price (Danso-Wiredu, 2018). The first group considers the determination of the selling price of fish as their right and therefore they do not need to consider the market price. This group tends to ignore the operational costs required for their family members to obtain the fish, which results in them setting the selling price relatively lower than the market price. The second group, on the other hand, prioritizes a competitive market price, as they want the proceeds from the sale of fish to meet the need to pay back the financiers for the price of the fish and to make a profit for themselves to take home. The lack of a mechanism to create and maintain market prices ultimately backfires on women fishmongers, no matter how they obtain fish to sell. For the financier-owned fish-selling group, for example, if they do not have enough profit to pay the price of the fish, the only option is to borrow from a moneylender. This is done so that they can still pay the price of the fish according to the previous agreement because if they fail to fulfill the payment agreement with the owner of the capital, they will certainly no longer be trusted to sell fish the following day. The same is true for the women who sell fish caught by their families. Selling fish at a low price below the market price makes it difficult for them to cover the operational costs of their family members to get the fish. Borrowing from moneylenders has again become an option to overcome the urgent economic demands of fishing families.

Previous research shows the range of issues faced by women fishmongers. For example, related to the marketing work chain (Ayanboye, et al., 2015); (Gunakar, et al., 2016); (Alosias, 2019) and gender relations in fisheries marketing (Yumriani, et al., 2016); (Lokuge & Hilhorst, 2017); (Gissi, et al., 2018). This research specifically explores the issue of women fishmongers being trapped in high-interest loans, especially when they are part of the fishing community where they live and earn a living. Generally, they live in fishing villages, where all members, i.e. fishing families, work by relying on the sea as their main source of livelihood. These include fishermen, fishmongers, searchers, and sellers of seashells or other marine life (Kleiber, et al., 2014).

The existence of women in the fishing community does not occur in a vacuum but has its meaning. The presence of women represents two entities, namely the community and the family, both of which have the potential for national development resources (Rahim & Rossali, 2021). According to Scott & Marshall, a community can be understood as "a particularly constituted set of social relationships based on something that the participants have

in common - usually a common sense of identity" (Rapaport & Lurie, 2018). The background of common interests as marine and fisheries business actors forms a unique relationship among its members. In these relationships, the emotional strength that binds community members together is built (Tracy, 2009). For Tracy, the community is driven by communication, where experiences of being together in various activities are shared and learned until they become part of the community itself.

The problem arises when individual community members need a relationship with the wider community, namely the state, which has the responsibility to improve the welfare of the fishing community. As a wider community, the state provides the resources needed by fishing communities, with women fishmongers in them, to develop and have a better quality of life (Beninger & Francis, 2022). For example, the availability of trade facilities and infrastructure, provision of working capital, and training in skills and technology for catching, processing, and marketing fishery products, which ideally support the implementation of the small-scale fisheries economy. However, the realization has yet to show meaningful involvement for the fishing community. Several challenges have emerged through various research on empowerment in the fisheries sector. For example, the urgency of state intervention through more appropriate policies to match the success of empowering women fisheries workers in Manipur, India (Meetei, et al., 2016). Likewise, research findings in Tanzania (Vitukawalu, 2020) show that empowerment challenges are still related to representative markets, strengthening access to information about city regulations, and expanding access to fisheries work-based skills training. Interestingly, Vitukawalu found that women fisheries workers are uncomfortable voicing their interests.

This article offers a community perspective to understand women fishmongers' dependence on moneylenders and high-interest loans. Tracy's (2009) concept of community contains five ideas: first, community refers to a group of people who inhabit a certain geographical area, with whom, second, they share a common cultural identity. Thirdly, they generally share a common interest or activity, which in their daily lives builds and maintains a positive sentiment that binds them together, this being the fourth idea. But that positive sentiment of togetherness can be endangered by the inability to create care for the togetherness itself. Tracy particularly emphasizes the importance of communication within communities to build a sense of caring among them. Finally, community refers to a political contradiction of values. On the one hand, commitment to the common good fosters interdependence among members, but on the other hand, respect for individual rights creates conflict with one another. Making the community an entry point finds its urgency mainly because in communal interaction, there is a space for sharing information and knowledge between pp and all community members, which Arns calls the human element. The space also involves non-human elements, namely work facilities and accompanying activities (Arns & Strauhs, 2022).

The main questions of this article are:

- 1) How are women fishmongers involved in high-interest loan debt?
- 2) How does the community help women fishmongers cope with the pressures of economic hardship?

The main idea offered is to look at the issue of trapped fishmongers in high-interest loans from the perspective of fishmongers and not make them merely passive recipients in empowerment programs. Based on that, this article aims to construct the situation of women fishmongers' entrapment in high-interest loans and explain the community's contribution to that situation.

## **2. Method**

The philosophical perspective in this qualitative research is framed constructivistically (Guba & Lincoln, 2009). Ontologically, the reality of women fishmongers' entrapment in high-interest loans is the result of mental constructions built based on experiences of relationships with various groups, including husbands, in their daily work. This construction can change with the dynamics of reality in relationships. In basic epistemological beliefs, the reciprocal relationship between researchers and the phenomenon of women fishmongers is subjective. What is the value background believed by researchers, women fish sellers, and various other elements involved in this study, presents the subjective nature of knowledge about women fish sellers who are in debt to loan sharks. Meanwhile, basic methodological beliefs are built through dialogue and discussion with groups of women fishmongers to find various intersections that mark the reasons behind the choice of borrowing money from

moneylenders. Emic data on these issues is used to build interpretations and construction of the meaning of the involvement of women fishmongers as members of the fishing community.

The case study design that guides this research is mainly at the macro level (Schwandt & Gates, 2018) because it involves a fishing community with the involvement of various actors, including women fishmongers, husbands, and capital owners. The research was conducted in Kubur Cina fishing village in Lewoleba city, involving ten women fishmongers, five husbands and one capital owner. Using a purposive sampling technique, they were selected as informants because of their direct experience of being tied to high-interest loans. Data balance was sought through the use of snowball techniques to obtain informants who sold both family-caught and financier-owned fish.

In-depth interviews, observation, and data tracking in the form of online local media news were the preferred means of data collection (Marshall & Roosman, 2016). In-depth interviews were conducted face-to-face with unstructured and open-ended questions, to obtain views, opinions, and historical information from women fishmongers about the choice to go into debt with moneylenders. Husbands were involved not only because they were part of the family's financial planning, but also because they were part of the community who were aware of the high-interest loan debt problems faced by the wives/fishmongers living in the community. Capital owners were involved because they were directly related to the daily work of women fishmongers. Meanwhile, observation was conducted in a combination of participant as observer and complete observer models, to obtain information about the variations in the forms of involvement of women fishmongers in work activities and how they have to deal with other individuals or groups who are also involved in small-scale fisheries businesses.

Data analysis and interpretation were conducted using a narrative analysis strategy (Neumann, 2014). The pre-recorded interviews were presented in transcript form to facilitate the determination of analytic themes according to the community concept. By the narrative analysis framework, the depiction of the situation when women fish sellers are trapped in high-interest loans is presented from their perspective. The depiction involves the situation before and after the choice of borrowing money from a moneylender, which also involves reciprocal relationships with husbands, fellow fishmongers, and capital owners. Narrative analysis helped to find the coherence of each action segment and the reasons behind the choice of action. In the interpretation, some basic concepts about community were operationalized according to research needs. First, the meaning of the existence of women fishmongers who inhabit the fishing village community. Secondly, the same cultural identity as members of the fishing village community is identified through the process of working as fishmongers, housewives, and workers in the public sphere who intersect with the capital owners of the fish they sell. Thirdly, it explores the aggregates of care that are built among members of the fishing community, especially about the choice of action of women fishmongers who use moneylenders as a shortcut to overcome economic difficulties. Finally, the identification of conflicting poles in the daily life of living together as members of the fishing community is related to the goal of achieving common welfare and respect for personal rights in making decisions. The quality of this research data was maintained through member reflections (Tracy, 2013; Neumann, 2014), which involved informants discussing the accuracy of the qualitative findings, based on interviews that had been conducted previously. This was done to avoid the negative bias of the researcher's monopoly of interpretation, by providing a wider space for informants to comment, respond, or even criticize the findings based on the interviews.

### **3. Results**

#### *3.1 Informant Profile*

The following is the demographic data of the informants. Table 1 contains detailed data on women fish sellers, while Table 2 contains data on husbands and capital owners. The identities of the informants, both the female fishmonger and the husband, are presented anonymously to respect the informants' wishes. The female fishmonger is disguised with the marker "#" while the husband is disguised by the use of the capital letter "H." They are part of the Kubur Cina fishing village community in Lewoleba City, the capital of Lembata Regency, located on the island of Lembata, East Nusa Tenggara Province, Indonesia. Generally, the fisheries sector is the mainstay of the livelihoods of most residents in Lewoleba, especially due to its characteristics as an archipelago.

Table 1: Demographic Data of Female Fishmonger Informants

Informant	Age	Education level	Marital status	Source of fish sold
#1	48	Not completed elementary school	Married	Family catch & financier-owned
#2	46	Not completed elementary school	Widow	Investor-owned
#3	48	Not completed elementary school	Widow	Family catch & financier-owned
#4	42	Not completed elementary school	Widow	Investor-owned
#5	42	Completed junior high school	Married	Family catch & financier-owned
#6	47	Graduated from senior high school	Widow	Investor-owned
#7	27	Completed junior high school	Married	Family catch & financier-owned
#8	63	Not completed elementary school	Married	Investor-owned
#9	46	Completed elementary school	Married	Investor-owned
#10	37	Completed junior high school	Married	Family catch

Source: field data

Table 2: Demographic Data of Husband and Capital Owner Informants

Informant	Age	Education level	Status nelayan
H1	60	Graduated from senior high school	Part-time fisherman
H2	57	Completed junior high school	Paruh waktu
H3	44	Graduated from senior high school	Full-time fishermen & fishing boat owners
H4	54	Not completed elementary school	Full-time fisherman
H5	43	Completed junior high school	Full-time fisherman
Investor-owned	44	Graduated from senior high school	Fishing boat owner

Source: field data

The low education level of female fishmonger informants, as shown in Table 1, can be used as initial information to understand the background of individual decision-making. Similarly, for husband and capital owner informants, as shown in Table 2, their status as full-time or part-time fishers will determine their perspective on small-scale fisheries work activities, including those involving women.

Four major themes emerged in the interviews, each of which constructed the issue of women fishmongers' entrapment in high-interest loans.

### 3.2.1. Recurring loans: a quick solution with a long impact

Generally, women fishmongers realize that the decision to borrow money from moneylenders makes it even more difficult for them, as the amount of debt increases every day. Some can firmly refuse to borrow money from moneylenders. However economic pressure, limited access to formal sources of financing, and a strong desire to repay the price of the fish according to the agreement with the owner of the capital made most of them end up borrowing money from moneylenders. As informant #1 said:

"We are forced to borrow from moneylenders because if we owe the fish owners, they no longer trust us to sell their fish."

To fulfill daily needs, borrowing money from moneylenders is the main choice, as informant #5 revealed:

"When the need is urgent, for example, to pay the children's school fees or rent, I am forced to borrow from a moneylender".

Being marginalized in the utilization of formal sources of financing, in the end, makes women fishmongers even more connected to moneylenders, who are considered saviors of the financial difficulties they face every day. This is evident from informant #3's statement:

"If we are billed by the fish owner, where else can we get money other than from moneylenders who we already consider as a family".

Similarly, informant W4 considered that they were no longer trusted by formal and legal institutions to obtain financial assistance. Nevertheless, they also admitted that they often experienced unpleasant treatment during loan collection, especially if they did not have the money to pay the loan installments. On the other hand, some of the women fishmongers emphasized the importance of establishing communication with moneylenders to get concessions if they cannot pay the installments according to the maturity agreement. For example, informant #1 stated:

"Sometimes if we do not have the money to pay the loan installments, we are forced to run and hide from the moneylender".

Meanwhile, informant #6 expressed his fear of being rudely collected by moneylenders or debt collectors.

Observations show that there is a tendency for debt collectors to use psychological pressure to force indebted women fish sellers to pay their daily bills. Debt collectors are often seen unobtrusively sitting near women fishmongers, either in the market on the side of the road or wherever they sell fish. Debt collectors will not move, even into the night, until they get their daily payment from their borrowers. If they are unable to meet the borrower in person, then they do not hesitate to go to their homes or to places where the women fishmongers are usually located. Often, women fishmongers receive yells and expressions of anger if they are unable to pay their daily installments. In a cornered situation, the woman fishmonger would usually choose to remain silent, while letting the debt collector continue to express his anger. Meanwhile, other women fishmongers who happened to be in the same location would act as if they were unaware of the incident. They usually choose not to interfere with the problems that their friends are facing.

### 3.2.2. Absence of state aid: the dilemma of demanding administrative requirements

Interview questions were also directed to find out how the personal experiences of women fishmongers led them to have an assessment of the state's presence to help improve the quality of life of fishing families. Some of the responses that emerged included complaints about administrative demands accompanied by processing fees that were considered burdensome, misdirected assistance, and suspicions of nepotism in the distribution of fisheries assistance. The difficulty of obtaining fisheries assistance, at a certain point, creates limited conditions for women fishmongers to work optimally. Applying for loans to moneylenders is again an option that is considered as a way out of overcoming financial difficulties and limited work facilities. This situation was revealed in several quotes from informants' statements, for example:

Informant #2 "How can we get fisheries assistance if there is no information?".

Similarly, informants #7 and #8 expressed disappointment that they had never received fisheries assistance despite fulfilling all the administrative requirements. Meanwhile, informant #10 openly expressed his preference to borrow money from moneylenders to increase his capital so that he could buy more fish to sell.

### 3.2. Husband's perspective: wife's responsibility to manage family finances

From the husband's perspective, the tendency of women fishmongers to be trapped in high-interest loans is more of an excuse for the difficult living situation they experience as fishing families with uncertain incomes. It begins with the choice to allow their wives to work as fish sellers. As informant H1 expressed:

"I support my wife to work because of the family's growing economic needs".

Generally, husbands know that wives borrow money from loan sharks with the consequence of paying very high interest rates. But for the husbands, all of this is entirely the wife's responsibility. This is evident from the statement of one husband, informant H2:

"We do borrow money from moneylenders, my wife knows the most about it because she manages the family finances".

Husbands generally expect their wives to understand that their work as fishermen is very dependent on the catch so it takes time and process to earn money every day. As informant H3 expressed:

"As fishermen, we must first try to catch fish in the sea, then we can bring it home to sell to our wives, and all of that takes a process. That's why we don't necessarily have money every day".

Observations show that limited funds to meet family needs are often the reason for arguments and quarrels between husbands and wives. In conversations between them, it appears that the husband assumes that his wife has savings or other financial resources, which can be used to fulfill the family's needs. His wife refuted this assumption by reminding him that even for their daily needs, they were struggling to meet them.

### *3.3. Capital owners' point of view: the importance of maintaining trust*

In this study, what is meant by capital owners are people who trust women fish sellers to buy fish without money capital, only based on mutual trust between them. Usually, these people are the owners of fishing boats. But some people have the power of capital, so they can buy fish in large quantities, then entrust the women fishmongers to sell their fish based on an agreement on price and payment time. For the owners of capital, trust and long-standing relationships based on knowing each other are the main benchmarks for sorting out who they will trust. In this study, there was only one capitalist/fish owner who was willing to share his experience of building relationships with women fishmongers. The following statements show the dynamics of the relationship between them:

"I already have subscriptions but if they don't pay the agreed price for fish for too long, I usually don't trust them anymore".

Even regarding the involvement of women fish sellers with loan sharks, capital owners also have their considerations:

"If I know that she has a lot of debts at the moneylender, often avoiding the moneylender because of default, I also do not want to give her the trust to sell my fish, because we are both looking for a living, we should not break promises".

## **4. Discussion**

### *4.1 Construction of the situation of women fishmongers trapped in debt to loan sharks*

The content of the conversation about high-interest loans experienced by women fishmongers exists in several situational settings. For example, a strong desire to maintain the trust of the owners of the capital or the owners of the fish they sell. In addition, the proliferation of high-interest loan providers, which makes it easier for women fishmongers to get money loans in a short time, is also part of the explanation for the economic pressure they experience.



First, about the great desire to maintain trust. This item seems simple, just about how individuals give and receive trust as part of their togetherness. Moreover, it is related to the ability of individuals to interpret togetherness as part of the communication process in relationships that they need. In doing activities together, individuals will base their understanding and acceptance of the joint activity on the information they receive, turning it into something meaningful, that contains local social reality (Kashima, 2014). In this research, the relationship between the women fish sellers and the owners of capital is built and unified through information about what the owners of capital demand - the price of fish according to the previous agreement - and the consequences that accompany this demand (no longer gaining trust if they do not pay according to the agreement). Repeated buying and selling activities eventually build a new environment that becomes the basis for building meaning in the relationship between them.

How is the meaning of maintaining trust built between them? Referring to Kashima, meaning in the context of ideas refers to declarative knowledge that contains information about how they will relate to each other. The capital owner has fish that the women fishmongers without capital need. They can get the fish only if they comply with what is agreed upon in the conversation between them about the price. But the meaning is not just limited to the narrow sense of 'knowing' but also involves the procedures of judgment and evaluation, followed by the subsequent handling of the information they share in the relationship. This is what Kashima calls meaning in the practical sense, which contains procedural knowledge concerning information on how to do something. Women fishmongers know that there are social responsibilities that come with relationships with fish owners. What happened to fellow women fishmongers who failed to maintain the trust of the fish owners and were therefore no longer trusted, became the subject of evaluation among them. The form of evaluation is to justify the further action needed.

In this context, they choose to prioritize their responsibilities to the fish owner by borrowing money from moneylenders, even though they have to pay very high interest rates. The moneylenders are the only ones who can immediately provide loans to the needs of the women fish sellers. This condition then developed into an established pattern of behavior as a result of the interpretation of a subjective reality (maintaining the trust of fish owners) into an objective reality (borrowing money from moneylenders) which eventually became common property in the relationship between them (Cocjin, 2021). For Cocjin, it is the repetitive pattern of behavior that is then considered a certain standard or even considered a normal thing in the community.

Second, the proliferation of high-interest loan providers increases the opportunity for women fishmongers to easily and quickly obtain loans. The involvement of fishmonger women, both in their status as fishermen's wives and as female heads of households (without husbands) to improve the family economy (Szymkowiak, 2020) is observed in many variations. Not only are they actively involved in providing material income in the form of money, but they are also responsible for managing the fishermen's family finances. The problem arises when with limited income, they have to fulfill their economic needs as well as other social costs that accompany their existence in their respective family clusters. In such situations, high-interest money lending services are then considered as a quick solution to get money.

#### *4.2. The role of the community in helping women fishmongers cope with the pressures of economic hardship*

The proliferation of money lending services, both legal and illegal, seems to be a problem faced by many countries, which initially targeted low-income communities (Banks, et al., 2014). Understanding the background of the situation experienced by women fishmongers in the context of this research, it is found that most fishermen households are generally trapped in high-interest loans that make their lives even more miserable. On the other hand, in every conversation, they will admit and tend to defend themselves behind the argument that it is the presence of moneylenders that saves the difficult situation they experience every day. This is what Banks calls "the expensive solution to maintaining the poor".

In such a situation, the central role of the community is needed. Living in the same geographical area with the same routine activities as small-scale fisheries workers in fishing families has provided a set of values that are accepted as common property. Values that move individual community members, which Tracy (2009) describes

as complementary meanings in the concept of community. This research found that community as a place, identity, and interest can in fact experience a shift in meaning along with the dynamics shown by the community members themselves. Referring to Durkheim (Rapaport & Lurie, 2018), the characteristics of traditional communities that generally exist in rural areas are homogeneity followed by high social trust and collective identification. The shift in meaning found in this study mainly concerns the social ties that mark relationships within the community. The shift in meaning is confirmed by using Tönnies' idea of the shift from *Gemeinschaft*, social interaction based on friendly values, to *Gesellschaft*, relations based on indirect interaction with impersonal roles. If the measure of a community's success is to foster mutual care among its members, as recommended by Tracy (2009), then it is not apparent in the fishing community where this research was conducted. The head of the family, who works as a fisherman, the wife who works as a fishmonger, community leaders, or even religious leaders, seem to tend to treat the choice of borrowing money from moneylenders as a private matter and the autonomous territory of each family. There is no mechanism built collectively to raise the awareness of fishing families to avoid loans from moneylenders. Each party avoids talking about loan sharks and their negative impact on fishing families. The absence of such a collective awareness sensor is fertile ground for moneylenders to increasingly control the economy of fishing families. This means that as a traditional community, social ties that should be full of friendship (*Gemeinschaft*) and mutual protection (community as a positive sentiment) turn into impersonal and alienated relations (*Gesellschaft*) on the grounds of respect for individual rights (Tracy's concept of community as a commitment to group welfare contrasted with individual rights). In such a situation, for Robert Putnam (Tracy, 2009), it is difficult to find people who have a sense of community and care about the social good, because their orientation is more individualistic.

## 5. Conclusions

The findings of this study show that women's choice to continue borrowing money from moneylenders is not without reason. The lack of knowledge about family financial management, exacerbated by the absence of assistance from the state or non-governmental organizations, causes this difficult situation to become repetitive for them. The economic inequality experienced by fishing communities also shows the face of the problem of fluctuating income, especially the consequences of income uncertainty as a fisherman (Pomeroy, et al., 2020). The finding of the absence of the community to create a common concern that can save fishing families from repeated loans to moneylenders indicates the need for transformational leadership (Kariuki, et al., 2022). It takes the presence of individuals in the fishing community who can mobilize members to jointly pursue actions to save the interests of individuals, families, and fishing communities. Both findings show the urgency of human resource-based empowerment to overcome poverty (Ewubare & Mark, 2018). This means that the focus of empowerment activities is directed at involving the human resources of the community, both individuals and groups (Cardona, et al., 2021). All of this aims to create a resilient community. This research has limitations in realizing this idea. Recommendations for further research are directed at systemically involving individuals in the community, to find out how strengthening should be done while adjusting to the characteristics of each community.

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