SUMMARY

MAHPUD. “Factors of Fishermen Willingness to Pledge Land Certificate with the Intention of To Improve Welfare”. Under the supervision of SATYAWAN SUNITO and IDQAN FAHMI.

The study was conducted from November to December 2014 in Indramayu which is a region that has the most number of fishermen in West Java. This study analyzes the factors that influence / encourage fishermen program participants collateralize / offers certificate to obtain a loan and analyze the impact of the program fishermen land certification to increased income and welfare. This study uses primary data obtained from observations and interviews with respondents, as well as secondary data from relevant agencies. The data was analyzed by logistic regression analysis, multiple linear regression, F test and coefficient of determination ($R^2$). The results showed that education, the status of fishermen, land area, the ownership of other assets and sideline affect the interest of the fishermen to ensure the certificate that was obtained from the "Empowerment Program Fishermen and Fishing Small-Scale Enterprises Through certification Land Rights". Fishermen who want to ensure a title deed held with the use of appropriate, able to increase the income and welfare of fishermen. The level of higher education that fishermen can encourage fishers to ensure its land certificate, and then use it as working capital, making it more powerful and able to increase the income and welfare of the family.

Other variables that significantly influence the fishermen to pledge certificate is the status of fishermen. Fishermen owners are more interested than fishing seriptikatnya ensure workers. This happens because the fishermen owners who need additional capital to increase its business can ensure/mortgaging land certificate, whereas the fishing workers are not interested in offers / mortgaging land certificate because they thought that raise capital by mortgaging land certificate will add to their economic burden. Therefore, the need for regulation of central and local government in cooperation with financial institutions to provide loans with low interest rates and a longer period of time on terms that are easy to fishermen labor, as well as provide insight/socialization to fishermen laborers on the benefits of land certificate as collateral to get capital to labor can be a fisherman fisherman owner, so it can increase its revenue, if appropriate utilization, which in turn will improve their welfare.

The analysis also shows that the variable area of land, other assets and significant effect on the sideline fishermen to ensure/mortgages, where the greater land area, the more likely sertipikatnya ensure fishermen. This occurs because the fishermen who mempuyai of land needs capital to menguasahan land for a side business, such as rice and mango orchard. The capital required for the production process such as buying seeds, fertilizers and other production costs. Fisherman with a small area of land which can add to capital for businesses such as kiosks. Therefore, in addition to providing regulation in the process of borrowing in financial institutions, also provide assistance with trainings in a sideline as a way of farming that is good, the use of agricultural technology and entrepreneurship, as well as provide information about government programs that pro-people like program subsidized fertilizer, seeds and other cheap. The foregoing post-
certification carried out on the ground, so that certificates can be utilized optimally.

The owner of another asset has significant effect on fishing in the offers / pledge certificate. Other assets are defined as vessels / boats, nets and other gear, where fishing has other assets cost money to repair ships / boats, nets and other gear, or capital to add other assets to improve the catch of fishermen. The Government should intensify programs that can reduce the cost of fishing, such as the subsidy program for diesel (fuel oil) and the free provision of fishing gear to fishermen laborers.

Among the variables that significantly influence the fishermen to ensure / collateral certificates: education, land tenure, land area, other assets and sideline have correlation with each other. Where fishing is usually the owner has a higher education level, greater land area, the ownership of other assets and own a lot of the business side of the fishing workers who have a low education level, small land area, has no other assets and sideline.

Keywords: education, fishermen, income, land certificate, welfare