

Factors That Influence Partnerships in Empowering Marine and Fisheries Businessmen

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Abstract—This article discusses the factors that can influence the success of the partnership between Indonesian National Bank (Bank Nasional Indonesia-BNI) and the Department of Maritime Affairs and Fisheries. In order to provide protection, empowerment, data collection, service acceleration, increase welfare and create effectiveness and efficiency of government programs for business people in the field of maritime and fisheries, the Ministry of Maritime Affairs and Fisheries in collaboration with BNI Bank marked by a cooperation agreement between BNI and the Ministry of Maritime Affairs and Fisheries No. HLB/021/PKS/IV/2018 dated 5 April 2018 No. 03/SJ/KKP/PKS/IV/2018 regarding the Printing of Marine and Fisheries Business Actors (Kusuka), this partnership has made an innovative program to help the welfare of the fishing communities and fisheries businesses namely the Marine and Fisheries Business Actors (Kusuka) is part of the KKP data as stipulated in the Regulation

of the Minister of Maritime Affairs and Fisheries Number 39 Year 2017 Regarding Marine and Fisheries Business Actors. The research method used in this research is descriptive qualitative in which data is obtained through in-depth interviews with informants related to the partnership between BNI Bank and the Department of Maritime Affairs and Fisheries. The results showed that there are internal and external factors that can influence the success of the partnership. Internal factors, namely the Synergy between the Office of Maritime Affairs and Fisheries, BNI Bank, and marine and fisheries business actors have a very important role in supporting the successful implementation of partnership programs in empowering these business actors. While external factors include the completeness of supporting infrastructure in carrying out this partnership.

Keywords—Partnership, Empowerment, Maritime and Fisheries Businessman

I. INTRODUCTION

The territory of Indonesia which is mostly ocean makes Indonesia a maritime axis, therefore the government needs to develop various programs to improve the welfare of the community in terms of its economy [1]. Maritime Affairs and Fisheries in Indonesia greatly affect the economy of the Indonesian people [1]. Fishermen who are also marine and fisheries businessmen are important pillars in the development of Indonesia as a global maritime axis, but there are still many problems related to the lives of fishermen and business

people in the marine and fisheries sector, one of which is the difficulty of small-scale fisheries businesses accessing capital [2]. Whereas access to capital is very important to ensure business continuity and increase the welfare of the owner and his workforce [1].

There are a number of factors that make it difficult for fishermen to obtain access to capital from banks, namely first, banks conduct business analysis using financial standards that are often unable to be met by fishermen, especially on a small scale, secondly financial products offered to fishermen do not accommo-

date seasonal fisheries business patterns and third, banking services use working hours that are not in line with the fishermen's work patterns [3]. For this reason, the regional central government needs to increase protection, empowerment and data collection for business actors in the field of marine and fisheries [14].

Law No. 7 of 2016 concerning Protection and Empowerment of Fishermen, Fish Cultivators, and Salt Farmers explains that the state's responsibility is to protect all Indonesians and all of Indonesia's blood spills, promote public welfare, develop the life of the nation, and realize social justice for all Indonesians in accordance with the mandate Pancasila and the 1945 Constitution of the Republic of Indonesia. One of the basic philosophies of nation building is to realize social justice for all Indonesian people. Therefore, every Indonesian citizen has the right and obligation in accordance with his ability to participate in business development to improve welfare, especially in the field of Fisheries and Salt [18].

In line with the mandate of the Pancasila and the 1945 Constitution of the Republic of Indonesia, one of the objectives of fisheries and marine development is directed, among others, to improve the welfare of the Fishermen, Fish Breeders, and Salt Farmers. During this time the Fishermen, Fish Breeders, and Salt Farmers have made a real contribution in the development of Fisheries and marine and economic development of coastal and rural communities [18].

Fisheries Management is very dependent on Fish resources which its utilization is carried out by Fishers and Fish Resource Managers. Problems faced by fishermen include the threat of availability of fuel oil; Fish theft, overfishing, as well as climate change, weather and sea wave height. The crucial problem faced by Fish Power Growers, mainly lies in guarantee against disease free; pollution free; availability of brood stock, seeds/seeds, and affordable feed. Problems faced by Salt Farmers, among others, are very vulnerable to climate change and prices; coastal use conflicts; and seasonal changes, environmental quality, and certainty of land status. Factually, the majority of fishermen, fish growers, and salt farmers in

Indonesia are poor, and infrastructure, facilities, access to funding, and financing are limited [17].

In this regard, the level of income of Fishermen, Fish Farmers and Salt Farmers has a direct impact on the families of Fishermen, Fish Farmers and Salt Farmers who depend their lives heavily on the results of Fisheries and Salt Businesses. Wives/husbands and children of Fishermen and Fish Cultivators generally run a simple/traditional processing business from the catch or cultivation to get added value and then market it in traditional markets with relatively low prices to support the family economy.

On the basis of the problems faced by Fishermen, Fish Cultivators and Salt Farmers, protection and empowerment of Fishers, Fish Farmers and Salt Farmers is needed, including families of Fishers and Fish Hatchers who conduct processing and marketing. At present the laws relating to maritime affairs and fisheries are still inadequate in terms of regulating the Protection and Empowerment of Fishermen, Fish Farmers, and Salt Farmers so that the existing regulations do not provide guarantees of legal certainty and fairness for Fishermen, Fish Fishers and Salt Farmers.

In order to provide protection, empowerment, data collection, service acceleration, increase welfare and create effectiveness and efficiency of government programs for business people in the field of maritime and fisheries, the Ministry of Maritime Affairs and Fisheries in collaboration with Bank BNI marked by a cooperation agreement between BNI and the Ministry of Maritime Affairs and Fisheries No. HLB/021/ PKS/IV/2018 dated 5 April 2018 No. 03/SJ/KKP/PKS/IV/2018 concerning the Printing of Marine and Fisheries Business Actors (Kusuka), this partnership created an innovative program to help the welfare of the fishing communities and fishery business operators namely the Marine and Fisheries Businessmen (Kusuka) is part of the KKP data as stipulated in the Regulation of the Minister of Maritime Affairs and Fisheries Number 39 Year 2017 Concerning the Marine and Fisheries Business Actors [16]. The purpose of this partnership is to update the Marine and Fisheries Business Actors database, to foster

cashless society, to build financial inclusion, and to foster a people's economy through agents and traditional stalls in the region [17]. This is also the answer in challenging the Industrial Revolution 4.0, of course all government stakeholders can take advantage of technological advancements to advance the country in the field of Maritime Affairs and Fisheries. The public sector or the government is one of the important elements for Indonesia to take advantage of various opportunities of the Industrial Revolution 4.0 marked by the use of information technology on a large scale.

In connection with this research, previously there has been a discussion about partnerships in the Capture Fisheries Sector namely carried out by Asiasi, et al, entitled "Partnership in the Capture Fisheries Sector: strategies for business and work continuity" shows the results that There are many factors that determine success implementing partnership and empowerment programs. Judging by the strength of its influence, the success of the partnership and empowerment program can be seen in conditions of internal and external aspects. Internal aspects related to the implementing institutions of activities that include the government, business people, and the private sector. While external aspects include the completeness of supporting infrastructure and carrying capacity of available business potential. This makes the writer want to see more about the factors that influence the success of the partnership being carried out. The problem raised in this study is how the factors that influence the success of the partnership carried out by Bank BNI with the Department of Maritime Affairs and Fisheries in empowering marine and fisheries businesses in the South Coastal District [2].

II. METHOD

This type of research is qualitative using descriptive research type, data collection techniques are interviews and documentation studies [3]. The location of this research was carried out in Sungai Nipah Village, Nagari Painan Selatan, and Kenagarian Sungai Nyalo, District IV Jurai, Pesisir Selatan Regency. The research informants consisted of DKP Pesisir Selatan District Staff, BNI Bank of Painan

Branch, Marine and Fisheries Business Entrepreneurs consisting of fishermen, salt farmers, fish farmers, fish processors, fisheries marketers, Marine and Fisheries Product Delivery Service Providers and Wali Nagari. Data analysis was performed using techniques as developed by Miles and Huberman. Data validity test is done by triangulation of methods and sources through perseverance of observation [4].

III. RESULTS AND DISCUSSION

BNI Bank Partnership with the Office of Maritime Affairs and Fisheries in Empowering Businesses in the Field of Maritime Affairs and Fisheries in Pesisir Selatan Regency

The Regulation of the Minister of Maritime Affairs and Fisheries Number 39 Year 2017 Concerning the Maritime and Fishery Business Actor's Card and the existence of a cooperation agreement between BNI and the Ministry of Maritime Affairs and Fisheries No. HLB/021/PKS/IV/2018 dated 15 April 2018 No. 03/SJ/KKP/PKS/IV/2018 Concerning Printing of Marine and Fisheries Business Actors (Kusuka) is a basis for implementing partnerships with the aim of helping to prosper and empower the fishing communities and fisheries and marine business actors. The implementation of the Kusuka Card Program is part of the KKP Data so it uses the satadata.kkp.go.id application in which there is an individual and corporate Kusuka registration module. In the Kusuka Card Program activities, there are currently 5,700 Fisheries Instructors who are scattered throughout Indonesia, assisted by 514 Regency/City Maritime and Fisheries Services and 139 UPT Ministry of Maritime Affairs and Fisheries (KKP) to submit data collection proposals into the Kusuka module. The scope of marine and fishery business actors are the first fishermen consisting of small fishermen, traditional fishermen, labor fishermen and owner fishermen. The two salt farmers consist of small farmers, farm laborers, and farm owners. Third, fish cultivation consists of small fish cultivators, land cultivators, and landowners. The four fish processors, the five fisheries marketers and the six providers of marine and fishery product shipping services [16].

After the Businessmen has been registered Kusuka will pass the data validation process by the Planning Bureau of the KKP Secretary General in the General block (in accordance with the attachment of KTP) and the special block (in accordance with the logical data of the infrastructure used). After the data has passed validation and is declared valid, Pusdatin KKP will submit card printing to the Bank that has entered into a cooperation agreement so that the Marine and Fisheries Business Actors can access banking, in this case Bank Negara Indonesia (BNI) has provided banking services for business players whose cards BNI is printed, namely opening an account with a balance of Rp. 20,000, card maintenance costs and an administration of Rp. 0 alias free. Until the end of 2018, there were 292,074 data entry into one data application consisting of: 127,804 Fishermen, 10,344 Fish Marketers, 30 PPJK, 132,390 Fish Cultivators, 16,010 Fish Processors and 5,450 Salt Farmers [16].

According to Permen KP No. 39 of 2018 concerning cards of maritime and fishery business actors explained that the benefits of Kusuka Card were to facilitate maritime and fishery businessmen in accessing online transactions, facilitate access to financing of People's Business Credit (KUR) to marine and fisheries businessmen, and facilitate the submission of fisherman insurance [17]. The purpose of the Kusuka Card is to improve services to marine and fisheries businesses to increase the effectiveness and efficiency of cross echelon I programs within the scope of the CTF both in terms of data and in terms of budget, instruments of policy harmonization and standardization of cards issued by the KKP, complementing data collection on business identity data maritime affairs and fisheries including avoiding data redundancy, and increasing the possibility of working with various partners such as with banks [17].

There are several of the functions of the Kusuka Card written in teaching materials in the training of one data of the Kusuka card, namely [19]:

1. As Identity

- Integrity of all KP business actor identity cards in the KKP into one card.

- Integration of one KKP stakeholder data that can be used across echelons.
- Utilization of data with other K/L.

2. As a Service

- Prerequisites for filing requests for licenses issued by all technical volunteers in the KKP.
- Prerequisites for issuing certificates as supporting documents for KP business issued by the technical unit managing the certification within the CTF.
- Prerequisites for the use of KKP quarantine services.

3. As Protection

- Prerequisites for prospective BPAN recipients and other insurance (fisheries insurance, salt farmer insurance).

4. As Coaching

- Prerequisites for obtaining training programs in the field of KP.
- Prerequisites for obtaining a KP extension program.

5. As Empowerment

- Prerequisites for prospective recipients of government assistance from technical echelon units providing aid.
- Requests for credit applications from LPMUKP and LKB/LKBB partners distributing fisheries and marine credit.

6. As an Monev

- Means of monitoring and evaluating program implementation within the scope of the KKP and across K/L.
- Basic program planning and policy making.
- Integration of programs/activities with other Ministries/Agencies.

The overall function of the Kusuka Card is as a professional identity of marine and fishery business actors, a database to facilitate the protection and empowerment of marine and fishery business actors, service and guidance for marine and fishery business actors, and facilities for monitoring and evaluating the implementation of one data program of the Ministry of Maritime Affairs and Fishery.

Kusuka Card Organizer as stipulated in Ministerial Regulation No. KP. 39 of 2017 concerning KP Business Actors Cards can be seen in table 1 as follows:

In the Regulation of the Minister of Maritime Affairs and Fisheries Number 39 Year 2017 Regarding Marine and Fisheries Business Actors Cards Marine and Fisheries Businessmen are any person or corporation that manages some or all of the upstream and downstream marine and fisheries business activities. In accordance with the Regulation of the Minister of Maritime Affairs and Fisheries Number 39 Year 2017 Concerning the Marine and Fisheries Business Actors the scope of the Maritime and Fisheries businessmen includes.

a. Fisherman

Fishermen are all people whose livelihood is fishing. Fishermen consist of:

- 1) Small Fishermen
- 2) Traditional fishermen
- 3) Labor Fishermen
- 4) Owner Fishermen

b. Salt Farmer

Salt farmer is every person who does salt business. Salt farmers consist of the following:

- 1) Small Farmer
- 2) Pond Cultivators
- 3) Fishpond owner

c. Fish breeder

Fish breeder is every person whose livelihood is cultivating fish, both in

freshwater, brackish water, and seawater. Fish breeder consists of several parts, namely:

- 1) Small fish breeder
- 2) Cultivation of land
- 3) Land owner

d. Fish Processing

Fish processor is anyone who conducts a series of activities and treatments from fish raw materials to end products for human consumption.

e. Fisheries Marketers

Fishery marketer is every person who conducts marketing activities of business results in the field of fisheries to be traded, stored and exchanged.

f. Marine and Fishery Product Delivery Service Providers

Shipping services Providers for Marine and Fisheries Products is a business entity that conducts activities for the management of marine and fishery product shipments.

From the description above it can be interpreted that the scope of business in the field of marine and fisheries includes fishermen, fish farmers, fish growers, fish processors, fisheries marketers, and providers of shipping services for marine and fishery products.

Table 1. Kusuka Card Organizer

No.	Organizer	Authority
1	Secretary General Ministry of Maritime Affairs and Fishery	<ul style="list-style-type: none"> • Build and manage database systems • Manage and present data
2	Director General and Institution MMAF	<ul style="list-style-type: none"> • Provide and distribute hardware and blank cards (optional) • Conduct socialization, validation of businessmen
3	Province Official	<ul style="list-style-type: none"> • Coordinating the implementation of KUSUKA in the province
4	Local Official / Service Task Unit	<ul style="list-style-type: none"> • Socializing KUSUKA • Collecting data on businessmen • Verifying in local • Printing (optional) • Distributing KUSUKA
5	Bank	<ul style="list-style-type: none"> • Printing Card
6	Instructor	<ul style="list-style-type: none"> • Socializing KUSUKA • Collect data and verify businessmen • Assisting the business actors who are instructed to get KUSUKA

Source: 2018 Kusuka Card Training Material by KKP

How to get a Kusuka Card is via online by registering on the page <http://satudata.kkp.go.id/Register.aspx>, then waiting for the results of verification from the administrator. Can also register via offline by coming directly to the Regency/City Marine and Fisheries Service or UPT at the nearest location, filling in the application forms for Kusuka Card issuance, photocopies of individual identity cards or responsible parties, attaching a statement from the village / lurah head stating that the person concerned works as a marine and fishery business actor for individuals, a photocopy of the taxpayer identification number (NPWP) for the corporation. The card is valid for five years and can be extended. The entire application process for issuing, changing, extending, and replacing the cards I like is free of charge [16].

Pesisir Selatan Regency is one of the areas along the coast of West Sumatra, which consists

of lowland and hilly swamps. Therefore, in the Coastal District, some population consists of fishermen and fisheries and marine businesses. Because in the South Coast is an area close to the ocean, the income and economy of the population there on average by fishing and fishing. South Pesisir Regency, which has great potential in the marine and fisheries sector, the need for data collection to marine and fisheries businesses. The data collection of marine and fisheries business operators is now being inventoried again by the South Pesisir District Fisheries Service. In an effort to realize the program of the Ministry of Maritime Affairs and Fisheries regarding Marine and Fisheries Business Actors. Pesisir Selatan Regency is one of the Regencies in West Sumatra that has undergone the Kusuka program. It can be seen from the data below:

Wilayah Kab/Kota	Profesi Utama					Total
	Nelayan	Pemasar Ikan	Pemasar Pelabuhan	Pembudidaya Ikan	Pengolah Ikan	
Kab. Sijunjung	5	2	-	3.566	80	3.653
Kab. Solok	602	1	-	3.997	38	4.638
Kab. Solok Selatan	1	11	-	2.192	-	2.204
Kab. Tanah Datar	136	8	-	7.239	9	7.392
Kota Bukittinggi	-	13	-	365	22	400
Kota Padang	3.376	204	-	2.867	334	6.781
Kota Padang Pariaman	1	-	-	590	23	614
Kota Pariaman	1.147	42	-	909	105	2.203
Kota Payakumbuh	-	4	-	1.904	24	1.932
Kota Sawahlunto	1	-	-	860	1	862
Kota Solok	2	-	-	309	1	312
Kab. Agam	1.405	21	-	7.143	95	8.694
Kab. Dharmasraya	2	-	-	1.142	7	1.151
Kab. Kepulauan Mentawai	1.794	22	-	916	11	2.734
Kab. Lima Puluh Kota	172	9	-	14.946	6	15.133
Kab. Padang Pariaman	1.256	28	-	7.666	155	9.105
Kab. Pasaman	2	1	-	669	18	690
Kab. Pasaman Barat	5.921	9	1	2.560	39	8.530
Kab. Pesisir Selatan	7.873	72	-	1.156	280	9.381
Total	23.696	447	1	61.026	1.248	86.418

Figure 1. Kusuka Regency/City Card Listing Data in West Sumatra

Source: Department of Marine and Fisheries of Pesisir Selatan Regency

From the above data it can be seen that the Regency of South Pesisir occupies the position number 2 most of the data that has been entered into the KKP Satudata application that has been registered in the Kusuka program. From the data of the South Pesisir Regency Fisheries Service, the number of existing fishermen from the 2018 data was 18,883 people, there were around 1,153 fish cultivators, and 245 fish processing and 29 fisheries

marketing. From the total of fisheries business operators, later the South Pesisir Regency Fisheries Service will again conduct an inventory of data in order to optimally achieve the benefits of the Kusuka card. Through Kusuka Card, a valid data collection is generated. This valid data will later become the basis for marine and fishery actors to get assistance access. In 2019, the South Coastal District received a quota of 3500 issuance of the

Fisheries Businessmen Card. This Kusuka Card is used by marine and fisheries businesses in accessing various assistance, both in the form of stimulant assistance and assistance from fisheries instructors from the central level who are assigned to each sub-district in the South Coastal Regency. Without this card, it will be difficult for business actors later to access assistance. Re-inventory in an effort to provide protection and empowerment evenly to business actors and to facilitate and provide appropriate access when there is an aid program. Furthermore, there is no more assistance that is not on target or once exhausted without any sustainability.

The Kusuka Card contains the personal data of fishery business actors ranging from fishermen, fish cultivators, to fish marketers. The card is made so that it is easier for business actors to obtain business capital from banks. Instead of loan shady loans whose interest can be 200%, with Kusuka they can get loans at lower interest rates. Requirements for applying for KUR for those who already have a Kusuka Card are also very easy [22].

In addition to containing the business owner's personal data as contained in the Citizen Identity Card, Kusuka Card also contains the type of business that is carried out by the card owner to what size of business they run. Even by scanning the QR code on the front of the card, you can find out the card holder's cash flow. This makes it easier for businesses to get credit from banks because their profiles are clearly read on one card [15].

I like the card as a tool for updating the database of businessmen, which is accessed in the card I like not only bank accounts but also one data that is managed by KKP. Kusuka Card at the same time encouraged the efforts of Bank Indonesia and the Financial Services Authority to develop cashless society. Business operators can use Kusuka cards at all BNI ATMs. In fact, the card has also been integrated with ATMs of Himbara, Prima, and Link banks. For transactions at BNI ATMs, the public is not charged at all. In addition, businesses can also access through agent 46 which is an extension of BNI in remote areas [22].

Factors Influencing Partnership in Empowering Businessmen in the Field of Maritime Affairs and Fisheries in Pesisir Selatan Regency

There are many factors that influence the successful implementation of partnership programs in empowering business people in the field of marine and fisheries. Viewed according to the strength of its influence, the success of the partnership program in empowering business people in the field of marine and fisheries can be seen in conditions of internal and external aspects [5]. Internal aspects related to the institution implementing activities that include the Department of Maritime Affairs and Fisheries, Bank BNI and business people in the field of marine and fisheries. External aspects include the completeness of supporting infrastructure. The following describes the conditions of these two influential factors based on case studies conducted at the research location, namely in the South Coastal District.

1. Internal Factors

- a. The Role of the Maritime Affairs and Fisheries Office, BNI Bank, and Maritime and Fisheries Businessmen

The synergy between the Maritime Affairs and Fisheries Office, BNI Bank, and Maritime and Fisheries Businessmen has a very important role in supporting the successful implementation of partnership programs and empowering fishermen. Ideally, the government as a policy maker and has the ability to budget is expected to facilitate a variety of partnership and empowerment programs by involving Bank BNI, and Marine and Fisheries Businessmen. The program implementation should also be integrated with other programs from the relevant technical offices, so there is no overlap in the implementation of the program and the program recipient groups/ individuals.

For marine and fisheries businessmen, as the object and subject of program implementation, professionalism of the organization is demanded to enable fishermen to identify various needs and determine alternative solutions to the obstacles encountered. In the concept of an ideal partnership and empower-

ment, business people in the field of marine and fisheries should be able to offer empowerment programs that they really need and be able to promote independence, not just accepting programs provided by the government or banks. To achieve this, the prerequisites for creating a strong and professional marine and fisheries business actor must be prioritized before the implementation of the development program is actually implemented.

As for banks, their position has a strategic role as a link in the marketing chain, processing advanced products, and transferring knowledge and information related to the development of the capture fisheries industry. Through its capital capacity, the business world should be able and willing to work with fishermen groups and the government to jointly develop the business. This becomes important because the business world is also impossible to develop without the support of fishermen and also the government. In essence, all three have interests and roles that cannot be replaced. Therefore, the synergy of the three stakeholders through their role and prerequisites becomes important when talking about the success of the partnership and empowerment program, especially for fishermen groups.

The lessons learned from the partnership program and the empowerment of marine and fisheries businessmen that have been carried out in the South Coastal Regency show that the synergy between the institutions in question is not running optimally. Program initiatives usually always come from the local government (technical office), while banks and business operators generally only wait for the implementation of the program.

b. Socialization

Dissemination is a factor that also influences the successful implementation of partnerships carried out by Bank BNI and the Department of Maritime Affairs and Fisheries in Pesisir Selatan Regency. The lack of socialization held by the Department of Maritime Affairs and Fisheries in the South Coastal District has made the community of marine and fisheries businessmen not yet understand properly about the partnership being implemented,

namely the use of Kusuka cards. From the results obtained in the field through interviews that the socialization was only done once so that the public did not understand what the purpose and benefits of the cards I liked. This factor makes the partnership less optimal between BNI and the Department of Maritime Affairs and Fisheries.

c. Communication

Communication is also a determining factor in the success of a partnership program. Communication is the interaction of sending messages between one person to another person or group. There are elements of communication including the sending and receiving of messages. In addition, there are communication functions that are the purpose of the communication process. The definition of communication briefly is the contact relationship between and between humans, both individuals and groups. While the definition of communication in general is the sending and receiving of messages or news between two or more people so that the intended message can be understood. According to Riant Nugroho, the purpose of communication is to create a shared understanding or change perceptions, even behavior. Meanwhile, according to Katz and Robert Kahn, the purpose of communication is the exchange of information and conveying the meaning of a social system or organization. The lack of communication between the Kusuka card instructor, BNI bank and the Department of Maritime Affairs and Fisheries has made the information not conveyed properly. The researchers found that when field counselors from the Kusuka card said that there was no further information related to the issuance of the Kusuka cards, this also made the implementation of the partnership between Bank BNI and the Maritime Affairs and Fisheries Office less than optimal.

2. External Factors

a. Mileage

Then there is the distance factor that can affect the implementation of this partnership which from each region for issuing and printing the Kusuka card, because the printed card can

only be printed at the BNI bank while the BNI Bank has only 1 where is in Painan City so this makes fishermen reluctant to have a card I like. In this case, the instructor also said that this mileage made it difficult for people to make a custom card in the South Coastal District of Kabupaten. This makes the partnership that has not been optimal by Bank BNI and the Department of Maritime Affairs and Fisheries.

IV. CONCLUSIONS

The partnership program implemented by Bank BNI and the Marine and Fisheries Service is one form of the realization of its obligations as the Maritime and Fisheries Service in creating and empowering community entrepreneurs who are strong and independent in the field of marine and fisheries. The partnership between Bank BNI and the Department of Maritime Affairs and Fisheries has not been implemented optimally by seeing that many people do not understand the purpose of this partnership. There are several internal and external factors that can influence the success of this partnership including internal factors such as the Role of the Office of Maritime Affairs and Fisheries, Bank BNI, and Maritime and Fisheries Business Actors, the second factor being the lack of outreach held by the Department of Maritime Affairs and Fisheries in the South Coastal District the community of marine and fisheries business actors do not really understand the partnership that is carried out, namely the use of kusuka cards, then the third is the communication factor that can also affect the success of the implementation of this partnership. The lack of communication between the Kusuka card instructor, BNI bank and the Department of Maritime Affairs and Fisheries has made the information not conveyed properly. In addition there are also external factors, this factor comes from the infrastructure of implementing the partnership program. External factors that can affect the partnership include the distance between the BNI Bank's offices as a place to print my favorite cards from areas in the South Coastal District.

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