

ABSTRACT

Credit is very familiar among fishing communities. Similarly to those in the fishing communities in Sub Kedungcowek. Credit in the form of goods or money by the people Kedungcowek known as *mindring*. *Mindring* in this region managed Kedungcowek majority community itself. *Mindring* adapted to the circumstances Kedungcowek community that fishermen with an income that depends on the weather and obtained daily instead of monthly.

Mindring existence in the Village Kedungcowek charge interest big enough credits. The range of 50% -75%. Due to be repaid on a daily basis with a relatively small installments, Kedungcowek people do not realize very well that they are buying goods / cash at a price that is much more expensive than the market price. There's the Kelompok Ibu Mandiri who feel uneasy with the rise of the existence of this large flowering *mindring*. Aiming to avoid indebted members to the actors *mindring* then they agreed to set up cooperatives with savings and loan business unit that adapts *mindring* system. so the focus of this research is; *How mindring managed by Independent groups of women in the realm permindringan in Kedungcowek village , Bulak Disctric of Surabaya?*

Based on the above research focus, investigators analyzed by using the perspective of social practices Pierre Bourdieu (*habitus x capital*)+arena= Practice. The most appropriate approach to obtain information on social practices, *habitus*, capital and the sphere/arena described by Pierre Bourdieu, the researchers used ethnographic approach. With the technique of data collection in two ways, the primary data with indepth interview and observation. In this study, researchers conducted participant observation, which is directly involved with reality (*mindring*).

Results from this study is, Independent Women through cooperative with savings and loan business unit "midring" represents resistance fishermen who consciously want change on the side of their economies against moneylenders and owners of capital. Kedungcowek, the Capital Group we established cooperation with the savings and loan business unit (*mindring*) which is adapted from a local credit system that knows no time limit but still using a cooperative system in which the economic capital issued in the form of deposits per person is only slightly basic, and get SHU in each year , Women Self strategy against the existence of other *mindring* actors as agents who fought in the same arena *mindring* quite successful. With all the capital owned by KIM it can attract economic profit and social profit.

Keywords: *mindring*, social practices, *habitus*, social capital, arena