

## A MODEL FOR PRODUCTIVE WAQF DEVELOPMENT IN EMPOWERING FISHERMEN ON THE RANAI COASTLINE

Siska Desmiyanti<sup>1a\*</sup>, Said Muhammad Rahimin<sup>2b</sup>, Nurdian Setiawan<sup>3c</sup>

<sup>1,2,3</sup> Sekolah Tinggi Agama Islam Natuna, Komplek Masjid Agung Natuna, Ranai, Kabupaten Natuna, Kepulauan Riau, Indonesia

<sup>a</sup>E-mail: [siskadesmiyanti582@gmail.com](mailto:siskadesmiyanti582@gmail.com)

<sup>b</sup>E-mail: [saidrahimin72@gmail.com](mailto:saidrahimin72@gmail.com)

<sup>c</sup>E-mail: [nurdiansetiawan333@gmail.com](mailto:nurdiansetiawan333@gmail.com)

(\*) Corresponding Author

[siskadesmiyanti582@gmail.com](mailto:siskadesmiyanti582@gmail.com)

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### ABSTRACT

This study aims to analyze the current condition of waqf asset utilization and to construct a productive waqf development model suited to the empowerment of small-scale fishermen in the coastal community of Ranai, Natuna Regency, one of Indonesia's most strategically significant yet economically marginal maritime border territories. Employing a qualitative approach with a case study design, data were collected through in-depth interviews, participant observation, and documentation, and analyzed using the interactive model of Miles, Huberman, and Saldaña. The findings reveal that waqf management in Ranai remains entirely consumptive, governed through informal and unaccountable nazir arrangements, with no institutional linkage to the welfare of approximately 3,800 small-scale capture fishermen operating in the area. This study therefore constructs a four-pillar productive waqf development model encompassing asset legalization, nazir professionalization, productive utilization programming, and beneficiary empowerment delivery. This model offers a transferable framework for Islamic social finance-driven community empowerment in Indonesia's coastal border regions, with direct alignment to SDG 1 on poverty eradication, SDG 8 on decent work and economic growth, SDG 10 on reduced inequalities, and SDG 16 on just and accountable institutions.

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### INTRODUCTION

The coastal community of Ranai, as the administrative capital of Natuna Regency at Indonesia's northernmost maritime frontier in the North Natuna Sea, constitutes one of the country's most strategically significant yet economically marginal border territories. The fisheries sector forms the backbone of the local economy, with approximately 3,800 registered small-scale capture fishermen, around 85 percent of whom operate traditional boats, whose livelihoods are entirely dependent on catch volume, weather conditions, and market access. These fishermen face chronic income volatility, equipment inadequacy, and limited capital access, conditions well-documented in the

broader literature on coastal poverty and livelihood vulnerability in developing economies (Béné, 2003; Allison & Ellis, 2001; Riantini et al., 2024).

Within this community, waqf assets, including land parcels and building structures, are present and recognized by local stakeholders. Local religious institutions, including mosques and surau, serve as centers of social solidarity, and charitable endowment reflects the community's embedded Islamic identity. However, these assets remain locked in consumptive modes of utilization, functioning primarily as sites for worship or burial, with no structured mechanism connecting endowment returns to fishermen welfare. Waqf management is carried out through informal custodial arrangements with no written plans, no financial reporting, and no institutional linkage to productive economic activity. The community accepts this as the normal order of its religious and economic life — yet this surface-level stability masks a profound structural stagnation.

Productive waqf, when properly governed, represents one of the most powerful instruments within Islamic social finance for addressing poverty, inequality, and livelihood vulnerability at the community level (Pratama, Sembada & Syahmirwan, 2023; Kahf, 1998; Çizakça, 2000). A credible productive waqf model must be anchored in institutional governance integrity, professional nazir management, and a direct alignment between waqf-generated returns and beneficiary welfare (Hasan, Islamiah & Asmirawati, 2026). Scholars examining waqf through the lens of maqasid al-shariah argue that assets managed without a structured productive framework fail to actualize the higher objectives of Islamic law, the preservation of wealth, welfare, and the communal good (Faidzin et al., 2026). Research consistently establishes that accountability, transparency, and nazir competence are non-negotiable prerequisites for productive waqf to generate sustainable social impact (Hendra et al., 2025; Isa, Ali & Harun, 2011). Without a deliberate development model linking endowment assets to productive economic sectors, the alignment between waqf and the SDGs, particularly SDG 1 on poverty eradication and SDG 8 on decent work — remains aspirational rather than operational (ISFJ, 2026).

A growing body of scholarship has engaged with productive waqf across multiple dimensions. Studies on waqf and SDG alignment affirm the instrument's poverty-alleviation potential while noting that implementation remains uneven and context-specific (Pratama, Sembada & Syahmirwan, 2023; Wsj, 2025; ISFJ, 2026; Tobroni & Firmansyah, 2022; Firmansyah, 2023; Tobroni et al., 2023; Faridi & Firmansyah, 2024; Khozin & Firmansyah, 2024; Nurhakim et al., 2023; Yazid & Firmansyah, 2022). Research on waqf governance identifies transparency deficits, competency gaps, and institutional fragility as primary obstacles to productive waqf effectiveness (Hendra et al., 2025; Amuya, 2026; IJMAR, 2025). Literature on waqf-based empowerment models demonstrates adaptability across agricultural, microfinance, and educational contexts (Hasan, Islamiah & Asmirawati, 2026; Faidzin et al., 2026; Waraqat, 2025). Islamic social finance scholarship maps theoretical and empirical connections between waqf governance, SDG alignment, and beneficiary impact (Islamic Social Finance Journal, 2026; Rsisinternational, 2025). Studies on small-scale fishermen in Indonesia document structural poverty, income instability, and capital constraints that underscore the urgency of targeted intervention (Riantini et al., 2024; Sciencedirect, 2025).

Despite this breadth, no existing study has examined productive waqf development in a maritime border fishing community such as Ranai. Prior work on waqf and fishermen has focused on women's fisher empowerment in Central Java (Hasan, Islamiah & Asmirawati, 2026) or blue economy frameworks (Faidzin et al., 2026), without constructing a contextually grounded model for a remote, capture-fishing, border-zone community. Studies on waqf governance in Indonesia have focused predominantly on urban or semi-urban institutional compliance, leaving the informal arrangements of peripheral coastal communities entirely unexamined (Hendra et al., 2025; Amuya, 2026). This study is the first to occupy this intersection.

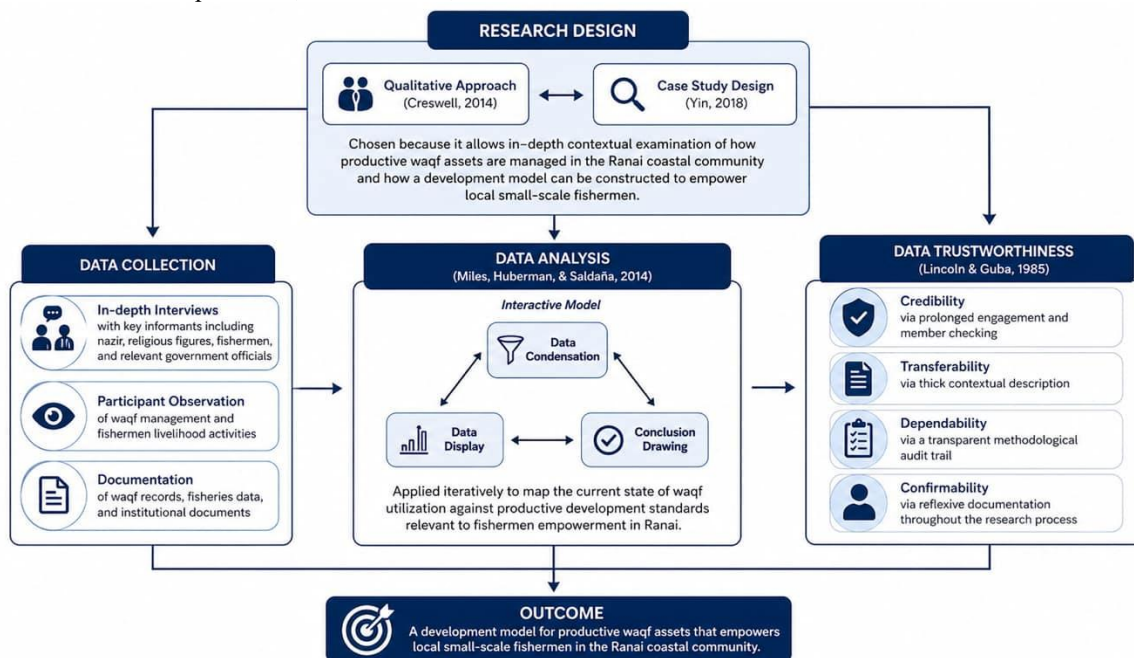
The novelty of this study lies in its original construction of a productive waqf development model specifically designed for the empowerment of small-scale capture fishermen in a maritime border community, a configuration with no direct precedent in the existing literature. The model integrates waqf asset governance, nazir capacity building, and fishermen livelihood programming within the unique institutional and geographic conditions of Ranai, contributing a transferable framework for Islamic social finance-driven community empowerment applicable to other remote, fisheries-dependent Muslim communities across Indonesia's border regions. This directly advances SDG 1

(no poverty), SDG 8 (decent work and economic growth), and SDG 10 (reduced inequalities) by mobilizing dormant endowment assets toward the welfare of a systematically overlooked maritime border population.

This study is guided by two research questions: (1) How are waqf assets currently managed and utilized in the Ranai coastal community, and what structural conditions determine their relationship to fishermen's economic welfare? (2) What model of productive waqf development is most appropriate for empowering small-scale fishermen in Ranai, encompassing the governance design, nazir capacity framework, and livelihood-linkage mechanisms required to ensure jurisprudential soundness and practical effectiveness in this maritime border context?

## RESEARCH METHODS

This study employs a qualitative approach (Creswell, 2014) with a case study design (Yin, 2018), conducted between January and June 2025 at coastal fishing settlements and the Ministry of Religious Affairs office in Ranai, Natuna Regency. Data were collected through in-depth interviews with 18 purposively and snowball-selected informants, comprising 4 nazir, 3 religious figures, 6 fishermen, 3 Ministry officials, and 2 fishermen cooperative representatives, alongside participant observation across waqf asset sites and fishermen activity areas, and documentation of waqf records, fisheries data, and institutional documents.



*Figure 1. Research Methodology Framework*

Data analysis follows the interactive model of Miles, Huberman, and Saldaña (2014), applied through open, axial, and selective coding to identify themes, establish category relationships, and construct core analytical findings aligned with the research questions. Data trustworthiness is ensured through four criteria established by Lincoln and Guba (1985): credibility via prolonged engagement and member checking; transferability via thick contextual description; dependability via a transparent methodological audit trail; and confirmability via reflexive documentation throughout the research process.

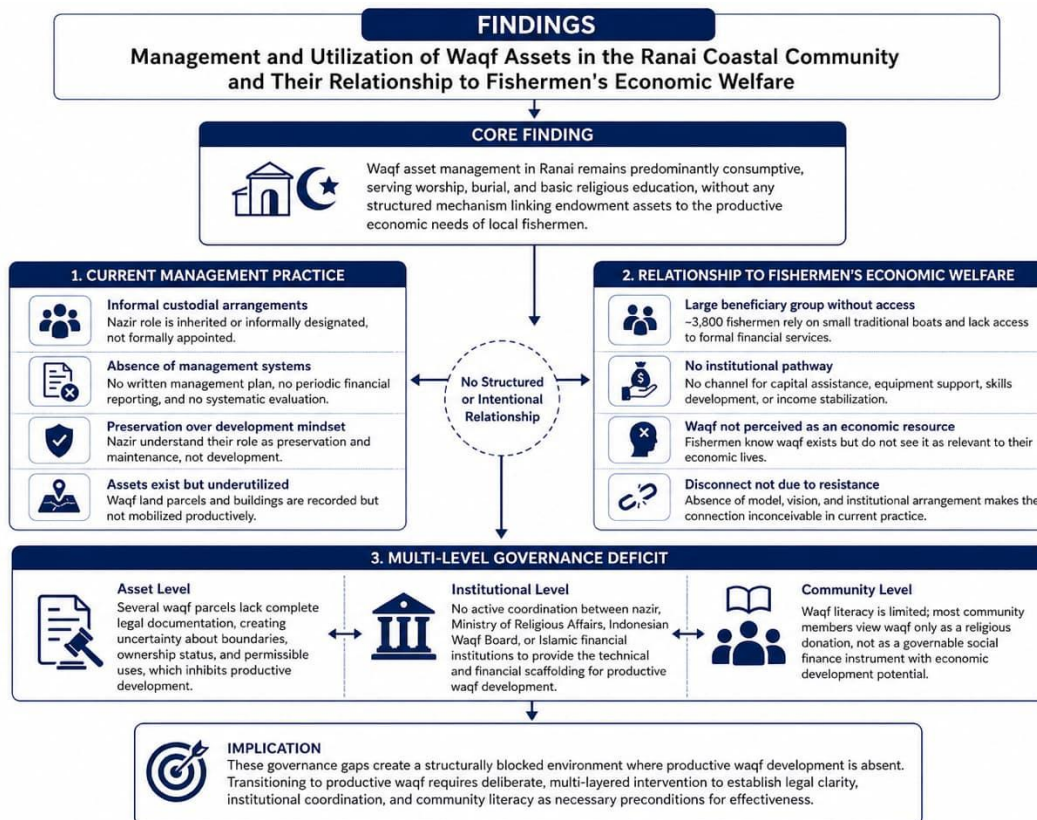
## RESULT AND DISCUSSION

## RESULT

### **Management and Utilization of Waqf Assets in the Ranai Coastal Community and Their Relationship to Fishermen's Economic Welfare**

The findings of this study reveal that waqf asset management in the Ranai coastal community remains predominantly consumptive in nature, confined to functions of worship, burial, and basic religious education, without any structured mechanism that connects endowment assets to the productive economic needs of the local fishermen population. Waqf land parcels and building structures recorded within the community are administered through informal custodial arrangements, where the nazir role is typically inherited or informally designated rather than formally appointed through any institutional accountability structure. There is no written management plan, no periodic financial reporting, and no systematic evaluation of asset utilization that would allow stakeholders to assess whether waqf holdings are being optimized in accordance with their endowment purpose. The nazir, in most cases, understands their responsibility as one of preservation and maintenance rather than development, reflecting a deeply rooted but limited conception of waqf as a static religious heritage rather than a dynamic productive instrument.

Within this management landscape, the relationship between existing waqf assets and the economic welfare of local fishermen is effectively nonexistent in any structured or intentional sense. The approximately 3,800 fishermen operating in the Ranai coastal zone, the vast majority of whom rely on small traditional capture boats and lack access to formal financial services, have no institutional pathway through which waqf resources might reach them in the form of capital assistance, equipment support, skills development, or income stabilization. Fishermen are aware of the presence of waqf assets in their community, and many express a general sense that these assets belong to the collective religious community, yet none of them identify waqf as a resource relevant to their economic lives. The disconnect is not one of hostility or resistance; it is rather a product of the absence of any model, vision, or institutional arrangement that would make such a connection conceivable within the community's current understanding and practice of waqf. This finding is consistent with the theoretical distinction between consumptive and productive waqf, where the former fulfills immediate devotional functions while the latter generates returns that can be systematically channeled toward beneficiary welfare. The Ranai community sits firmly within the consumptive paradigm, and the transition to productive waqf has not yet begun.



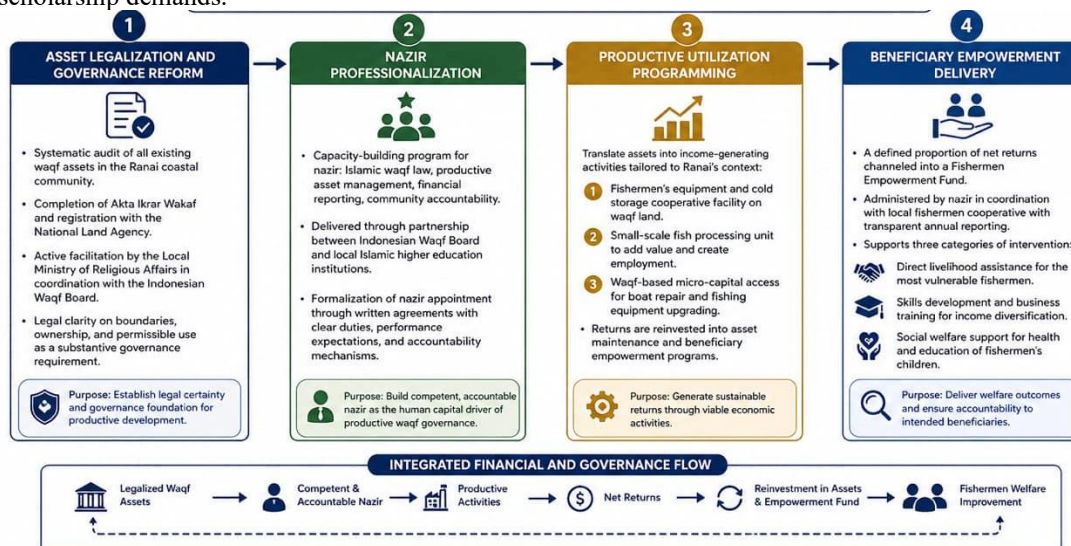
**Figure 2.** Management and Utilization of Waqf Assets in the Ranai Coastal Community and Their Relationship

The governance deficit identified in this study operates at multiple levels simultaneously. At the asset level, several waqf parcels lack complete legal documentation, creating uncertainty about their boundaries, ownership status, and permissible uses that inhibits any attempt at productive development. At the institutional level, there is no active coordination between the nazir, the local office of the Ministry of Religious Affairs, the Indonesian Waqf Board, or any Islamic financial institution that might provide the technical and financial scaffolding required for productive waqf development. At the community level, waqf literacy among fishermen and the broader population is limited, with most community members understanding waqf solely as a form of religious donation rather than as a governable social finance instrument with economic development potential.

Taken together, these governance gaps produce an institutional environment in which productive waqf development is not merely absent but structurally blocked, requiring deliberate and multi-layered intervention before any productive model can be meaningfully implemented. This aligns with the theoretical proposition that waqf governance integrity, encompassing legal clarity, institutional coordination, and community literacy, is a necessary precondition for productive waqf effectiveness, not merely a desirable accompaniment to it. This condition is further corroborated by Isa, Ali, and Harun (2011), who demonstrate that governance deficits operating simultaneously at asset, institutional, and community levels produce a qualitatively distinct form of institutional blockage that single-axis reforms cannot resolve, and by Kahf (1998), who argues that the legal security of waqf assets is the non-negotiable precondition for any productive development initiative.

### A Productive Waqf Development Model for Fishermen Empowerment in the Ranai Coastal Community

Based on the findings drawn from field interviews, observation, and document analysis, this study constructs a productive waqf development model for fishermen empowerment in Ranai that operates across four integrated and sequentially interdependent pillars: asset legalization and governance reform, nazir professionalization, productive utilization programming, and beneficiary empowerment delivery. These four pillars do not operate in isolation; rather, they form a developmental architecture in which each layer creates the institutional and operational conditions necessary for the subsequent layer to function effectively. The model is designed to be contextually grounded in the specific geographic, social, and economic conditions of Ranai as a remote maritime border community, while remaining principled in its alignment with the governance standards and maqasid-oriented objectives that productive waqf scholarship demands.



**Figure 3.** Productive Waqf Development Model for Fishermen Empowerment

The first pillar, asset legalization and governance reform, addresses the foundational condition that no productive development can proceed on legally uncertain or institutionally ungoverned assets. The model calls for a systematic audit of all existing waqf assets in the Ranai coastal community, followed by the completion of Akta Ikrar Wakaf documentation for all parcels lacking formal certification and their registration with the National Land Agency. This process requires active facilitation by the local Ministry of Religious Affairs office in coordination with the Indonesian Waqf Board, creating a formal institutional partnership that does not currently exist. Legal clarity on asset boundaries, ownership, and permissible use is treated in this model not as a bureaucratic formality but as a substantive governance requirement, because without it, neither productive investment nor beneficiary targeting can be responsibly undertaken. This pillar directly responds to the theoretical argument that waqf asset security is the non-negotiable foundation of any productive management framework, and its absence is the single most significant structural barrier identified in the Ranai field findings.

The second pillar, nazir professionalization, addresses the human capital dimension of productive waqf governance, which the field findings identify as equally critical as asset legalization. The model proposes a structured capacity-building program for existing and newly appointed nazir in Ranai, encompassing training in Islamic waqf law, productive asset management, financial reporting, and community accountability. This program is designed to be delivered through a partnership between the Indonesian Waqf Board and local Islamic higher education institutions, making it contextually accessible to nazir who may lack formal educational credentials but possess deep community trust and social legitimacy. The model also recommends the formalization of nazir appointment through written agreements specifying duties, performance expectations, and accountability mechanisms, replacing the current

informal custodial arrangements with a governance structure that can support productive development ambitions. The theoretical grounding for this pillar lies in the well-established finding that nazir competence and accountability are the primary determinants of productive waqf success or failure (Hendra et al., 2025; Çizakça, 2000), and that institutional capacity without personal capacity produces governance frameworks that exist on paper but fail in practice.

The third pillar, productive utilization programming, constitutes the economic core of the model and translates legalized, well-governed waqf assets into income-generating activities whose returns can be directed toward fishermen welfare. Based on the land and building assets identified in the field, the model proposes three primary productive utilization pathways suited to the Ranai coastal context: the development of a fishermen's equipment and cold storage cooperative facility on waqf land, enabling fishermen to access post-harvest preservation infrastructure that dramatically extends the marketable life of their catch; the establishment of a small-scale fish processing unit that adds economic value to catch before sale, creating both direct employment and higher returns for participating fishermen households; and the provision of managed waqf-based micro-capital access for boat repair and fishing equipment upgrading, addressing the single most commonly cited constraint on fishermen productivity identified across field interviews. Each of these pathways is designed to generate returns that are reinvested partly into waqf asset maintenance and partly into the beneficiary empowerment programs that constitute the model's fourth pillar, creating a self-sustaining financial cycle that does not depend on continuous external subsidy. This design reflects the theoretical principle that productive waqf must generate returns through economically viable activities before it can fulfill its social finance mission sustainably (Kahf, 1998; Faidzin et al., 2026).

The fourth pillar, beneficiary empowerment delivery, operationalizes the model's commitment to the fishermen as the primary intended beneficiaries of productive waqf returns in Ranai. The model specifies that a defined proportion of net returns generated through productive waqf activities shall be channeled into a structured fishermen empowerment fund, administered by the nazir in coordination with the local fishermen cooperative and subject to transparent annual reporting. This fund is designed to support three categories of intervention: direct livelihood assistance for the most economically vulnerable fishermen households, including those headed by elderly or disabled fishermen unable to operate vessels; skills development and business training programs enabling fishermen to diversify their income sources beyond capture fishing; and basic social welfare contributions covering health and education needs for fishermen's children, directly addressing the intergenerational poverty cycle that field findings identify as a significant but frequently overlooked dimension of fishermen vulnerability in Ranai (Béné, 2003; Allison & Ellis, 2001). The accountability architecture of this pillar, including public reporting, community oversight, and periodic impact evaluation, ensures that the empowerment delivery function does not drift from its intended beneficiaries over time, a risk that theoretical frameworks in productive waqf governance consistently identify as one of the most common causes of institutional mission failure. Taken together, these four pillars constitute a coherent, contextually grounded, and theoretically anchored productive waqf development model that this study offers as a contribution to both Islamic social finance scholarship and the practical governance needs of the Ranai coastal community.

## DISCUSSION

### Management and Utilization of Waqf Assets in the Ranai Coastal Community and Their Relationship to Fishermen's Economic Welfare

The findings of this study demonstrate that waqf asset management in the Ranai coastal community remains locked within a consumptive paradigm, characterized by informal nazir arrangements, absent financial reporting, and no institutional linkage between endowment assets and fishermen welfare. This condition both confirms and extends the theoretical proposition advanced by Pratama, Sembada, and Syahmirwan (2023), who argue that productive waqf can only fulfill its poverty-alleviation function when it is governed through structured institutional mechanisms that deliberately connect asset returns to beneficiary needs. In Ranai, precisely those mechanisms are absent, and the result

is a community in which waqf exists as a devotional institution while fishermen's economic vulnerability deepens without any Islamic social finance intervention directed toward them.

The governance deficit identified in the field, spanning legal documentation gaps, absent coordination between nazir and regulatory bodies, and low community waqf literacy, aligns directly with Hendra et al. (2025), who establish that transparency and accountability in waqf management are non-negotiable prerequisites for productive outcomes, not optional governance enhancements. This study therefore does not merely confirm existing theory; it extends it by demonstrating how governance deficits in a remote maritime border community produce a structural blockage that is qualitatively different from the institutional weaknesses documented in urban or semi-urban waqf settings, requiring a contextually differentiated response rather than the application of governance reform templates designed for more institutionally developed environments.

### **A Productive Waqf Development Model for Fishermen Empowerment in the Ranai Coastal Community**

The four-pillar productive waqf development model constructed by this study, encompassing asset legalization, nazir professionalization, productive utilization programming, and beneficiary empowerment delivery, represents a contextually grounded contribution that both reinforces and advances the theoretical frameworks available in the productive waqf literature. The model's foundational emphasis on asset legalization and governance reform as a precondition for productive development affirms the position of Faidzin et al. (2026), who argue that waqf assets managed without structural governance foundations fail to actualize the maqasid al-shariah objectives of wealth preservation and communal welfare.

At the same time, the model moves beyond this theoretical affirmation by specifying the institutional partnership architecture, linking the local Ministry of Religious Affairs, the Indonesian Waqf Board, and the National Land Agency, required to operationalize governance reform in a frontier coastal setting where regulatory reach is limited and institutional capacity is thin. This specification constitutes a new contribution, as prior models in the literature address governance reform at the principle level without providing the institutional coordination blueprint that communities like Ranai actually require to move from aspiration to implementation.

## **CONCLUSION**

This study concludes that waqf asset management in the Ranai coastal community remains entirely consumptive, characterized by informal nazir arrangements, incomplete asset legalization, and a complete absence of institutional linkage to the economic welfare of approximately 3,800 small-scale fishermen. This condition does not represent a partial failure of productive waqf but its complete structural absence, perpetuating livelihood vulnerability and capital deprivation that Islamic social finance has the potential, but not yet the framework, to interrupt.

In response, this study constructs a four-pillar productive waqf development model encompassing asset legalization, nazir professionalization, productive utilization programming, and beneficiary empowerment delivery, offering a contextually grounded framework for transforming dormant endowment assets into engines of fishermen empowerment. The model carries direct implications for policy and practice: it provides Islamic social finance institutions and regional governments with an actionable governance blueprint applicable to other remote, fisheries-dependent Muslim communities across Indonesia's maritime border regions. Theoretically, it advances productive waqf scholarship by demonstrating that multi-level governance blockages require sequenced, interdependent intervention rather than single-axis reform. In terms of SDG alignment, the model contributes to SDG 1 (poverty eradication), SDG 8 (decent work and economic growth), SDG 10 (reduced inequalities), and SDG 16 (accountable institutions), positioning productive waqf as a practical instrument for faith-aligned, community-centered sustainable development in Indonesia's maritime frontier.

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