

SWOT Analysis on The Opportunity to Establish Sharia Microfinance Institutions with The Concept of Cash Waqf as an Option to Overcome Loan Sharking Activities in Traditional Fishermen

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Abstract

The practice of loan sharking/middlemen in traditional fishermen activities in Ciwaru Village, Sukabumi, West Java has been going on for a long time and has been protracted. The absence of other practices besides the practices mentioned makes the Traditional Fishermen in Ciwaru Village, Sukabumi, West Java uneasy. SWOT analysis was conducted to assess the opportunity for the establishment of Sharia Microfinance Institutions with the concept of cash waqf as an alternative to the practice of loan sharks/middlemen that occur. This research uses qualitative research with field research methods and literature. The results of this study present strategies with a SWOT Matrix approach to overcome weaknesses and obstacles that are likely to occur if the establishment of Islamic Microfinance Institutions with the concept of cash endowments. Sharia Microfinance Institutions with the concept of cash waqf are very possible to be established in Ciwaru Village, Sukabumi, West Java and can be an alternative to the practice of loan sharking/middlemen in Traditional Fishermen.

Keyword: fisherman, loan shark, middleman, cash endowment, islamic microfinance institution

INTRODUCTION

The Ministry of Home Affairs noted that the number of fishermen in Indonesia was 1.27 million people by the end of 2022 (Yanti et al., 2023). This number decreased by 5.22% compared to a year earlier which was recorded at 1.34 million people. Looking at the distribution, the most fishermen were in East Java until the end of last year. There are 131,844 people who carry out these professions in East Java (Rahmadana, 2020). After that there is Central Java with the number of fishermen as many as 114,229 people. Then, the number of fishermen in South Sulawesi reached 103,849 people. The number of fishermen in North Sumatra was recorded at 88,837 people. In Southeast Sulawesi and Aceh, the number of fishermen is 64,911 people and 55,591 people, respectively. There are also 55,187 fishermen living in West Java. Meanwhile, Riau Islands is in eighth place because it has 55,150 fishermen. Meanwhile, the least number of fishermen is in Mountain Papua, which is 191 people (Katharina, 2019). Above it are Yogyakarta and South Papua with the number of fishermen respectively as many as 910 people and 3,339 people. Indonesia, which is a country with a sea area greater than land and with a large number of fishermen, should pay attention to the level of welfare of fishermen who are also one of the pillars of the economy in Indonesia. But on the contrary, marine and fisheries development has always been positioned as a peripheral sector in national economic development (Merdeka, 2023).

In the midst of social problems of Indonesian society and the demand for economic welfare, the existence of waqf becomes very strategic besides being one aspect of Islamic teachings with a spiritual dimension, waqf is also a teaching that emphasizes the importance of economic welfare (social dimension) and the welfare of the people (Al Faruq, 2020). The waqf institution is one of the recitributive institutions that played a significant socio-economic role

throughout Islamic history, from the time of the Prophet Muhammad (PBUH) until the end of the 19th century (Zainal, 2016). Historically, waqf institutions have played a major role in financing almost all services needed in the Islamic world, such as agriculture and industry, education and health, basic infrastructure and transportation facilities, in addition to improving business activities by creating entrepreneurs and contributing to sustainable development (Dulfikar, 2023).

The development of the waqf sector in Indonesia experienced tremendous growth this year. Based on the Waqf Information System of the Ministry of Religion (2022), waqf land in Indonesia has been spread across 440.5 thousand points with a total area of 57.2 hectares (Hanafi et al., 2023). In addition, the potential of the wakafan sector in Indonesia, especially money endowments, is estimated to reach 180 trillion rupiah per year. The Indonesian Waqf Board recorded that the acquisition of waqf money reached 1.4 trillion rupiah as of March 2022 (Sundari, 2023). This figure has increased when compared to the acquisition of waqf money collected throughout 2018 – 2021 worth 855 billion rupiah.

Based on the report of The Royal Islamic Strategic Studies Centre (RISSC) or MABDA entitled *The Muslim 500 2022* edition, there are 231.06 million Indonesians who are Muslims (Hendarisman, 2023). That number is equivalent to 86.7% of the total population of Indonesia. Ironically, the increasing Muslim population in Indonesia does not have implications for the prosperity of Indonesian society. Whereas theoretically, the large Muslim population can bring prosperity to the people of the country itself. Solidarity and ta'awun (help the others) are attitudes that are required in Muslims. Instruments of solidarity in Islam are also various, for example, the Waqaf. The distinctiveness of the waqf instrument is intended for the welfare of the community at large (Razali et al., 2019). Based on the background and previous research, the author wants to examine the SWOT Analysis on The Opportunity to Establish Sharia Microfinance Institutions with The Concept of Cash Waqf as an Option to Overcome Loan Sharking Activities in Traditional Fishermen (Case Study of Traditional Fishermen in Ciwaru Sukabumi Village, West Java).

The urgency of this research stems from the need to explore innovative and sustainable solutions to improve the economic and social welfare of Indonesia's fishermen. Given the large number of people dependent on the fisheries sector, ensuring their well-being is crucial not only for the individuals involved but also for the overall stability of the national economy. The use of waqf as a tool for social welfare, particularly in supporting economically vulnerable sectors like fisheries, is an emerging field that requires deeper exploration and practical application.

Previous research by Goso & Anwar, (2017) found that regional disparities in the distribution of fishermen's numbers can influence their access to resources and social services, with provinces like East Java having better access to support compared to more remote regions like Mountain Papua, which only has 191 fishermen. Another study by As, (2017) explored how economic development policies in Indonesia fail to address the specific needs of fishermen, leaving them vulnerable to economic fluctuations. These studies highlight the need for more targeted interventions to improve the welfare of this crucial sector.

This research introduces the novelty of combining waqf with the welfare of fishermen, an intersection that has not been extensively explored in existing literature. While waqf has been studied in relation to poverty alleviation and social welfare, its specific role in the fisheries sector, particularly in improving the welfare of fishermen, presents a unique angle. By focusing on this underexplored aspect, the research offers new insights into how Islamic social finance mechanisms can contribute to the economic sustainability of one of Indonesia's most vital sectors.

The benefits of this research are multi-fold. Firstly, it can provide practical recommendations for policymakers on how to leverage waqf to support the welfare of

fishermen. Secondly, the findings could inform the development of targeted programs that address regional disparities in the distribution of resources for fishermen, ensuring that areas like Mountain Papua receive adequate support. Additionally, this research could inspire other marginalized sectors to explore waqf as a tool for economic empowerment. On a broader scale, the study can contribute to a more comprehensive understanding of how Islamic financial principles can be integrated into national development strategies to promote sustainable economic growth and social justice.

RESEARCH METHOD

This research is qualitative research that uses theories and findings as a tool to collect information. Qualitative research is research conducted in a setting certain that exist in real (natural) life with the intent Investigating and understanding phenomena: what happens, why does it happen, and how does it happen? This means that qualitative research is based on the concept of going exploring which involves in-depth and case-oriented studies or a number of cases or single cases (Abdussamad, 2022). In addition, this research was also carried out by conducting field research and SWOT analysis methods. SWOT analysis according to is a method of strategic planning used to evaluate strengths, weaknesses, opportunities and threats in a project or a business speculation (Sasoko & Mahrudi, 2022). This type of research is also field research, namely research with data obtained from direct research on activities in the research field. This research is a non-doctrinal research, which uses existing theories and then further developed in accordance with conditions in the field (Tan, 2021).

RESULT AND DISCUSSION

Ciwaru Village is a village in the southern coastal area of Java, the western part which has an altitude between 0-100 masl. The central to western regions are lowlands while the eastern part is in the form of Darma hills with very steep cliffs extending curved to fence the Ciletuh area. Ciwaru Village is one of the villages in the Ciletuh Geology National Nature Reserve area. A number of rivers in Ciwaru Village include Ciselang River, Cimarunjung River, Cihuni River and the largest is Ciletuh River. Ciwaru Village is an agricultural village and a fishing village. In general, the village is classified as a developed village, especially progress in the economic sector.

Field Research Results

Interview with the Head of Ciwaru Village, Sukabumi, West Java

The interview was conducted with the Head of Ciwaru Village, Sukabumi, West Java where there were several results including: 1) The Geographical Conditions of Ciwaru Village, Sukabumi, West Java are mostly filled with Agriculture and Beaches (Sea); 2) The population updated until 2023 is 7,800 people and as many as 2,600 households; 3) The majority of the main jobs in Ciwaru Village, Sukabumi, West Java are as farmers and fishermen; 4) Financial institutions operating in Ciwaru Village until now there is a bank, namely Bank BRI which is located far from residential locations so that it is difficult to reach with difficult transportation constraints and long distances that take a long time to reach; 5) Traditional Fishermen Conditions found in Ciwaru Village, Sukabumi, West Java have 2 characteristics, namely: i) Pagan Fishermen, consisting of several fishermen in Ciwaru Village, Sukabumi, West Java. These fishermen carry out their activities by making pagans in the sea to take fish, and the catch is brought directly ashore for auction or sold to fishermen's reservoirs (financiers/renternir/middlemen) at prices determined by financiers; ii) Independent Fishermen, these fishermen carry out their activities directly catching fish in the sea with capital from investors (loan sharks / middlemen). The catch is directly sold to investors at a price determined by the government, usually investors provide capital to go to sea (in the form of cash), rent a boat (if they don't have one) and sell diesel to fishermen as fuel for fishing.

Questionnaire on Traditional Fishermen of Ciwaru Village, Sukabumi, West Java

The questionnaire was conducted on respondents of Traditional Fishermen of Ciwaru Village, Sukabumi, West Java directly with a total of 20 traditional fishermen. Where the results of the questionnaire show that as many as 75% of traditional fishermen depend on investors in obtaining their capital to go to sea, whether it's for their boats or capital to go to sea. Fishermen's dependence on investors is also seen when they sell their catches where 100% of respondents sell their catches to local middlemen on the grounds that they sell them quickly but at prices that are too low they complain. Furthermore, the results of the questionnaire showed that the

Middlemen greatly facilitate the provision of capital loans, this makes traditional fishermen more comfortable because they are considered very easy and flexible when going to sea. Traditional fishermen in Ciwaru Village, Sukabumi, West Java in their literacy and / or knowledge as much as 90% have never known the existence of sharia commercial or non-commercial financial institutions, so the understanding of Islamic financial institutions for traditional fishermen in Ciwaru Village, Sukabumi, West Java is still very lacking. So that their ignorance with Islamic financial institutions makes them actually never make transactions at Islamic financial institutions

Field Observation of Traditional Fishermen activities of Ciwaru Village, Sukabumi, West Java

The results of observations made directly on the activities / activities of Traditional Fishermen in Ciwaru Village, Sukabumi, West Java show that 100% of middlemen / financiers / loan sharks influence their activities / activities in fishing (fishing). Traditional Fishermen are still dependent on the capital provided by local financiers / middlemen / loan sharks with the facilities offered and are very dependent on selling their catches even though the price is far below the average prevailing price. The ignorance of traditional fishermen about Islamic financial institutions makes them explicitly blindfold that there are only financiers/renternir/middlemen who can provide them with capital. The lack of socialization of traditional fishermen with growing financial literacy is now the main factor for these fishermen trapped in the vortex of financiers/middlemen/loan sharks. The local Village Government has not been able to optimally socialize the literacy of Islamic financial institutions in particular or the local Village Government is not optimal in interfering with financial institutions to provide literacy about financial institutions and to facilitate the process. Furthermore, the limited number of financial institutions that reach these traditional fishing areas makes this vortex of financiers/loan sharks/middlemen difficult to eliminate.

SWOT Analysis of Opportunities for the Establishment of Sharia Microfinance Institutions with the concept of Cash Waqf

Strenght, 1) The concept of cash waqf that is flexible but must still pay attention to the regulations and sharia that apply in carrying out cash waqf; 2) One of the main incomes of residents of Ciwaru Village, Sukabumi, West Java is as fishermen, so that cash endowments to carry out economic empowerment around are very suitable to be carried out / implemented; 3) There is no other practice besides loan sharking/middlemen so that cash waqf can be a solution with ease and partiality to small communities with the concept of waqf in the literal sense; 4) The lack of involvement of financial institutions in Traditional Fishermen activities in Ciwaru Village, Sukabumi, West Java; 5) The social concept in cash endowments becomes a force to replace the practice of loan sharking because the concept is more humane in treating the parties to the transaction; 6) The concept of waqf which is not merely for profit but to advance the economy of the people and the results obtained in the concept of waqf for the purpose of the benefit of the people in a broad sense; 7) There is already a legal umbrella regarding the implementation of cash endowments

Weakness, 1) Ignorance of Traditional Fishermen in Ciwaru Village, Sukabumi, West Java regarding the existence of Sharia Microfinance Institutions with the concept of Cash Waqf; 2) Minimal knowledge regarding sharia financial literacy among traditional fishermen in Ciwaru Village, Sukabumi, West Java; 3) The dependence of the Traditional Fishermen of Ciwaru Village, Sukabumi, West Java on the presence of renternir/middlemen on all their activities/activities in fishing (catching fish); 4) There is no socialization on financial literacy, especially Islamic financial literacy in Traditional Fishermen of Ciwaru Village, Sukabumi, West Java.

Opportunity, 1) The presence of Financial Technology in the management of cash endowments allows parties to transact without knowing the boundaries of space and time including; 2) The social concept of waqf offered to Traditional Fishermen in Ciwaru Village, Sukabumi, West Java; 3) The anxiety of traditional fishermen in Ciwaru Village, Sukabumi, West Java with the presence of loan sharks / middlemen in the process of selling fish that is very cheap, so that the concept of cash waqf comes by providing capital and return rates in accordance with the principle of waqf, so that they can sell fish even to the middleman but get a commensurate profit; 4) The concept of Waqf can help economic development for residents around Ciwaru Village, Sukabumi, West Java.

Threats, 1) Management of Islamic microfinance institutions with the concept of cash waqf is often not 100% transparent; 2) HR problems in cash waqf managers that often occur in misappropriation of waqf funds; 3) Traditional fishermen's conventional thinking that prioritizes convenience over welfare; 4) Weak governance system that still occurs in waqf management institutions.

SWOT Matrix

The SWOT matrix is a tool used to structure the strategic factors of a method. The SWOT matrix clearly illustrates how the internal opportunities and threats faced can be adjusted to the internal strengths and weaknesses of the method.

Table 1. SWOT Matrix of Opportunities for the Establishment of Sharia Microfinance Institutions with the Concept of Cash Waqf

	Strenght	Weakness
Internal Factor Analysis	1) Flexible Cash Endowment Concept; 2) One of the main incomes of residents of Ciwaru Village, Sukabumi, West Java is as fishermen; 3) The absence of practices other than loan sharking/middlemen; 4) The lack of involvement of financial institutions in Traditional Fishermen activities in Ciwaru Village, Sukabumi, West Java; 5) The social concept in cash endowments becomes a force to replace the practice of loan sharking;	1) Ignorance of Traditional Fishermen in Ciwaru Village, Sukabumi, West Java regarding the existence of Sharia Microfinance Institutions with the concept of Cash Waqf; 2) Minimal knowledge regarding sharia financial literacy among traditional fishermen in Ciwaru Village, Sukabumi, West Java; 3) The dependence of the Traditional Fishermen of Ciwaru Village, Sukabumi, West Java on the presence of

Eksternal Factor Analysis	6) The concept of waqf that is not merely profit-seeking;	renternir/middlemen on all their activities/activities in fishing (catching fish);
	7) There is already a legal umbrella regarding the implementation of cash endowments	4) There is no socialization on financial literacy, especially Islamic financial literacy in Traditional Fishermen of Ciwar Villageu, Sukabumi, Jawa Barat

Opportunity	SO Strategy	WO Strategy
1) The presence of Financial Technology in the management of cash endowments allows parties to transact without knowing the boundaries of space and time including;	1) Utilizing financial technology in the practice of sharia microfinance institutions with the concept of cash waqf in Ciwaru Village, Sukabumi, West Java;	1) Conducting socialization on the existence of financial institutions, especially Islamic microfinance institutions with the concept of cash waqf;
2) The social concept of waqf offered to Traditional Fishermen in Ciwaru Village, Sukabumi, West Java;	2) Convincing Traditional Fishermen of Ciwaru Village, Sukabumi, West Java about the social concept of cash waqf;	2) Provide training on financial literacy or sharia finance to Ciwaru Traditional Fishermen, Sukabumi, West Java.
3) The anxiety of traditional fishermen in Ciwaru Village, Sukabumi, West Java with loan sharks / middlemen in the process of selling very cheap fish;	3) Offer a cash waqf concept that further empowers the surrounding community.	3) Cooperate with local governments to facilitate the process of establishing and socializing Islamic microfinance institutions.
4) The concept of Waqf can help economic development for residents around Ciwaru Village, Sukabumi, West Java.		

Threats	ST Strategy	WT Strategy
1) Management of Islamic microfinance institutions with the concept of cash waqf is often not 100% transparent;	1) Applying blockchain technology in the application of the cash waqf concept to prioritize transparency in cash waqf management;	1) Establish good relations between the local government and fishermen to maintain synergy;
2) HR problems in cash waqf managers that often occur in misappropriation of waqf funds;	2) Provide understanding to Traditional Fishermen about the bad practice of loan	2) Socializing the differentiation of Islamic microfinance institution products with the concept of cash waqf with other financial institutions and the main one with
3) Traditional fishermen's conventional thinking that prioritizes convenience over welfare;	3) Increase awareness of the surrounding	

4) Weak governance system that still occurs in waqf management institutions	community on the presence of Islamic microfinance institutions with the concept of cash waqf.	the practice of loan sharks/middlemen; 3) Build a location that can be reached easily.
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Based on the SWOT matrix above, it can produce four alternative ways that can be used by Sharia Microfinance Institution actors with the Cash Waqf Concept for Traditional Fishermen in Ciwaru Village, Sukabumi, West Java including: a) SO (Strength-Opportunities) Strategy, This strategy is made based on the company's way of thinking, which is to use all forces to take advantage of opportunities. The following S-O strategies that can be applied include: 1) Utilizing financial technology in the practice of sharia microfinance institutions with the concept of cash waqf in Ciwaru Village, Sukabumi, West Java; 2) Convincing Traditional Fishermen of Ciwaru Village, Sukabumi, West Java about the social concept of cash waqf; 3) Offer a cash waqf concept that further empowers the surrounding community. b) ST (Strength-Threats) Strategy, This is a strategy for the strengths that the company has in a way that avoids threats or reduces the impact of threats. The following ST strategies can be applied, namely: 1) Applying blockchain technology in the application of the cash waqf concept to prioritize transparency in cash waqf management; 2) Provide understanding to Traditional Fishermen about the bad practice of loan sharking/middlemen; 3) Increase awareness of the surrounding community on the presence of Islamic microfinance institutions with the concept of cash waqf. c) WO (Weakness-Opportunities) Strategy, This strategy is applied based on the utilization of existing opportunities, by overcoming the weaknesses they have. The following WO strategies that can be applied are: 1) Conducting socialization on the existence of financial institutions, especially Islamic microfinance institutions with the concept of cash waqf; 2) Provide training on financial literacy or sharia finance to Ciwaru Traditional Fishermen, Sukabumi, West Java. 3) Cooperate with local governments to facilitate the process of establishing and socializing Islamic microfinance institutions. d) WT (Weakness-Threats) Strategy, This strategy is a tactic to defend by reducing weaknesses and avoiding threats. The following WT strategies that can be done, namely: 1) Establish good relations between the local government and fishermen to maintain synergy; 2) Socializing the differentiation of Islamic microfinance institution products with the concept of cash waqf with other financial institutions and the main one with the practice of loan sharks/middlemen; 3) Build a location that can be reached easily.

CONCLUSION

Based on the results of research on Traditional Fishermen in Ciwaru Village, Sukabumi, West Java regarding the opportunity to establish Sharia Microfinance Institutions with the Cash Waqf concept using SWOT analysis, it is known that Sharia Micro Financial Institutions with the Cash Waqf Concept are very likely to be established in the Ciwaru Village area, Sukabumi, West Java due to the Cash Waqf Concept; One of the main incomes of residents of Ciwaru Village, Sukabumi, West Java is as fishermen; There is no other practice than loan sharking/middlemen; Financial institutions have not been involved in Traditional Fishermen's activities; The social concept of cash endowments is a strength; The concept of waqf is not solely profit-seeking; The presence of Financial Technology; The anxiety of traditional fishermen loan sharks/middlemen in the process of selling very cheap fish; The concept of Waqf can help economic development for local residents; and There is already a legal umbrella regarding the implementation of cash endowments. In addition, there are gaps that may occur including the ignorance of Traditional Fishermen regarding the existence of Sharia Microfinance Institutions with the concept of Cash Waqf; Minimal knowledge about sharia

financial literacy among fishermen; The dependence of Village Traditional Fishermen on the presence of renternir/middlemen; There is no socialization about financial literacy, especially Islamic financial literacy in traditional fishermen.

By using the Swot Matrix to be able to deal with Weaknesses and Obstacles that occur, you can carry out the following strategies: SO (Strength-Opportunities) Strategy Utilizing financial Technology in the practice of Islamic microfinance institutions with the concept of cash waqf in Ciwaru Village, Sukabumi, West Java; Convincing Traditional Fishermen of Ciwaru Village, Sukabumi, West Java about the social concept of cash endowments; Offers a cash waqf concept that further empowers the surrounding community. ST (Strength-Threats) Strategy Applying blockchain technology in the application of the cash waqf concept to prioritize transparency in cash waqf management; Provide understanding to Traditional Fishermen about the bad practice of loan sharking/middlemen; Increase awareness of the surrounding community on the presence of Islamic microfinance institutions with the concept of cash waqf. WO (Weakness-Opportunities) Strategy; Conducting socialization on the existence of financial institutions, especially Islamic microfinance institutions with the concept of cash waqf; Providing training on financial literacy or sharia finance to Ciwaru Traditional Fishermen, Sukabumi, West Java; Cooperate with the local government to facilitate the process of establishing and socializing Islamic microfinance institutions. WT (Weakness-Threats) Strategy; Establish good relations between the local government and fishermen to maintain synergy; Socializing the product differentiation of Islamic microfinance institutions with the concept of cash waqf with other financial institutions and the main one with the practice of loan sharks/middlemen; and Build easily reachable locations.

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