

COMMUNITY-BASED ISLAMIC EDUCATION FOR WOMEN'S EMPOWERMENT IN COASTAL AREAS: The Role of Religious Traditions and Microfinance

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Abstract: This study strengthens the economic capabilities education of women in fishing communities, particularly during droughts caused by the west wind season. It leverages local religious traditions and the *silaturrahim* guardian boarding school students' forums for empowerment. Using a qualitative-phenomenological approach, the research immerses in fisherwomen's daily lives. The findings include: (1) Community engagement and savings-loan groups help women identify challenges and recognize their potential. (2) The empowerment process fosters collaborative problem-solving, enabling women to act naturally based on their capabilities. (3) Organizational and financial management training improves family economic outcomes. However, the approach's effectiveness is tied to the community's cultural and religious context, requiring continuous support from empowerment teams and forums. The study's originality lies in integrating religious traditions with economic initiatives, utilizing *silaturrahim* forums to empower women in fishing communities. This method not only addresses immediate financial needs but also establishes a sustainable, community-driven model for long-term economic resilience and self-sufficiency.

Keywords: Islamic education; economic empowerment; women fishing community; microfinance; religious traditions

Abstrak: Tujuan penelitian ini untuk memperkuat edukasi kemampuan ekonomi perempuan di komunitas nelayan, terutama selama musim kemarau yang disebabkan oleh musim angin barat. Penelitian ini memanfaatkan tradisi keagamaan lokal dan forum silaturrahim wali santri untuk pemberdayaan. Dengan menggunakan pendekatan kualitatif-fenomenologis, penelitian ini menyelami kehidupan sehari-hari perempuan nelayan. Temuan-temuannya meliputi: (1) Keterlibatan masyarakat dan kelompok simpan pinjam membantu perempuan mengidentifikasi tantangan dan mengenali potensi mereka. (2) Proses pemberdayaan mendorong pemecahan masalah secara kolaboratif, sehingga memungkinkan perempuan untuk bertindak secara alami berdasarkan kemampuan mereka. (3) Pelatihan manajemen organisasi dan keuangan meningkatkan hasil ekonomi keluarga. Namun, efektivitas pendekatan ini terkait dengan konteks budaya dan agama masyarakat, sehingga membutuhkan dukungan berkelanjutan dari tim dan forum pemberdayaan. Keaslian penelitian ini terletak pada pengintegrasian tradisi agama dengan inisiatif ekonomi, dengan memanfaatkan forum silaturahmi untuk memberdayakan perempuan dalam komunitas nelayan. Metode ini tidak hanya memenuhi kebutuhan finansial yang mendesak, tetapi juga membangun model yang berkelanjutan dan digerakkan oleh masyarakat untuk ketahanan dan kemandirian ekonomi jangka panjang.

Kata kunci: pendidikan Islam; pemberdayaan ekonomi; komunitas perempuan nelayan; keuangan mikro; tradisi keagamaan

Introduction

Research findings indicate that the vertical mobility of fishers can occur with the support of their wives, who possess trade skills.¹ The involvement of wives in trading activities is facilitated by the sexual division of labor system prevalent in fishing communities, which accommodates this role based on the community's geosocial context. In this labor division, fishermen are responsible for catching fish (marine realm), while their wives manage domestic and public affairs (surface realm).² This system provides a respectable role for fisherwomen within both family and community life. Consequently, successful fish traders are often the wives of boat owners. However, only a small group of fishing households is truly successful economically.³

In developing non-fishery businesses on land, women should be given the opportunity to play a significant role.⁴ Their role is more effective because it aligns with the sexual division of labor system in fishing communities. The work ethic of poor fishing households is strong because they are accustomed to working under any circumstances.⁵

¹ Kusnadi, *Polemik Kemiskinan Nelayan* (Bantul: Pondok Edukasi dan Pokja Pembaruan, 2004).

² Akhmad Yunan Atho'llah and Ana Toni Roby Candra Yudha, "Development Of Businesses Scale: Empirical Evidence From Business Center," *Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)*, vol. 5, 2022; Yayan Firmansah et al., "Promoting Innovative Work Behavior: Investigating The Role of Islamic Work Ethic," *Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)* 6, no. 1 SE-Articles (January 26, 2023), <https://doi.org/10.31538/ijse.v6i1.2958>.

³ Kusnadi, *Filosofi Pemberdayaan Pesisir*, Perdana (Bandung: Humaniora, 2006); Kusnadi, *Strategi Hidup Masyarakat Nelayan*, Perdana (Yogyakarta: LKiS, 2007).

⁴ Aulya Putri Maghfiroh et al., "Kemandirian Ekonomi Masyarakat Desa Berbasis Pemanfaatan Aset Produktif Di Kabupaten Mojokerto," *Cakrawala: Jurnal Litbang Kebijakan* 15, no. 28 (2021): 139–52, <https://doi.org/10.32781/cakrawala.v15i2.360>.

⁵ Kusnadi, *Strategi Hidup Masyarakat Nelayan*; Kusnadi, *Keberdayaan Nelayan Dalam Dinamika Ekonomi Pesisir* (Yogyakarta: Ar-Ruzz Media, 2009); Handila Rizka and Ana Toni Roby Candra Yudha, "Upaya Penyelesaian Pembiayaan Bermasalah Pada Bank Jatim Syariah KC Surabaya," *Al Masraf | Jurnal Lembaga Keuangan Dan Perbankan* 8, no. 1 (2023): 144–57; Muhammad Lathoif Ghozali, Ana Toni Roby Candra Yudha, and Fatikul Himami, "Determining the Minimum Age of Marriage in the Perspective of Economics and Al-Ikhtiyath Al-Fiqhy," *Indonesian Interdisciplinary Journal*

Poverty in coastal communities is a lagging indicator caused by at least three main factors: (1) structural poverty, (2) super structural poverty, and (3) cultural poverty. Structural poverty arises from external factors or variables beyond the individual's control. These variables include the socio-economic structure of society, the availability of development incentives or disincentives, the availability of development facilities, technology, and resources, especially natural resources.⁶

The relationship between these variables and poverty is generally inverse, meaning that as the intensity, volume, and quality of these variables increase, poverty tends to decrease. Specifically, for socio-economic variables, their relationship to poverty is more complex and difficult to determine. It is evident that the socio-economic conditions surrounding fishermen play a crucial role in determining poverty levels and overall well-being. Super-structural poverty is poverty caused by macro policy variables that do not strongly support the development of the fishing communities. These super-structural variables include fiscal policy, monetary policy, the availability of laws and regulations, and government policies implemented through development projects and programs. Cultural poverty is poverty caused by inherent variables that become part of a certain lifestyle. As a result, it is difficult for individuals to escape poverty because they either do not recognize or are unaware of these factors. Cultural variables contributing to poverty include education, knowledge, customs, culture, beliefs, loyalty to particular views, and adherence to certain models. Cultural poverty is difficult to overcome. Generally, the influence of role models (patrons), whether

of Sharia Economics (IJSE) 7, no. 3 SE-Articles (July 10, 2024), <https://doi.org/10.31538/ijse.v7i3.5030>.

⁶ Nita Yalina, Akbar Pratama Kartika, and Ana Toni Roby Candra Yudha, "Impact Analysis of Digital Divide on Food Security and Poverty in Indonesia 2015-2017," *Jurnal Manajemen Teknologi* 19, no. 2 (2020): 145–58, <https://doi.org/10.12695/jmt.2020.19.2.3>; Rashidah Abdul Rahman et al., "Micro-Entrepreneurs' Intention to Use Islamic Micro-Investment Model (IMIM) in Bangladesh," *Humanomics* 32, no. 2 (2016): 172–88, <https://doi.org/10.1108/H-02-2016-0020>.

formal, informal, or indigenous, is crucial to the success of efforts to alleviate cultural poverty. Research in some Asian countries, where populations consist of various religious groups, has shown that religion and public trust significantly influence socio-economic status and family dynamics. Expert in resource economics observe that poverty in coastal communities, especially fishermen, is largely due to socio-economic factors related to resource characteristics and technology used. These factors contribute to the persistence of poverty among fishermen because poverty is closely associated with the internal conditions of fishermen and their work activities. The internal causes of poverty include: (1) limited human resources among fishermen, (2) limited access to venture capital and fishing technology, (3) employment issues related to boat owners and fishing laborers, (4) difficulty in diversifying fishing efforts, (5) high dependence on fishing as an occupation, and (6) a lifestyle perceived as "wasteful," which is less future-oriented. While the external causes of poverty related to conditions beyond the control of fishermen and their work activities. These external causes include: (1) fisheries development policies are more focused on productivity to support national economic growth, often in a partial manner, (2) marketing system of fishery products more profitable for middlemen, (3) damage to coral reefs and the conversion of mangroves in coastal areas, (4) the use of environmentally harmful fishing equipment, (5) weak law enforcement against environmental destruction, (6) limited technology for post-harvest processing of catches, (7) limited employment opportunities in non-fishery sectors within fishing villages, (8) natural conditions and seasonal fluctuations that prevent fishermen from fishing throughout the year, and (9) the geographical isolation.⁷

These forces include: (1) The coastal population tends to grow at a high rate; (2) Poverty is exacerbated by declining natural resources, habitat degradation, and the scarcity of alternative

livelihoods; (3) The presence of large-scale businesses focused on immediate profit and commercial enterprises that degrade resource quality and often lead to conflicts of interest with the local population.

This community empowerment program aligns with the eight objectives of the Millennium Development Goals (MDGs), specifically focusing on promoting gender equality and women's empowerment.⁸ By concentrating on these goals, the program addresses issues related to women in development, particularly in the areas of women and the economy and women and poverty. The program aims to economically empower female fishers by enhancing their understanding of financial management for women and families, as well as improving their skills in processing marine products. This initiative ensures that fishermen can produce and sell not only raw fish but also a variety of value-added products.

Kaliuntu Village in Jenu District is categorized as a poor area, different from other regions within the sub-district. Geographically, it is separated from the northern coastal highway, further isolating the community. The majority of the residents in Kaliuntu are traditional fishermen.⁹

Given the conditions mentioned above, Kaliuntu Village is an appropriate area to be targeted for development or assistance programs. The community in Kaliuntu is categorized as poor which can be analyzed from several perspectives. Cultural poverty, for instance, arises from inherent factors that become ingrained in a particular lifestyle. As

⁸ Sulistyio Prabowo et al., "Revealing Factors Hindering Halal Certification in East Kalimantan Indonesia," *Journal of Islamic Marketing* 6, no. 2 (2015): 268–91, <https://doi.org/10.1108/JIMA-05-2014-0040>; Abdul Hakim et al., "Halal Lifestyle Based on Value Creation: Evidence in Valqo Leather Factory Micro Businesses, East Java," *Madania: Jurnal Kajian Keislaman* 27, no. 2 (2023): 131–42, <https://ejournal.iainbengkulu.ac.id/index.php/madania/article/view/12114>.

⁹ Akhmad Fauzi, *Ekonomi Perikanan* (Jakarta: Gramedia Pustaka Utama, 2010); Ahmad Heryawan, Akhmad Fauzi, and Aceng Hidayat, "Ekonomi Pertanian, Sumberdaya Daya Dan Lingkungan," *Analisis Ekonomi Dan Kebijakan Sumber Daya Alam Provinsi Jawa Barat* 1, no. 3 (2014): 1–11; Surya Irianto, *Nelayan Di Mata Kita Sebuah Perspektif Berpikir Sistem* (Pekanbaru: CV. Sukabina, 2008).

⁷ Kusnadi, *Keberdayaan Nelayan Dalam Dinamika Ekonomi Pesisir*.

a result, individuals may find it difficult to escape poverty because they might not recognize or be aware of these factors. Contributing cultural factors include education, knowledge, customs, culture, beliefs, loyalty to certain views, and adherence to roles influenced by external variables beyond the individual.

Seeing these conditions, economic empowerment should not only focus on technical aspects, but also need to touch the dimensions of values and religious education. In addition, it is important to integrate the Islamic education approach more explicitly in empowering coastal women. Islamic education can be in the form of religious literacy programs, sharia-based economic education, or community-based education models that empower women spiritually and economically.

The wives of fishermen are often overlooked in development programs. Therefore, this empowerment initiative focuses on women as the entry point for driving social change. As stated by the Minister of Women during the PSG coordination meeting in Jakarta, empowering women is essential for the development of Indonesian society and the nation.

Thus, the potential of women has not been fully realized, but it is expected to be more advanced in the future. Therefore, all parties should take strategic steps to achieve the noble goal of building a balanced life.¹⁰ There are five key issues that need attention in the development of empowerment, welfare, and the protection of children from 2004 to 2009. These include the low quality of life and limited roles for women, particularly in education, health, economics, politics, and law; the high incidence of violence

against women and children, which constitutes a serious violation of their human rights; inadequate welfare and protection for children; and the low achievement in the Human Development Index (HDI), Gender-related Development Index (GDI), and Gender Empowerment Measure (GEM) compared with countries in Southeast Asia.¹¹

In a crisis situation with extreme weather, when fishermen cannot fish, they often lack alternative sources of income. This situation can lead to problematic behaviors such as drunkenness and heightens the risk of violence against their wives and children. Interviews with local communities reveal that, in response to economic crises, wives often resort to begging or prostitution to support their families.

Social constructs influenced by patriarchy often place women in subordinate roles. Socially, their status is often unclear and merely follows that of their husbands. Economically, women are generally expected to manage daily household needs rather than contribute significantly to the family's economic support. During times of crisis, when husbands are unable to sustain the family financially, women may be compelled to contribute economically in ways they would not normally choose, such as begging or engaging in prostitution.

This research aims to analyze the role of women in supporting the vertical mobility of fishermen through trading skills as well as identifying structural, super structural, and cultural factors that cause poverty in coastal communities, particularly in Kaliuntu Village, Jenu Sub-district. By considering the gender-based division of labor system in fishing communities, this research explores women-based economic empowerment strategies as a solution to improve the welfare of fisher households. The method used in this research is a qualitative approach with a case study, which involves in-depth

¹⁰ Abdullah Muhammad Al-Kamal et al., "The Determinant Analysis of Service Quality and Gojek's Matching Algorithm on the Satisfaction of Muslimah Customers in Surabaya," *Jurnal Ekonomi Dan Bisnis Islam | Journal of Islamic Economics and Business* 10, no. 1 SE-Articles (June 30, 2024): 91–114, <https://doi.org/10.20473/jebis.v10i1.47907>; Ana Toni Roby Candra Yudha, Rizka Rahmatillah Zidna, and Novi Febriyanti, "Exploring a Consumption Value Model for Halal Cosmetics," *Etikonomi* 23, no. 2 (2024): 465–80, <https://doi.org/https://doi.org/10.15408/etk.v23i2.36080>; Ana Toni Roby Candra Yudha and Slamet Haryono, "Does Religiosity Mediate Gen Z's Cosmetic Product Purchase Decisions?," *Journal of Finance and Islamic Banking*, no. Vol. 6 No. 1 (2023) (2023).

¹¹ Joko Sangaji, "The Determinants of Human Development Index In Several Buddhist Countries," *Journal of Buddhist Education and Research* 2, no. 1 (2018): 48–60; Abdul Hafaz Ngah et al., "Halal Transportation Adoption among Pharmaceuticals and Cosmetics Manufacturers," *Journal of Islamic Marketing*, 2019, <https://doi.org/10.1108/JIMA-10-2018-0193>.

interviews, participatory observation, and document analysis related to coastal development policies. Through this research, it is hoped that a more inclusive intervention strategy can be formulated in the economic empowerment of fisherwomen to overcome structural and cultural poverty in coastal communities.

Method

This research uses a qualitative-phenomenological approach, in which the research seeks to deeply understand the experiences and lives of women in fishing communities. This approach allows researchers to explore social reality through direct interaction with the research subjects, namely women who play a role in managing the family economy amidst the challenges of the western season that affects fishermen's livelihoods.

Technical data acquisition was conducted through participatory observation, in-depth interviews, and focus group discussions (FGDs). Participatory observation allows researchers to directly understand how women in fishing communities carry out their economic and social activities. Meanwhile, in-depth interviews with fisherwomen and other stakeholders aim to obtain rich information about their experiences, challenges, and empowerment strategies. FGDs were used as a means to explore collective perspectives and seek more contextualized solutions in women's empowerment.

The type of data collected is qualitative, consisting of primary data obtained directly from fisherwomen and community leaders, as well as secondary data sourced from policy documents, literature related to women's economic empowerment, and previous research reports. To ensure data validity, this study utilized source and method triangulation techniques, where information obtained from interviews, observations, and FGDs were compared to ensure consistency and accuracy of findings.

Data analysis was conducted using a thematic analysis approach, where the data that had been collected was coded, categorized, and the main patterns that emerged in the participants'

narratives were identified. The research findings were then interpreted in the context of economic empowerment based on religious and community traditions, in order to understand how the empowerment model based on the pesantren silaturahmi forum can increase women's economic resilience in fishing communities.

Results and Discussion

Poverty and Community Empowerment Fishermen

The current poverty conditions teach academics that efforts to alleviate poverty and address unemployment must focus on community support, protection, and providing equal opportunities. These efforts should enable the poor to build their own social safety nets and strengthen their bargaining positions. To improve the lives of poor people, there are four key priorities should be addressed. First, strengthen the bargaining power of the poor and reduce their dependence on social assistance by expanding their opportunities for business diversification. Second, provide capital assistance to the poor with low-interest, sustainable options. Third, ensure that the poor can benefit from their products by setting fair prices. Fourth, develop the skills and expertise of poor individuals to enable them to create "value-added" products and improve their economic outcomes.

The fight against poverty, as recommended by community development principles, involves creating opportunities and providing public facilities that support the poor in solving their own problems. This approach emphasizes giving the poor the space and resources they need to improve their situations, rather than pushing them to the margins or forcing them into dependent positions.¹²

According to Surono,¹³ community empowerment is a process that involves providing continuous and

¹² Bagong Suyanto dan Surtinah, *Metode Penelitian Sosial*, 3rd ed. (Jakarta: Prenanda Media Group, 2007).

¹³ Ono Surono, *Koperasi Nelayan Pengelolaan Sumber Daya Perikanan Tangkap Berbasis Ekonomi Gotong Royong* (Jakarta: PT. Wahana Semesta Intermedia, 2015).

sustained information aligned with development goals. This process helps individuals and groups transition from not knowing to being aware (knowledge aspect), from knowing to wanting (attitude aspect), and from wanting to being able to perform the introduced behaviors (practice aspect).

The primary targets of community empowerment are individuals, families, and community groups. The key to success lies in helping people understand that an issue affects both them and their community. If individuals do not recognize or acknowledge a problem, they are unlikely to be receptive to further information. While direct assistance can be provided, community organization and development are often more effective approaches. These methods involve engaging people in the process of organizing and developing their communities.

Community organizing activities can be initiated by developing public critical awareness through various methods, such as focus group discussions (FGD) and self-help mapping or village surveys (SKS). These activities aim to encourage people to engage in discussions about real economic issues.

In line with community organizing efforts, capacity building through a religious education approach is key in fostering the collective awareness of coastal women. Islamic education, whether through formal channels such as madrasah, non-formal channels such as *'majelis taklim'*, or informal channels in the community, plays a strategic role in building women's capacity. Internalization of religious values through this education can increase economic awareness, strengthen family resilience, and encourage independence based on Islamic values.

Economic Empowerment of Fisherman

To effectively empower poor communities, such as traditional fishing communities in rural areas, several prerequisites and systemic processes must be addressed. These prerequisites include: (1) Establishing Empowerment Conditions; (2) provide an opportunity for the public increasingly empowered; (3) ensuring the protection that

empowerment can develop; (4) improve the ability to be more empowered, and (5) of government functions.

The economic empowerment of fishermen, particularly in impoverished rural communities, focuses on achieving three main targets: (1) rising incomes at lower levels and reduced the number of people who are below the poverty line; (2) building the ability of communities to improve socio-economic activities, fostering productivity in rural areas; and (3) developing the capacity of society and increase the capacity of community institutions, both officials and citizens,¹⁴ and is done in three key directions: (1) the creation of an atmosphere and climate that allows the potential of developing societies (enabling); (2) strengthening the potential or the power possessed by the people (empowering); and (3) protection (protecting) the weaker party in order not to grow weak and prevent any competition is not balanced and the exploitation of the strong over the weak.¹⁵ Three approaches are used to implement these strategies effectively. The first is the directed approach, which targets empowerment initiatives specifically at the poor. The second is the group approach, which facilitates collective problem-solving within the community to address shared challenges. The third approach involves mentoring, where professional facilitators, communicators, and motivators guide individuals and groups through the empowerment process, accelerating their progress towards independence.¹⁶

Kusnadi highlighted several critical issues faced by fishing communities, which include: (1) poverty

¹⁴ Arief Furchan, *Pengantar Metodologi Penelitian Kualitatif* (Surabaya: Usaha Nasional, 1992); Sutedjo, *Pemberdayaan Dan Kesejahteraan Keluarga* (Jakarta: Azka Press, 2005).

¹⁵ Sviatoslav Steve Seteroff Lydia Guadalupe Campuzano et al., *Dynamic Strategies for Small Businesses Strategic Management Collection Dynamic Strategies for Small Businesses*, 2010, www.businessexpertpress.com; Wassan Abdullah Alkhowaiter, "Use and Behavioural Intention of M-Payment in GCC Countries: Extending Meta-UTAUT with Trust and Islamic Religiosity," *Journal of Innovation and Knowledge* 7, no. 4 (2022): 100240, <https://doi.org/10.1016/j.jik.2022.100240>.

¹⁶ Maghfiroh et al., "Kemandirian Ekonomi Masyarakat Desa Berbasis Pemanfaatan Aset Produktif Di Kabupaten Mojokerto"; Kusnadi, *Strategi Hidup Masyarakat Nelayan*.

and social inequality, (2) limited access to capital, technology, and markets, (3) low quality of human resources, (4) environmental resource degradation, and (5) development policies that do not adequately support fishing communities. These challenges have negatively impacted the lives of fishermen, hindering their economic well-being and overall development.¹⁷

Kusnadi suggested that strategies to overcome poverty can be effectively achieved by developing and implementing two key models. The first model is the coastal community empowerment model, which relies on cultural or social institutions to foster community development. The second model focuses on gender-based empowerment within coastal communities, addressing the specific needs and roles of different genders. These two models can be synergized and supported by related programs to enhance their impact and effectiveness¹⁸. In the economic empowerment of fishermen are at issue is how to tackle poverty and income distribution by relying on the strength of the community itself. The main target that should be addressed is the fulfillment of basic needs (food, clothing, housing, education, health), ensuring the right to obtain productive employment opportunities, including creating their own work, *terbinanya* means which allow for the production.

Strategies for Community Empowerment

Development strategies frequently implemented for economic empowerment include several theoretical approaches. The first approach is the Growth Approach, including Rostow's Theory, which focuses on industrialization and import substitution through capital-intensive investments. While this strategy aims to stimulate economic growth, it can also lead to increased unemployment and crime due to urbanization, particularly when the labor force lacks adequate skills. Moreover, it can create "pseudo-capitalists"—individuals who gain economic benefits through connections

with political elites rather than through genuine entrepreneurial efforts.

The second approach is the Redistribution of Growth Approach, introduced in 1973 by Adelman and Morris in their work *Economic Growth and Social Equity in Developing Countries*. This approach utilizes a framework of indicators across three domains: socio-cultural, political, and economic. Specifically, it involves thirteen socio-cultural indicators, seventeen political indicators, and eighteen economic indicators to assess development.

Theoretically, this approach is relatively straightforward as it aims to combine economic growth with social equity. However, in practice, its implementation is challenging. The issue of poverty extends beyond simply redistributing goods or services to specific groups. Addressing poverty effectively requires tackling deeper structural problems and inequalities within society, which cannot be resolved by distribution alone. Thus, while the theory offers valuable guidance, applying it in real-world contexts proves to be complex and difficult.

The third approach is the Dependence Paradigm, introduced in 1970 by Cardoso. This theory posits that developing countries often depend on external components, such as technology and capital, which fosters a dependency relationship with more developed nations. As a result, income distribution in these countries tends to be skewed, benefiting only a small elite while limiting broader economic growth. This dependency can lead to a situation where the demand for industrial products is restricted, and once the initial demands are met, the growth process may stagnate.

The fourth approach is the Basic Needs Approach, introduced by the Bariloche Foundation in Argentina. This theory emphasizes that basic needs such as food, shelter, and employment must be met to improve the quality of life. The approach focuses on three simultaneous goals: creating employment opportunities, boosting economic growth, and meeting the essential needs of society. The idea is that addressing these fundamental needs is crucial

¹⁷ Kusnadi, *Keberdayaan Nelayan Dalam Dinamika Ekonomi Pesisir*.

¹⁸ Kusnadi.

for achieving broader economic and social progress.

The fifth approach is the Self-Reliance Approach, which emerged as a response to the dependency on industrialized nations. This strategy advocates for third-world countries to develop their own resources and capabilities to reduce reliance on external assistance. By fostering local industries and innovations, the self-reliance approach aims to build more sustainable and independent economic systems within developing countries ¹⁹.

Rim Poverty Fishermen Kaliuntu

Fishing activities cannot be released to the existence of the sea (natural potential), the corresponding geographic Kaliuntu village located adjacent to the sea. Images of fishermen in the village Kaliuntu influenced by two factors, namely technical and non-technical factors. Technical factors include skill, science and technology are low, which in the given context shows that the fishing profession is a profession that is natural, hereditary, whose activities are solely based on previous experiences. No touch technology that enables the production capability could be developed.

Non-technical factors include things that are substantially being outside fishing, but have a significant effect on production capacity, and to date the factors that cannot be resolved by the fishermen.

The accumulation of these factors have a direct impact on fishing productivity is low. If not so, it is so closely linked to weather factors; that if the weather is good let's get the most, if not, will get the opposite results. Moreover the ability to access a weak market also affects the price of production results fishermen. At the same time automatically affected the incomes of fishermen are low or erratic follow the development of these factors.

The issue is further complicated when the dynamics of the family of fishermen do not have

adequate financial management capabilities. The situation is changing not supported by sound financial management create a family of fishermen constantly be in a vulnerable situation. Financial security is uncertain and tends to instability, putting fishermen families under threat of poverty that can happen at any time.

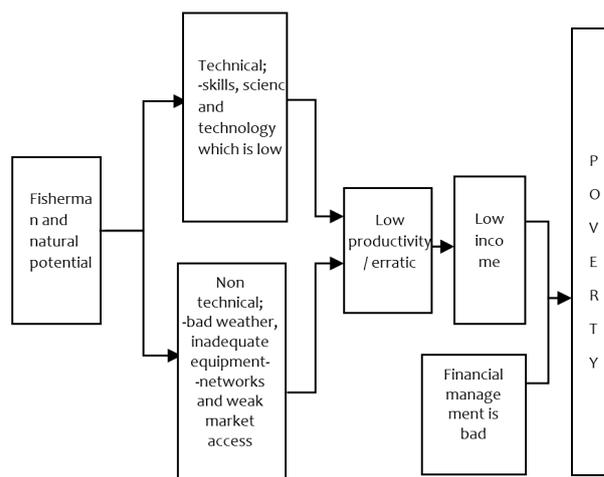


Figure 1. Schematic poverty Fishermen Improving Work Productivity

In the context of the poor in the agricultural sector, productivity refers to increasing agricultural output. This can be achieved by the government through efforts such as encouraging farmers to adopt mechanization in agricultural processes or by building infrastructure, like irrigation systems, to support agricultural lands. While these measures can improve agricultural yields, they primarily benefit agricultural landowners. Moreover, these efforts do not directly impact farm labourers or the rural poor who do not own land, leaving a significant portion of the population untouched by these improvements.

Saving can be interpreted, in the narrow sense, as part of revenue expenditure of money saved/postponed until later in the day. If the savings are deposited in a bank, then he can create revenue for the other side. In the banking system, on behalf of the depositors of savings into bank funds to be distributed to the debtor in the form of credit²⁰. If

¹⁹ Suharsimi Arikunto, *Prosedur Penelitian Suatu Pendekatan Praktek* (Jakarta: Rineka Cipta, 2002); Arikunto, *Prosedur Penelitian: Suatu Pendekatan Praktik* (Jakarta: Rineka Cipta, 2006); Kusnadi, *Keberdayaan Nelayan Dalam Dinamika Ekonomi Pesisir*.

²⁰ Al-Kamal et al., "The Determinant Analysis of Service

credit is used by the debtor to finance productive business activities, it can benefit both the debtor and the labor involved in these activities by generating additional income. However, the poor, by definition, typically have no surplus income to save. For many, just managing daily expenses is a significant challenge, making it nearly impossible to set aside money for savings. Even if they wish to access loans from banks, they often face the barrier of not having the required collateral. As a result, the poor are generally unable to save or obtain bank loans, trapping them in a cycle of poverty.²¹

Marketing Management Training

Marketing is one of the main constraints in small and medium businesses. The fishing communities can produce, such as crackers, shrimp, and other refined, but without being able to market their product will fail also in developing their business. One of the things that are difficult experienced by women of fishermen are selling their products to be interested in the community, even if you can without market buyers come to his house. But it is certainly not easy, because the products are interested buyer is certainly a quality product, it meets Glory buyers, and of course the price is affordable or cheap.

The focus of women's empowerment activities Kaliuntu Jenu fisherman's village. Karen implemented marketing training marketing the numerous complaints experienced by mothers of fishermen, among others: the shop that entrusted goods tend to be refused on the grounds unattractive goods,

Quality and Gojek's Matching Algorithm on the Satisfaction of Muslimah Customers in Surabaya"; Ana Toni Roby Candra Yudha, Arinda Septiani, and Setia Rini Arista, "The Impact of Family Poverty on Low Access to Technology in Education: Evidence in Surabaya" 05, no. 02 (2024): 185–200.

²¹ Mohammad Iqbal Irfany, Yusniar Khairunnisa, and Marco Tieman, "Factors Influencing Muslim Generation Z Consumers' Purchase Intention of Environmentally Friendly Halal Cosmetic Products," *Journal of Islamic Marketing* 15, no. 1 (January 4, 2024): 221–43, <https://doi.org/10.1108/JIMA-07-2022-0202>; Shadma Shahid et al., "Determinants of Muslim Consumers' Halal Cosmetics Repurchase Intention: An Emerging Market's Perspective," *Journal of Islamic Marketing* 14, no. 3 (February 10, 2023): 826–50, <https://doi.org/10.1108/JIMA-08-2021-0265>.

or goods already exists, even outrageous stuff underestimated and undervalued. Another complaint is marketing in addition to the store carried to market. In the market was also less in demand, even if the behaviour of just one or two, things did not run out, so that the production cannot be smooth, because inventory is still a lot. Likewise, if sold at many tourist attractions are also rivals, the same goods also have a lot, so our initial offer to the owner of the goods outlets at tourist spots tend to be rejected, or undervalued.

These grievances were collected, leading to efforts in production analysis, market analysis, and consumer purchasing power analysis. Production analysis should consider several aspects, including basic materials, production processes, and production costs. The ingredients must be of high quality to ensure that the final product is also of high quality, with good taste and appearance. Additionally, the production process must be carried out correctly, as specific procedures are required to produce a high-quality and attractive product. Therefore, assessing production is crucial, as an appealing product will attract buyers to try it and potentially make a purchase.

Market analysis needs to be seen, where is the market for the product is made. The market for the consumption of crackers necessarily household market, public areas, schools, and other public places. Only cracker is a production of light consumption, it must be seen aspects of packaging and attractiveness. If the market for the region of the upper middle class, of the packaging should be more elite, while the low end is certainly more modest. Likewise, the market should be seen from the needs or requests. If people in the area have a high demand for shrimp due to their habit of eating chili paste, then it is more appropriate to market the paste in this region. Conversely, if people do not like chilli paste is certainly not suitable for product marketing paste. Likewise with other products. Therefore it is necessary to analyze the market the product to be marketed in the region.

Next, an analysis of consumer purchasing power is needed to evaluate product absorption. If the

purchasing power supports a packaging price of Rp. 1,000, then products should be priced accordingly. Offering packaging at Rp. 5,000 may not be feasible and could result in low sales. Therefore, product packaging and pricing must be aligned with the market's purchasing power. Analyzing consumer purchasing power is crucial for effective production and marketing.

Reflections of Empowerment Process

The empowerment of women fishers are different from other women, such as farmers, urban poor and women. Women fishing is unique in the system life. It is contained in the fishing village women's lifestyle Kaliuntu Jenu District of Tuban, East Java. This can be seen as Kusnadi said that the system of division of labor, fishers of men responsible for the business of catching fish (marine realm), while their women are responsible for domestic affairs and public (sphere surface). This division of labor system provides a respectable place for wives / female fisherman in the family and community life. Therefore, fish traders who are successful are usually also the wives of boat owners.²² Reality in Rural household Kaliuntu that fishermen who actually succeed economically just a small group. Most of those ensnared by hitang bank accounts in both conventional and rents are around every day in homes of fishermen Kaliuntu.

According to Kusnadi, the work ethic among poor fishing households is high because they are willing to do anything to ensure their survival.²³

²² Ezlika Ghazali et al., "Health and Cosmetics: Investigating Consumers' Values for Buying Organic Personal Care Products," *Journal of Retailing and Consumer Services* 39 (2017): 154–63, <https://doi.org/10.1016/j.jretconser.2017.08.002>; Agufa Midika Michelle et al., "Peraturan Presiden Republik Indonesia Nomor 82 Tahun 2016 Tentang Strategi Nasional Keuangan Inklusif," *SSRN Electronic Journal*, 2017, <https://doi.org/10.1017/CBO9781107415324.004>; Muhamad Firdaus Ab Rahman et al., "Expansion of Agricultural Zakat Revenue in Malaysia on the Basis of the Current Maslahah," *Al-Jami'ah: Journal of Islamic Studies* 57, no. 1 (2019): 231–56, <https://doi.org/10.14421/ajis.2019.571.231-256>; Ririn Tri Ratnasari et al., "An Effort to Increase Waqf Intention: The Role of Celebrity Endorsers in Social Campaigns," *Al-Uqud: Journal of Islamic Economics* 7 (2023): 154–71.

²³ Kusnadi, *Keberdayaan Nelayan Dalam Dinamika Ekonomi*

However, this does not always translate into a decent livelihood for fishermen, including those in Kaliuntu village. Fishermen's lives are highly vulnerable to seasonal changes at sea, especially during the large wind season (west), which prevents them from going fishing. Additionally, other seasons can lead to fish scarcity, causing fishermen to return from the sea without any catch.

If we consider the causes of poverty, Kusnadi outlines that fishermen themselves identify both internal causes and external factors beyond fishing. Because poverty is associated with the internal human resource internal conditions of fishermen and their work activities. The causes of internal include issues: (1) the limited human resources of fishermen, (2) the limited ability of venture capital and capture technologies, (3) employment (boat-owners fishing laborers), (4) the difficulties to diversify fishing effort, (5) high dependence on fishing occupation, and (6) a lifestyle considered "wasteful" so less future-oriented. While the causes of poverty that are external with regard to conditions beyond themselves and work activities of fishermen. External causes include problems: (1) the development policy of fisheries is more oriented towards productivity to support the growth of the national economy and partial, (2) system marketing of fishery products more profitable middlemen, (3) damage the reef, and the conversion mangroves in coastal areas, (4) the use of equipment fishing is not environmentally friendly, (5), weak law enforcement against the destroyers of the environment, (6) the limited processing technology catches postharvest, (7) the limited employment opportunities in the sector of non-fishery available in the fishing villages, (8) the natural conditions and seasonal fluctuations do

Pesisir; Fachrur Rozi and Allyvia Camelia, "Studi Kelayakan Destinasi Wisata Ramah Muslim Untuk Meningkatkan Citra Wisata Di Sumenep (Studi Kasus Pantai Lombang Dan Pantai e-Kasoghi Kabupaten Sumenep)," *AL-MANHAJ: Jurnal Hukum Dan Pranata Sosial Islam* 4, no. 2 (2022): 433–46, <https://doi.org/10.37680/almanhaj.v4i2.1736>; Sheng Xu and Ke Gao, "Green Finance and High-Quality Development of Marine Economy," *Marine Economics and Management* 5, no. 2 (November 30, 2022): 213–27, <https://doi.org/10.1108/maem-01-2022-0001>.

not allow fishermen to fish throughout the year, and (9) the geographical isolation.²⁴

In the context of these structural and cultural poverty dynamics, the integration of Islamic education plays an important role to encourage sustainable transformation. In empowering fisherwomen, strengthening based on Islamic education is very important. Through the internalization of religious values, social and economic transformation can occur more sustainably, fostering economic independence that is in line with Islamic values in coastal communities.

Seeing the description, not all of the causal factors experienced by nelayan Kaliuntu village. Fishermen in these villages was more does not seek more value, but just looking for fish in the time you become their habit to work, ie 04.00 14.00 dawn until noon. They also do not chase other fish to the sea, but only close to Tuban ie Java Sea. They also did not create a system skipper and labour, because they have their own boat, although a small capacity. From here it can be seen, that the life of the village fishermen who depend on the sea Kaliuntu completely limited, but they are not snared by the skipper's power system. Only the external aspects, such as the strengthening of programs to fishermen still have not felt a significant impact. This is only a reinforcement during training for housewives, like making crackers, shrimp paste and other processed. But this course was not built until it can create self-sufficiency efforts, only limited training, so that their condition remains unchanged.

²⁴ Ana Toni Roby Candra Yudha and Abdul Muizz, "Optimalisasi Potensi Lahan Pertanian Untuk Ketahanan Pangan Di Kecamatan Panceng, Gresik, Jawa Timur," *Journals of Economics Development Issues (JEDI)* 3, no. 2 (2020): 297–308, <https://doi.org/https://doi.org/10.33005/jedi.v3i2.55>; Novie Andriyani Zakariya and Ana Toni Roby Candra Yudha, "Motivasi Awardee Beasiswa Badan Amil Zakat Nasional (BAZNAS) Yang Berperan Dalam Kampanye Inovatif Keuangan Sosial," *Al Masraf | Jurnal Lembaga Keuangan Dan Perbankan* 9, no. 2 (2024): 101–19, <https://ejournal.uinib.ac.id/febi/index.php/almasraf/article/view/1081>; Ghozali, Yudha, and Himami, "Determining the Minimum Age of Marriage in the Perspective of Economics and Al-Ikhtiyath Al-Fiqhy."

Conclusion

Empowering and assisting fishing communities, particularly through women's involvement, is a complex process that requires more than just training. It involves strategic planning and techniques to ensure that the empowerment efforts yield tangible results. The process should be dynamic and iterative, starting with raising awareness through Focus Group Discussions (FGD). FGDs help identify the problems faced by the community and recognize their existing potential. They also facilitate a meeting of minds between the empowerment team and community members, fostering collaborative problem-solving based on their strengths.

The movement to support the fishing community women began with the formation of a savings and loan group under the Wali Silaturrahim Forum Hidayatus Sholihin Boarding School Students. This initiative involved restructuring the organizational system, improving management practices, and establishing clear mechanisms for savings and borrowing, along with membership rules. The financial management capacity was further enhanced through training in marine product production, marketing management, and packaging skills.

To ensure the sustainability and effectiveness of these efforts, regular monitoring and evaluation are essential. These steps help to track progress and make necessary adjustments, ultimately leading to meaningful improvements in the lives of fishing families.

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