

ISLAMIC PERSPECTIVE OF ENHANCING ECONOMIC DEVELOPMENT FOR MARITIME COMMUNITIES IN INDONESIA

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Abstract

Developing maritime area and sector is a important strategy for the development of Indonesia although many challenges exist to achieve this goal. On the other hand, women as a crucial element of society have play important roles in family and community lives. Such contribution could affect the development processes of the maritime area and the country. Islamic banking and other institutions that have community economic programs can implement principle of creating prosperity and justice to the life of people though conducting a community economic development (CED) program that reflect more to the aspiration, need and insterest of the people. These all attempts are significant to support the current development policies of the Indonesian governments that emphasize on strengthening maritime area and resources.

Key words: community economic development, Islamic banking, and maritime communities, women groups.

A. Introduction

Indonesia is a maritime country that has 81,000 kilometers of coastal lines. There are about 17,508 huge and small Islands (five large Islands are Sumatera, Kalimantan, Java, Sulawesi, and Papua). The first three islands are located in the West part of Indonesia while the fourth and the fifth ones are in the East. Furthermore, Indonesia is well known as a country that has great marine biodiversity including mangrove forests, sea grass, coral reefs, and marine ecosystem. Fish products (about 6,7 million tons per year or just 45%) have been used and marketed.¹

However, the maritime or coastal area in Indonesia becomes a dangerous place for some people because of natural disasters occure almost every year, for example a huge tsunami happened in Aceh in 2004 (located on Sumatra Island).

¹Rahardjo. *Pembangunan Pedesaan dan Perkotaan (Rural and Urban Development)*, (Yogyakarta: Graha Ilmu, 2006), 35-39.

Such conditions cause poverty, less security, and loss of jobs. The people are difficult to find any solution for this problem since they totally depend on the natural resources or ecosystem in the sea which has decreased after natural disaster happen.²

Such conditions also happen in South Sulawesi province, in which most of the public services are considered inadequate to improve the quality of people's life living at coastal areas. Human resources of the communities are limited due to a lack of education, knowledge and skills in terms of how to market the marine and coastal products, and accessibility to proper and supportive technology. Additionally, the fishermen's groups do not have a strong institution or organization that can represent the groups' needs aspirations and interests.³ For instance, the local maritime communities in Takalar district examine economic issue of being oppressed by the people in higher class (*Punggawa* or the owner of the boats or ships and *Papalele* or the captain).

For a long period of time, Indonesian governments focused the development of the country in agricultural area, especially the President Suharto era that run until 32 years. Nowadays, President Joko Widodo change the orientation of development by emphasizing the development of maritime area and sector so that Indonesia will become World Maritime Center. It means that to make Indonesia as a great maritime nation, strong, and prosperous by returning Indonesian identity as a maritime nation, securing interests and maritime security, empowering all maritime potential for the prosperity of the nation, and strengthening maritime diplomacy in Indonesia's foreign policy within period of five years.⁴ Therefore, Indonesian governments will include maritime development processes and practices in various aspects, such as political, socio-cultural, defense, infrastructure, and particularly in the aspect of economy.

Women of the communities, on the other hand, primarily play roles as the secondary breadwinner in their families. In this case, men or fathers have the main responsibilities to fulfill the daily needs of their families. This condition has maintained 'poverty' in these communities. Therefore, there is a huge demand from the communities to strengthen and improve the women's potential and their

²The World Fish Centre 2005, p.1 . See also, Annual Report, 2008. *National Program for Community Empowerment (PNPM)*, Jakarta: the Coordinator of Ministry of Social Welfare, 45.

³Arifin, Taslim. *Nelayan dan Kemiskinan (Fisherman and Poverty)*, (Makassar: Massagena Press, 2002), 12-13.

⁴Rahmawaty, A. "Poros Maritim Dunia Dalam Meningkatkan pengaruh Indonesia di Tingkat Internasional". <http://www.fkpmaritim.org/>.

economic participation as part of the communities (up to 50% of the population in both areas). This paper will provide a discussion of the issue of empowering maritime communities especially for the women groups. In this first part, there is an explanation of community economic development (CED) program. The second provide a discussion of Islamic banking (models, roles and issues), The next part provide an explanation of enhancing community economic development (CED) program that could be implemented as a community program held by economic institutions such as Islamic banking and other community institutions and organizations

B. Community Economic Development (CED) Program

Actually, the Ministry of Maritime and Fishing of Republic of Indonesia had a program of Empowerment of Maritime Economic Community to eliminate poverty issue experienced by maritime communities. The purpose of the program are: first, to facilitate transformation process of maritime entrepreneur culture to 'modern management-based on business'; second, to facilitate the establishment of Community Finance Institution, named Rural Community Bank (RCB). To be eligible for micro credit program, fisherman should have a group consist of at least 10 people. Each group receive Rp.80 juta, and for individual applicant Rp.4 juta. The responsibility of fishermen is to keep 'trust' of the Bank through regular payment. This community economic development (CED) program has supported economic condition of maritime communities in national level.

Research conducted by Banking Committee Board shows the income of each members of the program has improved about Rp.500.000,- per month (about \$50) in 2006. To support economic condition or income of fishermen, another CED program has been established, called micro credit run by a cooperation under Ministry of Cooperation and Micro Business of Republic of Indonesia. However, the scale of fund is considered smaller than micro credits owned by Rural Community Bank. Such a credit union is perhaps the commonest form of community banking, and operates like a local, small-scale bank.⁵

Another Indonesia governmental program is a PNPM micro-credit program which was previously conducted under the Ministry of Coordinator of Social

⁵Ife and Tesoriero, *Community Development* (Australia: Pearson Pub., 2006), 221.

Welfare. In 2008, the main objective of National Program for Community Empowerment (PNPM)-villages program was to continue poverty alleviation and enhance job opportunities in the villages through community empowerment approach and full-creative work.⁶

The Rural Community Bank (RCB), which is called 'Bank Perkreditan Rakyat (BPR)', is one of financial resource available for maritime communities in Takalar, established by a non-governmental organization, named Lembaga Mitra Lingkungan (LML) and cooperated with the local government. This type of RCB aims to support the fishermen and improve their economic independency. In fact, the BPR has become the most successful program of the LML for the maritime community since the establishment of the BPR was based on an initial study of the community life, especially the main problem faced by the community. In this case, the organization held a community meeting prior to establishment of the BPR involving all stakeholders. This activity aimed to listen and understand the issues and the life of this local maritime community.

To improve the life of maritime community in Takalar district, the LML conduct a micro credits for maritime women program (MCMW) program which is mainly conducted by the woman groups. A cooperation between the LML, the BPR and the local government is enhanced to implement the program's objectives. The LML provides trainings as a form of informal-education for the women who will run home-based small business based on their own interest.

As mentioned above, a patron-client relationship has been maintained in the life of maritime communities. Such relation has maintained poverty and created a dependency of fisherman towards *Punggawa* (the owner of the ship) and/or *Tengkulak* (person who lend money with high interests). Therefore, a CED for maritime communities is expected to alleviate poverty and enhance capacity of the people simultanously.

C. Community-Credit Bank Shariah: Models, Roles and Issues

Community-Credit Bank Shariah or *Bank Perkreditan Rakyat Syariah* (BPRS) has play a critical role to improve the life of community. The purpose of

⁶PNPM Annual Report, 2008

BPRS are: 1) To improve economic and welfare condition, especially the poor or the needy families, 2) To increase income per capita, 3) To provide more job opportunity, 4) To reduce urbanization, 5) To improve *Ukhuwah Islamiyah* through economic activities, 6) To support growth and modernization of rural economic condition, 7) To provide the need of financial capital with credit allocation that is simple and easy procedure, 8) To collect and manage deposit of people.⁷

The BPRS is regulated on Governmental Regulation No.72 produced in 1992. The bank is defined as a Community-Credit Bank Shariah that implement principle of profit and lost sharing and free from interests, which is based on Islamic teachings. This principle is applied to customers (creditor and debtor). In the system of national banking, BPRS is bank that is established to assist micro, small and middle business or *Usaha Mikro, Kecil dan Menengah* (UMKM). The yearly development of BPRS shows good indicator, in which almost all financial indicators reflect positive growth although in 2009 it showed decline trend.

Micro, small, and middle business (UMKM) is a sector -included also as a product of the BPRS- which has financing allocation (internal capital or invested sector) Rp.47,17 Billion. Such domination is possible since the nature of Shariah Bank is closed to UMKM and market potential of this sector which is dominated in all parts of Indonesia. Additionally, supports of the BPRS to UMKM including home-based small business become stronger in line with the improvement of the number of the BPRS in Indonesia.

In 2013, the BPRS reached 398 branches. The total financing distributed by the BPRS Rp.2,52 Billion.⁸ A part from their success, Shariah Banks including the BPRS face some obstacles to develop their products: unprofessional management, high level of risks or uncertainty compared to a conventional BPR, and limited operational networks. In addition, shariah bank cannot make transaction with conventional banks. Consequently, shariah banks cannot provide services for all people and find difficulties in eliminating liquidity.

⁷Sochih, Moh. "Analysis of Bank", in Journal of Accounting Education, Vol.2 No.2. 2008, 83-84

⁸Report of Bank Perkreditan Shariah, (Bank of Indonesia, 2010).

According to Mohammed Obaidillah and Tariqullah Khan's, there are four models in Islamic microfinance:⁹

1. Grameen Bank (through the distribution of the group). This model is most popular with the channel funds to a group of community with one another can be a guarantor (collateral), its most successful bank is in Bangladesh.
2. Village Bank model, it is the big financial institutions to fund rural banks (the 30). They provide loans to individuals with payment systems that are usually weekly, then after 4 months of the village bank repay capital borrowed from financial institutions and their capital gains.
3. The credit union model, this model is a non-profit organization formed by a group who have a common bond. In terms of fundraising, and disbursement of funds. Credit unions usually have a connection with higher institutions that supervise, provide training and monitoring in the conference.
4. Self-help Group, as the name suggests this group is the result of gathering a community that has the same income. Funds are collected by members for use by jointly members (funds can be obtained from external assistance), concerning the provisions regarding the activities, and the members themselves make decisions.

Models of Islamic microfinance in Indonesia that has been widely applied is self-help group, which is better-known by cooperations (*Koperasi*) whose presence in companies, whether private or public, while Credit Union assumed as a form of BMT (*Baitul mal wa at tamwil*) which are in Indonesia facilitated by the Institute of Economic Development Organization (LPESM) and Small Business Incubation Center (PINBUK) which can be regarded as LPESM regarding its role and functions to develop BMTs and economic institutions of other people. PINBUK until December 2010 managed to facilitate as much as 3,872 microfinance institutions serve financing entirely BMT micro businesses.

In addition to these models the most important thing is the products are distributed through Islamic microfinance institutions are already pro for micro

⁹Obaidillah, M & Khan ,T (2008)' *Islamic Microfinance Development: Challenge and Initiatives*"Policy dialogue Paper No.2 , Islamic Research and Training Institute (IRTI) diambil dari jurnal model of islamic Microfinance, chapter 11, Global Islamic Finance Report (GIFR 2013)

businesses. Based Obaidillah (2008), Islamic microfinance instruments have 2 categories:¹⁰

1. Micro-finance based charity (charity), consisting of:
 - a. Management of zakat, sadaqah & Endowments
 - b. *Qard Hasan* (loan without interest / additional)
2. Micro-finance is based on earnings (profit-based)
 - a. financing models:
 - *Murabaha*
 - *Mudaraba* and *Musharaka*
 - Diminishing *Musharaka*
 - *Salam* and *istisna*
 - b. Model lease (*Ijara*)
 - c. Savings products

In fact, Islamic microfinance models have been developed in several countries such as *hasan Qard* models applied in Pakistan (*Akhuwat* micro finance models), while in Indonesia *qard hasan* funds derived from zakat funds. Wasil Foundation models offer *salam* product of *murabaha* and *ijara*, and this institution plays an active role and nature of trade terms, ownership, credit and plunge into the market in terms of helping farmers without going through intermediaries. Another example is Farz foundation which is considered the most innovative model which requires members to save money on a monthly basis (which have the funds will be comitee / manager), which is used to provide loans to other members in need of funds, the unique products offered vary according to the needs of the four levels of the borrower (very poor, poor, poor medium, non-poor). Models of Islamic microfinance can be an example for Islamic banking in developing its products. Products tailored to the needs of the user, meaning that for micro is not equated averaged. It is channeled in micro-enterprises so that the implementation can be appropriate and useful.

¹⁰Obaidilah M “*Intoduction to Islamic microfinance*” International Institute of Islamic Busines and finance, jurnal model of islamic Microfinance, chapter 11, Global Islamic Finance Report (GIFR 2013).

The role of Islamic banking for micro-enterprises still have short comings. Products are distributed is still minimal products not in accordance with the needs of our customers' businesses, especially micro-enterprises, is still dominated by products *murabahah* (sale and purchase) with a margin system, whereas the majority of the needs of micro-enterprises is for capital and investment needs, and it can be filled with products based on the results (*mudharabah* and *musharaka*) for micro-entrepreneurs who are already developing (non-poor), while the micro entrepreneurs who entered the poor needed products that help in terms of capital is not burdened some assisted with product of *qard hasan*. In this case, the bank will not be disadvantaged because of the source of funding comes from ZISWAF funds, as can be seen in Islamic microfinance exemplified other countries, which had the various patterns of its products.

Furthermore, the sources of funds of Islamic banks either for profit (profit base) and charity (charity, donation, sadaqah, waqf) should be maximized to support micro-enterprises from some groups. Micro-enterprise development funds need guidance or education in business practice in order for micro entrepreneurs can continue to grow and survive in the business competition. Therefore, the role of government as regulator and supervisor is very important in developing Islamic microfinance through its full support for Islamic banking, the need for legislation to support the products-products that are not more expensive than the conventional banking products. Another full support required for micro to provide facilities and services in terms of capital (government can serve as *shahibul mall* distributing the funds for micro) using Islamic banking as the arranger or *mudharib* can be the perfect solution for banks that require funding and effort requiring micro-financing.

D. Enhancing Community Economic Development (CED) Program

The continued development of Islamic banking assets in Indonesia will be a source of strength that reflects the increasing role of Islamic banking. It is understood that the role of Islamic banking is to support the real sector significantly through the results based financing activities (share based financing) and real transactions in the framework of justice, mutual help and for the better in order to achieve prosperity '*kemashlahatan*' for the whole members of society. Using community development

perspective could develop strategic attempts to enhance the roles and contributions of Islamic economic and financial institutions.

Therefore, changing social-economic condition of communities might be achieved throughout improve the quality of of Islamic banking's products and accessibility of people to their products. In addition, the Islamic financial institutions need to enhance their efforts to develop social-economic condition of society. The Islamic banking might consider to have a product or banking program that benefits the institutions, service users, and society as a whole. Supported by varied products, the opportunity of Islamic banking like BPRS to help the needy or low income people could increase day by day along with a certainty for implementing Islamic economic system based on Shariah principles mentioned in al-Qur'an and Hadits of the Prophet Muhammad saw. Furthermore, ensuring justice as one of the main principles of Shariah economic system could be possibly enhanced through a real community economic development program (CED) through Corporate Social Responsibility (CSR) of Islamic Banking. Corporate Social Responsibility (CSR) refers to operating a business in a manner that accounts for the social and environmental impact created by the business. CSR means a commitment to developing policies that integrate responsible practices into daily business operations, and to reporting on progress made toward implementing community-based practices.

In this part, a CED program focuses on micro-credit program for maritime women groups to improve family income or their contributions in the family life. The discussion of an effort to enhance such CED program (in form of micro-credits for maritime women) is provided to improve the roles or functions of Islamic banking and/or other Islamic economic institutions. In other words, a product of Islamic banking like Community-Credit Bank Shariah or *Bank Perkreditan Rakyat Syariah* (BPRS) could apply a community economic development (CED) that specifically provide micro-credits for the needy families or groups such as women groups.

Therefore, in this part the proposed strategies are discussed to enhance the effectiveness of a CED program such as Micro Credits for Maritime Women (MCMW) program. The following points explaining steps that might be implemented to improve the program and can be described as follows:

- Applying Management Approach

Management concept used for the success of the MCMW program is based on professional and modern management, and based on business orientation including basic training on micro-entrepreneurship and small business management. This management approach, for example, has been implemented to achieve the main objective of the MCMW program like what has been applied by Lembaga Mitra Lingkungan (LML) to alleviate poverty in the life of maritime communities in Takalar district, South Sulawesi province.

Professional and modern management approach has been implemented by the LML in two main activities (basic training on micro-entrepreneurship and small business management). Both activities aim to build capacity of beneficiaries in terms of knowledge, skills and experiences of the poor maritime women through selecting their representatives or group leaders who can organize and transfer their potential or capacity to the whole members of the MCMW program.

Fincham (University of Kansas) explained basic management points which emphasize on strategic planning in forms of mission and mandate statements, SWOT analysis, strategic issue (goals for the future), strategies, and vision of success. Additionally, the importance of management activities divided into five main points: planning, organizing, leading and controlling.¹¹ Additionally, leadership point needs to be emphasized in the form of effective teamwork so that the involved the program's stakeholders can work to attain common goals.

Reflecting to both explanation on basic management and activity points, the CED program could follow steps as follows:

1) Capacity building varies depending on budget allocation and capacity

The MCMW program will have technical assistance (i.e. training and consultancy services) for capacity building component in the program implementation. Trainings provided to field staff include financial and operational management, entrepreneurship and micro-credit related subjects. Before recruiting staff, the MCMW program's manager should apply an analysis of current staff capabilities and of the organizational climate should be also conducted.¹² Then, group representatives or leaders will attend an orientation

¹¹ Weinbach and Taylor, Ibid, 56-57

¹² Weinbach and Taylor, Weinbach, R.W. & Taylor, L.M. (2001) *The Social Worker as Manager: A Practical Guide to Success*. Boston: Allyn and Bacon, 173. See also, Martin, L.M. *Financial Management: for Human Service Administrator*. (USA: Allyn and Bacon, 2001).

program (i.e., program overview, community development and monitoring and evaluation) and a basic training on micro-credit program (i.e. micro-credit group facilitation, proposal writing, etc.) prior to their field assignments.

- 2) Training on specific skills related to micro-credit that is carefully designed and developed for field staff contributes to the success of program implementation.

There are specific needs for training on basic microfinance principles, credit assessment techniques, delinquency management and how to manage a modern and professional microcredit program. The training needs to be conducted regularly two times in a week, and firstly provided for staffs as facilitators in order to continuously improve and upgrade their skills and knowledge. In this case, the trainings given to facilitators are expected sufficient in depth and in scope to enable facilitators to train back the group leaders to be able to run a micro credit unit efficiently.

- 3) Enhancing capacity building for beneficiaries and supervision

The MCMW program will emphasize on a strong performance on the provision of technical assistance for beneficiaries, which is generally discussed on group formation, administration and basic book-keeping. In addition, the other important knowledge will be delivered by an organization, such as business training includes administration, entrepreneurship, marketing and business technical assistance in collaboration with independent institutes. This technical assistance for beneficiaries is provided by organization with the support of local government agencies. Group leaders or representatives will be trained, and then responsible for providing training for transferring their knowledge to the group members. In this case, facilitator/s who is responsible to organize one group should hold a team together, similarly for the group leaders towards their members. A leader who can build a strong relationship will have a unique ability to create group and organization which are much greater than the sum of their parts (Rath and Conchie). Additionally, educational supervision –like what will be implemented in the MCMW program- aims to expand and refine the employee's knowledge and skills for the effectiveness of direct service delivery.

- Conducting supervision plan

As mentioned previously, educational supervision will be conducted in the MCMW program which mainly focused on the improving or facilitating continuing education for staffs and woman group leaders, and sharing with them important knowledge to grow professionally and successfully, not only for developing and sustaining the program within the communities, but also for their future career. A good supervision provides both technical assistance and a role model for staff in terms of improving responsibility to perform consistently with organization goals and objectives, to develop knowledge and skills for their own growth and others to use, and be comfortable to give professional judgment in making decision and taking suggestions.¹³

1. Hiring needs and plan

Before hiring new staff needed for the MCMWP, the first process will be recruited of qualified individuals which fit with organizational need, duties or current job description. An analysis of current staff capabilities (strengths and weaknesses) and of the organizational climate also should be conducted.¹⁴ Related to the MCMW program, the need will be recruitment of new staff with knowledge and experiences of professional and modern management approach which is specifically focused on the basic training on micro-credits, micro-entrepreneurship, and small business management; and characteristics which would help relationship between the organization and the beneficiaries, such as understanding the actual issues or problems faced by the maritime communities, particularly the woman groups; the language they use every day; and cultural values which shape the life of maritime communities. On the other hand, the point of knowing current staff who are able to mentor the new hire should be taken into account.

2. Staff evaluation and components

In the MCMW program, staff evaluation will be conducted based on written policies, rules and/or procedures in place for conducting performance evaluation. Staff evaluation will be performed quarterly (every three months) and in form of peer evaluation. In this case, peer evaluate the staff member, but peers may still be asked for input by the supervisors of the MCMW program. The evaluation

¹³Ibid, 182

¹⁴ Ibid, 187-189

aims to provide peer-constructive and positive feedbacks for improving staff performance and their professional growth. The evaluation will be held in internal meetings involved the supervisors, other staffs and maritime woman group leaders or representatives. One of the important points is to listen or hear feedback, not only from supervisors, also from subordinates in more opened and democratic ways. Certainly, providing knowledge and understanding towards the staff and group leaders of how to perform good evaluation needs to be conducted on the orientation program session.

3. Staff development plan and component

The background of formal education and experience that staff members bring to organization is not enough for them to become 'good workers' in their new environment immediately. Therefore, some steps need to be conducted: first, learning the right way to perform certain tasks to achieve the program's goals and basic job requirements; second, requiring assistance to continue to grow professionally; and third, learning how to adapt to the inevitable change that occur. The process of developing staff capacity will be held in form of training on specific skills related to micro-credit that is carefully designed and developed for field staff contributes to the success of the MCMW program implementation. There are specific needs for training on basic microfinance principles, credits assessment techniques, delinquency management and how to manage a proper microcredits program.¹⁵ Those all will be performed to upgrade staff skills and knowledge.

4. Diversity considerations and plan for addressing any concern or issues

Loden and Rosenor (1991) identified two different categories (primary and secondary) of diversity in workplace and among staff. Primary forms of diversity reflected in the MCMW program are those cannot be changed like age, ethnicity, and sex or gender. Secondary types of diversity are marital status, parental status, and religious affiliation. There are several related terms (cultural knowledge, awareness, and competency) that are helpful to managers or supervisor to

¹⁵Rath and Conchie. *Maximizing Your Team*. Retrived from Electronic Reserves for Managing System in Human Service Management class. University at Albany, New York, 2013.

improve their cross-cultural effectiveness and diversity in work environment. These points are significant to improve sensitivity, familiarity, organizational climate for diversity among both clients and staff, and effectiveness in their work with clients; and make changes in policies and structures.

E. Conclusion

Maritime communities play important roles in the development processes of Indonesia. Women of this community has population almost the same with their male counterpart. However, only limited number of the women groups who gain development programs such as capacity building, business trainings, and management skills. This reality might be changed by improving programs to enhance the women's knowledge, skills, and experiences to support their families condition.

Community-credit bank (conventional and shariah) have a critical position to enhance the quality of life of maritime communities by providing micro-credit programs involving women groups as the main actors. They might be grouped and provided credits that might be used to run home-based industries or business. In addition, trainings such as management and supervision can help to improve the effectiveness and success of the MCMW program.

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