

## Islamic Law Review of Local Entrepreneurship Management Practices in Nabire Regency: A Case Study of Retail and Grocery Businesses

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### ABSTRACT

The growth of the retail and grocery business sector in Nabire Regency plays a crucial role in driving the regional economy in Central Papua Province. This study aims to analyze local entrepreneurship management practices in Nabire's retail sector through the perspective of Islamic Law (Fiqh Muamalah), specifically regarding the principles of justice, honesty (shiddiq), and transparency (amanah). A qualitative approach with a case study method was employed. Data were collected through participatory observation, in-depth interviews with local and migrant grocery business owners in Nabire, and documentation studies. Data analysis utilized the interactive model by Miles, Huberman, and Saldana. The results indicate that most inventory management, pricing, and customer service practices substantially reflect Islamic business ethics, even though entrepreneurs do not formally label it as sharia management. However, analytical gaps were found in capital management and supply chain aspects, which occasionally intersect with latent monopolistic practices and contract ambiguity (gharar) due to Nabire's geographical logistics constraints. In conclusion, integrating the local wisdom of the Nabire community with sharia principles creates business resilience but requires more inclusive Islamic financial literacy to optimize entrepreneurship management.

## INTRODUCTION

The economic dynamics of Nabire Regency, as one of the central hubs in Central Papua Province, are strongly supported by the activities of Micro, Small, and Medium Enterprises (MSMEs), particularly in the retail and grocery sectors. This sector not only functions as a provider of essential goods for the community but also as a space for inclusive cultural and economic interaction. In the context of modern economic management, the sustainability of retail businesses largely depends on managerial efficiency, which includes inventory management, pricing, and marketing strategies. However, this rational efficiency often overlooks aspects of morality and business ethics that serve as pillars of socio-economic balance within religious communities.

Islamic law, through *Fiqh Muamalah*, offers a paradigm of entrepreneurial management that is not only oriented toward financial profitability (*material falah*), but also toward blessing and justice (*spiritual falah*). The principles of *tawhid*, justice ('*adl*), prophethood (*nubuwwah*), accountability of results (*ma'ad*), and stewardship (*khilafah*) form the philosophical foundation that must be integrated into business operations. In Nabire Regency, the interaction between migrant traders and local entrepreneurs creates a unique business ecosystem, where local wisdom often intersects with universal principles of Islamic business ethics, such as *shiddiq* (honesty), *amanah* (trustworthiness), *fathanah* (managerial intelligence), and *tabligh* (communicativeness).

**Gap Analysis:** Previous studies on sharia-based management in retail businesses have mostly focused on regions with well-established Islamic financial ecosystems in western Indonesia. There is a significant gap in the literature regarding how the values of Islamic law are manifested in entrepreneurial management practices in easternmost regions of Indonesia such as Nabire, which face specific demographic, geographical, and logistical supply chain challenges. The long supply chain leading to Nabire often creates pricing challenges that are vulnerable to practices such as *ihtikar* (hoarding) and *gharar* (uncertainty). Therefore, this study aims to fill this gap by investigating and analyzing in depth the perspective of Islamic law on local entrepreneurial management practices, particularly in retail and grocery businesses in Nabire Regency.

## RESEARCH METHOD

### 2.1 Research Approach and Type

This study employs a qualitative approach with an intrinsic case study design. This approach was selected because the research problem requires an in-depth understanding of the meaning, processes, and context of entrepreneurial management phenomena within the framework of Islamic law that occur naturally (*natural setting*) among grocery business actors in Nabire.

Operationally, the presence of the researcher was designed to naturally blend into the rhythm of local trading activities. Interactions were established through sociological and socio-economic approaches, engaging directly with both migrant traders and local entrepreneurs without interrupting the continuity of their operational transactions. This immersion step is essential to penetrate formal boundaries, reduce awkwardness, and build trust (*rapport*) with the

informants. Through this level of trust, sensitive business variables—such as profit margin strategies, debt settlement schemes (*qardh*), and the way traders maintain accurate measurements (implementation of *shiddiq* and *amanah*)—can be revealed authentically and transparently.

The researcher's physical and continuous presence in these shopping centers also functions as a real-time validation mechanism. Often there is a gap between what subjects claim during formal interviews and what is actually practiced in reality. By directly observing bargaining processes based on *'urf* (local customs) and the handling of incoming goods shipments, the researcher is able to align the traders' normative claims with their managerial realities in the field.

## **2.2 Researcher's Presence**

In this qualitative research, the researcher acts as the key instrument (*human instrument*). The researcher is directly present in the field as a moderate active participant to observe transactional interactions, daily managerial processes, and to interview informants without disrupting the continuity of ongoing retail business activities.

The researcher's role as the main instrument becomes an epistemological necessity because the reality of retail business governance at the local level cannot be comprehensively captured through rigid instruments such as questionnaires or surveys alone. The flexibility of the researcher as a human instrument allows situational adjustments in data collection strategies, real-time responses to market dynamics, and the capture of tacit knowledge from business actors. Physical gestures when measuring goods, transparency of information during price negotiations, and cultural habits such as providing flexible payment terms to customers are concrete manifestations of business ethics that can only be confirmed through sensory sensitivity and direct observation by the researcher.

More than merely a physical observer, this moderate participatory presence aims to blend into the complex socio-economic ecosystem. By building rapport with grocery store owners, the researcher is able to overcome the barriers of formal information exchange. The level of trust developed between the researcher and the informants is crucial for exploring managerial aspects that are private and sensitive from the perspective of Islamic law. This includes how traders rationalize profit margins amid high logistics costs, how they mitigate the risk of product scarcity without engaging in hoarding (*ihtikar*), and how informal debt-recording systems (*qardh hasan*) operate based on principles of social trust. Through immersion and direct presence, the empirical validity of business governance practices within the community can be explored deeply and academically justified.

## **2.3 Research Location**

This study was conducted in Nabire Regency, Central Papua, by selecting strategic locations such as local trade centers and traditional markets, including the Oyehe Market area, Karang Tumaritis Market, and economic centers in West Nabire. The selection of these locations was based on the heterogeneity of business actors representing the acculturation of local economic practices and religious values.

## 2.4 Data Sources

Primary data were obtained directly from research subjects, namely retail/grocery store owners, store managers, consumers, and religious/community leaders in Nabire. Informants were selected using purposive sampling and continued with snowball sampling until data reached the point of saturation (*data saturation*). Secondary data consisted of journal literature, Nabire economic profiles, and business bookkeeping documents permitted by the informants.

The selection of key informants through purposive sampling was based on the criterion of empirical mastery of grocery business governance within the specific geographical and logistical infrastructure conditions of Nabire. The involvement of multiple actors – not only from the supply side (business owners) but also consumers and religious leaders – was intentionally designed to create strong source triangulation. This is essential in analyzing operational business phenomena based on *Fiqh Muamalah*, where unilateral managerial claims from traders regarding business ethics, price transparency, and product honesty must be cross-verified with the real experiences of consumers and evaluated through the ethical perspectives of local cultural authorities.

Furthermore, snowball sampling was applied as a crucial adaptive strategy to access the network ecosystem among local and migrant traders. Considering the high level of trust among market actors, chain recommendations from one key informant to other credible informants proved effective in accelerating the achievement of deep, rich, and comprehensive data saturation.

On the other hand, the use of secondary data was positioned as a comparative instrument and structural foundation for primary findings in the field. Reviews of recent journal literature were used to ensure the state-of-the-art of the research and avoid repetition of previous studies while maintaining the novelty of the research. Meanwhile, regional economic profiles and trade statistics provided a macro context regarding purchasing power, the distribution cycle of sea-to-land logistics routes, and local inflation fluctuations that directly influence retailers' pricing rationalization policies.

Moreover, access to operational bookkeeping documents – such as informal customer debt records (*qardh*), warehouse inventory lists, and transaction receipts from distributors – serves as authentic evidence bridging the gap between verbal statements and factual realities. In-depth analysis of these empirical financial records is essential to trace potential latent occurrences of *riba*, *gharar* (operational uncertainty), or speculative business practices that may be hidden, thereby ensuring that the research conclusions have a high level of validity and strong grounding in Islamic law.

## 2.5 Data Collection Techniques

### Participatory Observation

#### **Direct observation was conducted on the cycle of goods procurement, spatial arrangement (*display*), and bargaining processes (*akad jual beli*)**

This empirical involvement is crucial to validate the normative claims of traders regarding compliance with Islamic business ethics. Through participatory observation, the researcher can capture tacit behavioral dimensions representing the values of *shiddiq* (honesty) and *fathanah* (managerial intelligence). This includes how business actors mitigate risks related to delays in sea logistics supply to Nabire without engaging in hoarding (*ihtikar*), maintain clarity in measurements and scales to avoid *tadlis* (fraud or concealment of defects), and present transparent product quality in display areas as a preventive measure against *gharar* (uncertainty in transaction objects). Observations during bargaining processes also provide a real landscape of *khiyar* (the buyer's right to choose or cancel) and the emergence of *'an taradin* (mutual consent), which forms the essential foundation for the validity of daily sale contracts in local markets.

### In-depth Interviews

#### **Semi-structured interview guidelines were used to explore the rationality of managerial decision-making from the informants' perspectives regarding the principles of *amanah* and price fairness.**

The semi-structured approach was strategically chosen to provide freedom of expression for informants – both local and migrant traders – while ensuring that discussions remain within the framework of *Fiqh Muamalah* governance. The flexibility of this instrument allows the researcher to conduct probing in order to reveal the underlying thought constructions and motivations behind pricing strategies amid high freight costs to the Central Papua region. Through this interactive dialogue, traders' economic rationality in maintaining business continuity and profitability (*going concern*) is examined in relation to the principle of economic justice (*'adl*).

Furthermore, these in-depth interviews specifically function to analyze how the implementation of *qardh hasan* (informal interest-free credit systems) is managed as an inclusive service and social safety net to maintain consumer loyalty in Nabire. They also explore how local wisdom (*'urf*) dynamically interacts with sharia ethics in maintaining harmony in the local retail trade system.

### Data Analysis Technique

Data were analyzed using the interactive model of Miles, Huberman, and Saldana (2014), which includes:

1. Data Condensation: Selecting and simplifying interview data relevant to sharia management indicators.
2. Data Display: Presenting matrices of findings regarding supply chain practices in Nabire within the framework of *Fiqh Muamalah*.
3. Conclusion Drawing: Verifying findings iteratively to build new theoretical propositions related to sharia-based entrepreneurial management in Nabire.

### **Data Validity Checking**

Data validity was ensured through credibility testing using triangulation techniques (Source Triangulation: confirming owners' responses with consumers; Technique Triangulation: comparing interview results with documentation records) and Member Checking with the main informants.

In qualitative research paradigms, verifying data validity is not merely an administrative procedural step but the core of the researcher's epistemological responsibility to ensure that findings are free from subjective bias. Since this study focuses on ethical and moral claims in business grounded in *Fiqh Muamalah*, the risk of social desirability bias—where business owners tend to provide normative answers suggesting full compliance with Islamic law to maintain a positive image—is very high. Therefore, the application of source triangulation becomes a critical instrument to uncover such normative facades. By confronting grocery store owners' claims regarding price transparency and measurement honesty (*shiddiq*) with consumers' empirical experiences, the researcher can analyze the actual operational reality occurring in Nabire's local markets.

Furthermore, technique triangulation was applied as a material verification mechanism. Informants' verbal statements during interviews regarding the absence of *riba* in lending practices or efforts to mitigate *gharar* (uncertainty) in supply procurement from outside Papua must be tested through physical evidence. Cross-checking manual bookkeeping records, informal communal debt books (*kasbon*), and logistics shipment receipts from ports provides authentic records of the business's financial governance. The synchronization between verbal data (interviews) and written evidence (documentation) represents a methodological integration of the principle of *tabayyun* (multi-layered clarification) to produce research conclusions with a high degree of certainty.

As an essential complement, the implementation of Member Checking is positioned as a dialogical validation stage between the researcher and research subjects. Returning transcript drafts and preliminary interpretations to key informants aims to calibrate the researcher's understanding of their managerial rationality. Considering that trade practices in Nabire are strongly influenced by local wisdom (*'urf*) in responding to extreme geographical-economic challenges, Member Checking ensures that the Islamic legal analysis constructed does not detach business phenomena from their socio-cultural roots. This process guarantees that the research conclusions truly represent the genuine intentions (*maqashid*) of retail entrepreneurs in maintaining harmony between profit-seeking and the preservation of communal economic blessings.

## **RESULTS AND DISCUSSION**

### **Overview of the Retail Sector in Nabire Regency**

The retail trade sector in Nabire Regency is dominated by micro and small businesses independently managed by families (*family businesses*). The logistical characteristics of Nabire, which heavily depend on sea transportation routes from outside Papua, cause the supply chain to face high fluctuation risks.

This condition directly affects inventory management, forcing grocery store owners to maintain larger buffer stocks compared to other regions.

Demographically, the interaction between migrant traders and indigenous Nabire communities creates a hybrid business governance system in which interpersonal trust, or “social capital,” often replaces formal business contracts.

### **Research Findings: Entrepreneurial Management Practices**

Based on field findings, entrepreneurial management practices can be classified into three functional aspects:

#### **Inventory and Supply Chain Management**

The study found that due to limited direct access to major producers, retail entrepreneurs in Nabire depend on intermediary distributors. Stock provisioning practices often approach the risk threshold of *ihtikar* (prohibited hoarding), particularly when anticipating bad sea weather conditions. However, in terms of intention (*maqashid*), this practice aims to maintain the availability of essential goods (*hifzh al-mal* and *hifzh al-nafs*), rather than manipulate the market for excessive profit.

From the perspective of conventional supply chain management, massive stockpiling (buffer stock or safety stock) is generally minimized because it is considered inefficient in terms of warehousing costs and cash flow liquidity. However, the geographical and infrastructural anomalies of Nabire—highly dependent on rotational sea transportation schedules—force a strategic shift from a Just-In-Time approach to a Just-In-Case strategy.

Textually, within *Fiqh Muamalah*, such accumulation of primary commodities potentially falls into a gray area (*syubhat*). Nevertheless, through a *Maqashid Sharia* analytical approach, this inventory management practice can be recognized as *ikhtizan* (permissible anticipatory storage for public welfare) rather than *ihtikar* (oppressive monopoly). The fundamental distinction lies in the absence of speculative intent to create artificial scarcity. Grocery business actors consciously bear the risk of inventory shrinkage in warehouses to ensure local food security—a managerial decision integrating risk mitigation intelligence (*fathanah*) with social responsibility as a form of *ghairu mahdhah* worship.

#### **Pricing Strategy Management**

Commodity prices in Nabire tend to be relatively higher due to freight costs. In practice, traders apply profit margins adjusted according to feasibility principles and the local custom (*'urf*) of the Nabire community. This practice aligns with Islamic market pricing concepts as long as there is no information distortion (*talaqqi rukban*) or fraud (*tadlis*).

Retail pricing formulation in this region is not solely dictated by elastic supply-demand mechanisms but is strongly shaped by the long structure of multi-tier distribution channels. The high final selling price reflects the logical compensation for the layered accumulation of cost of goods sold (COGS).

Interestingly, within Nabire’s local market ecosystem, the acceptable margin boundary is naturally agreed upon through communal consensus referring to the principle of *al-'adah muhakkamah* (custom recognized as a legal basis). Both migrant traders and local entrepreneurs demonstrate strong adherence to this moral standard by minimizing information asymmetry. They

proactively and transparently communicate the causes of price fluctuations due to logistical constraints to buyers, effectively eliminating elements of *gharar* (uncertainty) and preventing price exploitation during demand surges (*price gouging*).

This practice demonstrates that an Islamic market equilibrium can emerge organically without rigid price intervention, provided that the principle of *shiddiq* (informational honesty) is strongly institutionalized.

### **Consumer Relationship and Financial Management**

A communal debt system ("*kasbon*") without interest (*riba*) is commonly found as a form of *qardh hasan* (benevolent loan) aimed at maintaining local consumer loyalty.

When examined through the framework of contemporary Customer Relationship Management (CRM), the provision of unsecured informal credit represents a high-risk customer retention strategy. This scheme requires business owners to bear the risk of payment default, which can directly reduce daily working capital.

However, the rationality of retail entrepreneurs in Nabire goes beyond purely material profit-loss calculations. The *kasbon* system has evolved into a form of informal communal microfinance institution supported entirely by social capital and reciprocal trust. The implementation of *qardh hasan* operates in two ways:

- as an instrument of economic philanthropy that cushions liquidity shocks for lower-income communities, and
- as a strategic long-term investment maneuver to secure customer loyalty (*market lock-in*).

The absence of self-enrichment motives through interest exploitation (*riba*) in receivables management confirms that the hybridization of local retail businesses and Islamic values can create a more inclusive, humane, and resilient financial ecosystem against local economic crises.

### **Discussion: Islamic Legal Perspective on Managerial Practices**

In-depth analysis shows that the substance of Islamic law operates within Nabire's business ecosystem through two dimensions:

- **Application of the Ethics of *Shiddiq* and *Amanah***

The resilience of MSMEs in Nabire against local economic crises is strongly supported by the level of *amanah* in maintaining accurate measurements (scales) and product quality. This practice directly implements the values of Qur'an Surah Al-Mutaffifin, which warns against fraud in measurement and weighing.

Capital management through bootstrapping (using internal family funds) enables business actors to avoid ribawi financing, justifying their financial prudence. Further exploration of the bootstrapping phenomenon reveals managerial rationality aligned with the principle of *hifzh al-mal* (protection of wealth) within *Maqashid Sharia*.

By relying on internal equity and rejecting aggressive expansion financed through conventional bank debt (leverage), grocery entrepreneurs effectively immunize their financial balance sheets against macroeconomic shocks such as interest rate fluctuations. This financial independence (*istiqlal*) provides traders

greater flexibility to set fair pricing margins because they are not burdened by monthly debt and interest obligations (*cost of fund*).

At the same time, strict adherence to the principles of Surah Al-Mutaffifin regarding measurement accuracy transforms into an intangible asset in the form of goodwill or brand reputation. In Nabire's communal social structure with strong social cohesion, moral capital such as *shiddiq* and *amanah* functions far more effectively than modern marketing strategies in ensuring long-term customer retention and loyalty.

#### • Critical Analysis of Potential *Gharar*

The greatest managerial weakness lies in the financial recording system, which remains conventional and tends to ignore the separation between personal assets and business assets (*syirkah*). Additionally, the delegation of procurement authority to suppliers sometimes contains elements of *gharar* (uncertainty) related to delivery time and product specifications due to sea weather conditions, which in Islamic jurisprudence is categorized as *gharar yasir* (minor uncertainty that can be tolerated due to geographical necessity).

The absence of the Entity Theory principle—separating business entities from their owners—in manual accounting records creates derivative problems in sharia perspective known as *ikhtilat al-amwal* (mixing of assets). This mixing of cash flows not only obscures the real profitability ratio (*Net Profit Margin*) of the business but also complicates the precise calculation of *haul* and *nisab* when fulfilling Zakat Tijarah (commercial zakat). This managerial gap must be reformed so that material blessings can be measured accountably.

Meanwhile, tolerance toward *gharar yasir* in supply procurement reflects the flexibility of Islamic law based on the jurisprudential principle “al-masyaqqah tajlib at-taysir” (hardship brings facilitation). Given Nabire's absolute dependence on port infrastructure and pioneer shipping routes, uncertainty in estimating commodity arrival times is an unavoidable condition (*umum al-balwa*). Therefore, Islamic law provides a *rukhsah* (legal concession), allowing contracts such as *salam* or *istisna'* between traders and major distributors to remain valid. Absolute cancellation of such transactions would instead cause greater harm, namely the paralysis of essential goods supply for the local community.

## CONCLUSION

The practices of local entrepreneurial management in the retail and grocery sector in Nabire Regency have substantively integrated many essential values of Islamic law (*Fiqh Muamalah*), even without formally adopting the “sharia” label. Operational principles such as honesty (*shiddiq*) in maintaining product quality, fairness (*'adl*) in pricing based on actual logistics costs, and the provision of social loans (*qardh hasan*) to local consumers serve as key instruments of business resilience. The management model that emerges reflects a hybridization between economic rationality—needed to survive within challenging geographical conditions—and the moral ethics of religion combined with the social capital of local wisdom.

From an Islamic legal perspective, the main challenges lie in supply chain management that is vulnerable to *gharar yasir* due to external logistics transportation factors to Central Papua, as well as accounting practices that have not yet clearly separated business entities from individual ownership.

The absence of a formal “sharia” label within Nabire’s business ecosystem actually confirms an important proposition: that the values of Islamic economics are inherently inclusive, universal, and adaptive to diverse sociocultural and geographical challenges. This hybrid governance practice demonstrates that micro and small entrepreneurs do not perceive a contradiction between the goal of profit maximization and the pursuit of economic blessings (*falah*). Instead, religious moral ethics and social capital function as instruments of risk mitigation for business sustainability amid high logistical uncertainty and market information asymmetry in eastern Indonesia. The social cohesion built through honesty in measurements and flexible debt arrangements successfully replaces rigid formal banking instruments, creating a communal economic safety net that is highly resilient to crises.

Furthermore, regarding managerial challenges, the findings on *gharar yasir* (minor uncertainty) within the supply chain emphasize that full compliance with *Fiqh Muamalah* cannot be placed solely on individual micro-entrepreneurs. Weather conditions and the limited land and maritime transportation infrastructure in Central Papua Province are macro determinants beyond the control of grocery business actors. Therefore, the existing *gharar* is recognized as an infrastructural emergency (*umum al-balwa*) requiring public authority intervention rather than merely being a flaw in muamalah contracts. Meanwhile, weaknesses in accounting literacy—particularly the mixing of personal and business assets (*syirkah*)—represent an urgent institutional challenge. Improving recording systems is not only a matter of business modernization but also a fundamental requirement in Islamic law to ensure accurate calculation of commercial zakat (*zakat tijarah*) and to guarantee fair wealth distribution in the future.

## RECOMMENDATIONS

### 1. For Business Actors

It is necessary to improve managerial literacy capacity, particularly in simple accounting practices that separate ownership entities (*entity theory* from a sharia perspective), so that the management of retained earnings can be optimized for business expansion.

### 2. For the Nabire Regency Local Government

Strategic intervention is needed in the governance of port logistics and in providing subsidies for pioneer transportation routes to shorten supply chains. This measure is crucial to prevent shortages of goods that could trigger *ihhtikar* (market hoarding).

### 3. For Future Researchers

It is recommended to conduct quantitative studies to measure more precisely the Sharia Compliance Index of MSMEs across Central Papua Province.

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