

***PUNGGAWA-SAWI: FINANCIAL SYSTEM OF
UNDERPRIVILEGED FISHERMEN IN SOUTH SULAWESI***

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ABSTRACT

The *Punggawa-Sawi* system represents a patron-client relationship mechanism that dominates the traditional fisheries sector in South Sulawesi. This relationship is characterized by the dominance of the *punggawa* as the primary capital provider and the dependency of the *sawi* as workers, creating a complex socio-economic dynamic. This study aims to deeply explore the practices of the *Punggawa-Sawi* system and its impact on the welfare of underprivileged fishermen. Using a qualitative approach with a case study design, data were collected through in-depth interviews, participatory observations, and document analysis. The findings reveal that the system fosters structural dependency, reinforcing the dominant position of the *punggawa*. Fishermen face injustices in the distribution of catch profits, burdensome debts, and limited access to formal financial institutions. Nonetheless, there are reform potentials through strengthening fishermen cooperatives, financial education, and the utilization of financial technology. These reforms require collaboration among the government, private sector, and fishing communities to create a more inclusive and equitable system. This study reinforces patron-client theory and offers new perspectives on addressing the challenges faced by underprivileged fishermen. By leveraging community-based and technological approaches, the *Punggawa-Sawi* system can be reformed to improve fishermen's welfare and foster economic sustainability in the fisheries sector.

Keywords: Fishermen; Finance; Poverty; Punggawa; Sawi; Welfare

INTRODUCTION

South Sulawesi, as one of Indonesia's prominent maritime regions, boasts a strong maritime tradition (Mansyur et al. 2021; Alamsyah et al. 2023; Rasyid, Hidayat, and Orchiston 2021; Syafruddin, Dewi, and Mulya 2024). Within its traditional fisheries ecosystem, the *punggawa-sawi* system has long been an integral part of fishermen's lives. This system not only governs labor relations but also shapes unique financial patterns for underprivileged fishermen (Aflaha 2019; Sani, Haerianty, and Amirullah 2018). While numerous studies have highlighted the inequities inherent in this patron-client relationship, research focusing on innovative approaches to creating a more inclusive and equitable financial system remains limited. This article aims to provide new perspectives by exploring reform opportunities based on financial education, technological access, and community-based regulation.

The *punggawa-sawi* system is a patron-client relationship commonly found between the *punggawa* (boat or capital owner) and the *sawi* (fisherman or laborer). The *punggawa* provides the capital, equipment, or boats required for fishing, while the *sawi* contributes labor to catch fish. In return, the catch is divided according to an agreed arrangement, though the *punggawa* often receives a larger share due to their role as the primary capital provider (Jafar and Asma 2021).

According to Kusnadi (Kusnadi 2003a), this system reflects not only economic relations but also social and cultural dimensions. The relationship between the *punggawa* and *sawi* is often built on loyalty, trust, and kinship. However, these dimensions also reinforce structural dependency, where the *sawi* frequently lacks alternative means to meet their economic needs.

The economic relationship between the *punggawa* and *sawi* within South Sulawesi's traditional fisheries system is based on a patron-client mechanism (Hamzah et al. 2021). The *punggawa*, as the patron, plays a key role in providing capital, boats, fishing gear, and other operational needs. Meanwhile, the *sawi*, as the client, supplies labor in the fishing process. This relationship goes beyond mere employment, reflecting complex and often asymmetric socio-economic dynamics. Despite the abundance of studies revealing the inequities within this patron-client relationship, research on innovative approaches to building a more inclusive and equitable financial system remains scarce.

Furthermore, community participation-based approaches become a central focus in this discussion. In the context of South Sulawesi, the culture of mutual cooperation (*gotong royong*) can be leveraged to establish a more equitable collective financial system (Qosim, Ansori, and Masduqie 2024). This allows fishermen to actively participate in decision-making processes related to managing their finances.

Another novel aspect is the analysis of the connection between the *punggawa-sawi* System and the challenges of climate change. This research

identifies that dependence on traditional systems makes fishermen more vulnerable to environmental impacts, such as declining fish yields due to shifting weather patterns. Thus, financial adaptation strategies are also among the contributions offered in this article.

Furthermore, this study expands the discussion on profit-sharing arrangements by incorporating a sustainable economic value-based approach. Here, the concept of the "blue economy" (Lee, Noh, and Khim 2020) which emphasizes the balance between environmental sustainability and economic welfare, is integrated into reforming the *punggawa-sawi* system. This article also provides new insights into addressing the challenges of financial education for fishermen (Goven, J., Goven 2021).

Finally, the emphasis on the need for more adaptive and justice-oriented regulations lies at the heart of this article. Local governments in South Sulawesi can play a vital role in crafting policies that protect fishermen's rights while encouraging transparency in profit-sharing. Through this discussion, the article seeks not only to identify problems but also to propose innovative, practical solutions. Thus, this article makes a significant contribution to the literature on financial systems for underprivileged fishermen in South Sulawesi.

METHODS

The research employs a qualitative approach to deeply explore the practices of the *punggawa-sawi* system among underprivileged fishermen in South Sulawesi. This approach aims to understand the experiences, perceptions, and dynamics of patron-client relationships within a complex socio-economic context. A case study design was utilized, focusing on specific fishing communities that still rely on this system as the primary mechanism for their fishing operations.

Data collection methods included in-depth interviews, participatory observation, and documentation. In-depth interviews were conducted with five *punggawa*, twenty *sawi*, one community leader, and one policymaker to gain insights into their perspectives on the *punggawa-sawi* system. Participatory observation allowed the researchers to directly understand the social interactions and work patterns of the fishermen in the field, while documentation involved gathering secondary data, such as profit-sharing records and fisheries regulations.

The data were analyzed thematically (Kristanto and Padmi 2020), starting with data organization, coding, and interpretation to identify patterns and key themes. The credibility of the findings was ensured through methodological triangulation, member checks, and audit trails. The study adhered to ethical research principles, including maintaining data confidentiality and obtaining participants' voluntary consent. This approach aims to provide a holistic view of the dynamics of the *punggawa-sawi* system and its impact on the welfare of fishermen.

RESULTS AND DISCUSSION

The maritime community represents a social group whose lives heavily depend on the sea and marine-related activities, such as fishing, trade, shipping, and processing marine products (Satria 2015). In Indonesia, maritime communities have a long history as an integral part of the nation's identity (Syafri 2015). The country's geographical layout, comprising thousands of islands, has made the sea a central element of economic, cultural, and social life for coastal populations. Traditions such as boat-building, sea rituals, and local wisdom in managing aquatic resources exemplify how the sea has shaped their identity.

A defining characteristic of maritime communities is their reliance on marine resources as a primary source of livelihood (Forster et al. 2014). Most members of these communities are engaged in fishing activities, whether capture fisheries or aquaculture. Additionally, inter-island trade, practiced since the era of maritime kingdoms such as Sriwijaya and Majapahit, underscores their crucial role in the exchange of goods and culture. However, maritime communities often face challenges such as dependence on weather conditions, limited access to modern technology, and inadequate legal protection of their rights as stewards of coastal resources.

The maritime communities of South Sulawesi possess distinctive characteristics, with lives intricately tied to the sea as their primary source of livelihood. Situated in eastern Indonesia, South Sulawesi is renowned for its coastal communities, most of whom work as fishermen, sailors, and marine product processors. This maritime tradition has been passed down through generations, reflecting a strong local culture and identity. Communities such as the Bugis, Makassar, and Mandar boast a long history as skilled sailors who navigated the Indonesian archipelago and beyond.

In this region, maritime communities rely not only on fishing but also on inter-island trading activities. The Pinisi boat, a cultural icon of the Bugis-Makassar people, symbolizes the maritime prowess of South Sulawesi communities in traditional shipbuilding technology. Through these trade routes, they exchange goods, disseminate culture, and build social networks with other communities. Furthermore, they practice local wisdom to preserve the marine ecosystem, such as the "mappalili" (Jafar and Asma 2021) ritual, a tradition of seeking ancestral blessings before the fishing season begins.

However, South Sulawesi's maritime communities face complex challenges, including marine resource exploitation, climate change, and modernization, which threaten local traditions. Dependence on systems like *punggawa-sawi* often exacerbates economic disparities among small-scale fishermen. Therefore, empowering maritime communities through educational programs, access to modern technology, and government policies supporting sustainability is essential to balancing marine environmental sustainability and their economic welfare.

The patron-client theory explains the asymmetrical relationships between two parties, where the patron possesses greater resources to support the client (Biermann 2024). Within the *punggawa-sawi* system, the patron (*punggawa*) acts as a financier and provider of operational necessities, while the client (*sawi*) offers labor in return. This theory highlights a relationship characterized by mutual dependence yet significant inequality. According to (Scott 1972), patron-client relationships are often found in agrarian and maritime societies with limited resource access. In such relationships, the patron provides economic support or protection to the client, who reciprocates with loyalty or services. However, these relationships often result in structural dependencies that are difficult to overcome.

Several studies have examined the *punggawa-sawi* system and its impact on the lives of underprivileged fishers. For instance, research by (Kusnadi 2003b) revealed that this system reinforces social and economic inequalities among fishers. Kusnadi highlighted that the patron-client relationship embedded in this system often creates a structural dependency that is difficult for small-scale fishers to overcome.

Meanwhile, another study by (Wahyuni 2018) emphasized that dependency on *punggawa* frequently diminishes fishers' bargaining power in the distribution of their catch. Their research recommended government intervention through the strengthening of cooperatives and access to microfinancing as potential solutions. Furthermore, a study by (Indarti 2015) identified that enhancing fishers' capacities through financial literacy education and technical training could serve as a strategic approach to reduce dependency on *punggawa*. Idrus also stressed the importance of regulatory measures to ensure a fairer distribution of profits.

“...As the leader, I must be prepared for them—not just for the crew who work on my ship but also for their families. I must be ready to guarantee their well-being. If someone falls ill or needs money for school, they will come to me. This proves that we face challenges together. Once, when Daeng Nawi's wife was about to give birth, I covered all the expenses because they didn't have BPJS (Indonesia's health insurance) or any government aid. They risk their lives with me, and I do the same for them...” (Interview with Daeng Mina, 52 years old)

This study found that the *punggawa-sawi* system has a significant impact on the economic and social conditions of underprivileged fishermen in South Sulawesi. Based on field data and in-depth interviews with fishermen, it was revealed that:

1. Economic Dependence: 80% of fishermen interviewed acknowledged their reliance on middlemen for capital and daily necessities.
2. Inequity in Profit Sharing: The majority of fishermen perceive the profit-sharing arrangements as unfair, with middlemen receiving a significantly larger portion.
3. Limited Financial Literacy: Approximately 70% of respondents admitted to lacking knowledge on effectively managing their income, making it challenging to escape the cycle of debt.

4. Reform Potential: There is notable enthusiasm for the introduction of fishermen cooperatives and financial technology, with 60% of fishermen expressing willingness to join cooperatives.

This study reinforces the patron-client theory, which posits that the relationship between *punggawa* (patron) and *sawi* (client) is based on unequal economic dependence. This dependence is exacerbated by limited access to formal financial institutions and low financial literacy among fishermen. In the context of reform, financial education and the strengthening of cooperatives emerge as key strategies to address this dependency.

The adoption of financial technology also holds the potential to provide fishermen with more transparent and efficient access to financing. However, the success of these reforms heavily relies on government support and active participation from fishing communities. Additionally, the need for regulations that protect fishermen's rights cannot be overlooked. Such regulations should include provisions for fairer profit-sharing arrangements, greater transparency in debt management, and broader access to formal financial institutions. Through an integrated approach, the *punggawa-sawi* system can be reformed to create a more inclusive, equitable, and sustainable financial ecosystem for underprivileged fishermen in South Sulawesi.

*“We risk our lives with the *punggawa*. They are the only ones willing to give us work, and when someone falls ill, it’s the *punggawa* who takes us to the doctor and covers the medical expenses. People like us don’t have savings, let alone any reserves. We would be ready to die for our *punggawa* because they have been the ones helping us all this time. Others may see it differently, but for our family, living on isolated islands like this, that’s how it is...”* (Interview with Daeng Nginga, 55 years old)”

Punggawa-Sawi Practices in South Sulawesi

The *punggawa-sawi* system among fishermen in South Sulawesi reflects a highly structured but challenging working relationship. Below is a detailed description of this practice:

1. Patron-Client Relationship, the relationship between *punggawa* (patron) and *sawi* (client) often begins through familial ties or community recommendations. The *punggawa* serves as the primary provider of capital, while the *sawi* contributes labor for fishing activities. The *punggawa* is commonly regarded as a leader with full authority over operational decision-making.
2. Operational Financing, the *punggawa* fully finances fishing operations, including fuel, equipment repairs, and other logistical needs. In return, the *punggawa* receives a significant share of the fish catch, typically around 60-70%.

3. Debt and Payment Patterns, *Sawis* frequently borrow money from *punggawas* for daily necessities, repaying through deductions from their catch. This practice deepens dependency, as *sawis* find it difficult to repay their debts in a short period.
4. Working Conditions of *Sawi*, *Sawis* often work under harsh conditions, with long hours and high risks at sea. Their livelihood depends entirely on the catch, which can be unstable due to seasonal and weather variations.
5. Profit Sharing, the profit-sharing system is often opaque. The *punggawa* determines the shares based on their calculations, which are rarely understood by the *sawi*. This lack of transparency leads to dissatisfaction, but *sawis* are hesitant to protest for fear of losing their jobs.
6. Social Relationships, beyond economic interactions, the *punggawa* often acts as a respected community figure, providing social support such as emergency loans or assistance during family events. This further entrenches their dominant position.
7. Access to Technology, *Sawis* generally lack direct access to modern technology, such as advanced fishing tools or navigation systems. These resources are managed by the *punggawa*, limiting *sawis* to the equipment provided.
8. Economic Dependence, many *sawis* feel they have no alternative but to work under the *punggawa* due to limited access to other job opportunities or capital for independence. This dependence becomes a significant barrier to improving their standard of living.
9. Social Impact, this system creates a clear social hierarchy within fishing communities, with the *punggawa* holding significant authority and the *sawi* in a subordinate role. While there is community solidarity, the inequality often becomes a source of conflict.
10. Opportunities for Reform, some younger fishermen see opportunities to change this system by joining cooperatives or leveraging financial technology. However, the main challenge lies in resistance from *punggawas* who feel their position is threatened

Based on the *punggawa-sawi* practices described above, the author provides the following analysis regarding the characteristics of these practices:

1. Provision of Capital and Operations, the *punggawa* provides all financial needs for fishing activities, including fuel, equipment repairs, and logistics. This capital allows the *sawi* to work without bearing any upfront costs. However, in return, the *punggawa* claims a significant portion of the fish catch.
2. Profit Sharing, the profit-sharing system typically follows a fixed percentage, such as 60:40 or 70:30, with the *punggawa* receiving the larger share. This arrangement is based on the assumption that the *punggawa* bears greater financial risk. However, this inequity often becomes a source of dissatisfaction for the *sawi*.

3. Debt System, the *sawi* frequently borrows money from the *punggawa* to meet daily needs, such as food, education expenses, or emergencies. These debts are usually repaid through deductions from the fish catch, which often prolongs the *sawi's* dependency on the *punggawa*.
4. Lack of Transparency, the economic relationship within this system is often opaque, especially regarding profit-sharing and debt calculations. The *punggawa* exercises full control over information related to the fish catch and its allocation, leaving the *sawi* with little bargaining power.

Financial Dynamics in the *Punggawa-Sawi* System

In this system, the *punggawa* not only acts as the provider of capital but often also serves as a lender to the *sawi*. This creates deep financial dependency. The key characteristics of the financial dynamics in this system are as follows:

1. Unequal Profit Sharing, the fish catch is often divided in proportions that favor the *punggawa*, such as 60:40 or even 70:30. This inequity makes it challenging for the *sawi* to improve their standard of living.
2. Fishermen's Poverty Trap, the *sawi's* reliance on loans from the *punggawa* for daily necessities creates a debt cycle that is difficult to break. The lack of transparency in loan interest further exacerbates the *sawi's* financial burden.
3. Limited Access to Formal Financial Institutions, underprivileged fishermen often lack access to banks or cooperatives due to insufficient documentation and limited financial literacy. This reinforces the *punggawa's* dominance as the sole source of funding.

Social and Economic Impacts

The *punggawa-sawi* system has various effects on fishing communities, including:

1. Social Inequality: The *punggawa* often becomes a highly influential figure within the community, while the *sawi* remains marginalized.
2. Economic Instability: The *sawi's* income, which depends on daily catches, makes them vulnerable to changes in weather and seasons.
3. Economic Dependency: The *sawi's* reliance on capital and loans from the *punggawa* creates a relationship that is difficult to break. This dependency traps the *sawi* in a cycle of debt, keeping them in a subordinate position.
4. Social Influence: The *punggawa* holds significant authority in fishing communities, extending beyond economic aspects to social influence. This dominant position discourages the *sawi* from challenging or seeking alternatives.
5. Limited Financial Literacy: A lack of knowledge about financial management hampers the *sawi's* ability to escape the cycle of poverty.

Recommendations for a Fishermen's Financial System

To create a more equitable system, several steps can be taken:

1. Strengthening Fishermen's Cooperatives, Establishing cooperatives managed transparently can provide more accessible and fair financing options for the *sawi*.

2. Financial Education, Providing financial management training for fishermen can help them better manage their income and reduce dependency on the *punggawa*.
3. Collaboration with Formal Financial Institutions, The government and private institutions can collaborate to offer microloans tailored to fishermen, with easily accessible terms.
4. Regulation and Legal Protection, Local governments can implement regulations to ensure a fairer and more transparent profit-sharing arrangement between *punggawa* and *sawi*.

CONCLUSION

The *punggawa-sawi* system has become an integral part of the lives of underprivileged fishermen in South Sulawesi, reflecting a complex patron-client relationship. This relationship is based on economic and social dependency, where the *punggawa* as the patron provides capital, equipment, and operational needs, while the *sawi* provides labor for fishing. However, this dependency often reinforces structural injustices, particularly in the distribution of the catch, which disproportionately favors the *punggawa*.

This research shows that although the *punggawa-sawi* system holds strong traditional value, there are significant challenges faced by fishermen, including economic dependency, limited access to formal financial institutions, and low levels of financial literacy. These factors exacerbate the structural poverty that is difficult to break. Additionally, the dynamics of this system are also influenced by climate change, which directly affects the fishermen's catch.

Financial system reforms based on technology, such as digital financial applications, fishermen's cooperatives, and access to micro-financing, present significant opportunities to reduce dependency on the *punggawa*. However, such reforms require support from various parties, including the government, private sector, and the fishermen's communities themselves. Ongoing financial education and strengthening regulations that protect the rights of fishermen are strategic steps toward achieving a more inclusive and equitable system. With an integrated, community-oriented approach, the transformation of the *punggawa-sawi* system can create a more sustainable financial ecosystem. This will not only improve the welfare of fishermen but also contribute to the more equitable and efficient management of maritime resources.

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