

Aligning Sharia-Based Empowerment with SDGs: Addressing Poverty and Inequality in Coastal Regions

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Abstract

A significant portion of coastal communities in Indonesia continues to experience extreme poverty. Addressing poverty is a key priority of the Sustainable Development Goals (SDGs), yet achieving equality and social justice remains challenging due to various obstacles. This study employs a literature review to explore the relationship between the SDGs and efforts to achieve equality and social justice, focusing on approaches to alleviate extreme poverty in coastal communities through Sharia-based community empowerment. The first finding highlights that the SDGs can serve as a tool to secure equality and social justice for coastal communities. The second finding suggests that a Sharia entrepreneurship approach, emphasizing the potential of these communities, can be implemented through government support, Sharia banking, and Sharia social financial institutions. The study concludes that the SDGs play an important role in achieving equality and social justice, supported by Sharia-based community empowerment initiatives. These findings are intended to provide guidance for stakeholders in developing community-centered empowerment strategies. This requires not only focusing on funding programs and policies but also on enhancing the capacity of human resources, particularly in Islamic business ethics, technology, and institutional development.

Keywords: Equality; Social Justice; Community Empowerment; SDGs

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Introduction

The global Islamic economic ecosystem is expanding rapidly, driven by efforts to support the recovery of Islamic economies post-COVID-19. Islamic economic and financial services are increasingly seen as effective tools for addressing various economic challenges and disruptions (Othman et al., 2022; Hassan et al., 2022; Rabbani et al., 2021). Additionally, the substantial financial assets held by Islamic-compliant companies and industries have positioned this sector at the forefront of efforts to address economic inequality, particularly in OIC countries and emerging markets (Albar & Ratnasari, 2022; Chen & Yu, 2023; Hambali & Adhariani, 2023; Zakwan Asrari & Wau, 2023).

In Indonesia, the potential of Islamic economics and finance for national development is significant. As of 2022, Indonesia ranked third in the 2023/2024 Islamic Finance Development Indicator (GIEI) for its effective management of Islamic economic and financial sectors. The demand for halal products has also surged, reaching USD 2.29 trillion in 2022, which has further motivated stakeholders to expand the Islamic economic ecosystem to more remote areas (IFDI, 2022). The performance of Islamic economic and financial sectors continues to grow, with assets reaching IDR 831.95 trillion and an annual growth rate of 10.94% as of September 2023, contributing a 7.27% market share (Puspaningtyas, 2023). Recent policy initiatives, including the establishment of 24 Islamic Economic and Financial Regional Committees across various provinces, reflect this growth. Furthermore, Law No. 4 of 2023, which strengthens Law No. 21 of 2008 on Islamic Banking, and the Indonesian Halal Industry Master Plan 2023-2029, aim to make Indonesia a global leader in halal production (KNEKS, 2022; KNEKS, 2023). These initiatives demonstrate the continued expansion of the Islamic ecosystem as a key driver of Indonesia's economic growth.

The spread of the Islamic economic ecosystem has extended to Indonesia's coastal areas, given the country's vast maritime resources. Indonesia's oceans hold enormous potential as a source of national income and prosperity for its people. Furthermore, increased digital connectivity and e-commerce have allowed Islamic economic activities to reach even remote regions (Afif et al., 2023; Maulida & Almadina, 2023; Hayati et al., 2023; Akim et al., 2023). However, despite this potential, many coastal communities are struggling with severe economic challenges, pushing large segments of the population into extreme poverty. In 2021, the government recorded extreme poverty in 147 districts and cities, affecting 1.3 million people, many of whom live in coastal areas. Additional issues include coastal

and marine pollution, overfishing, degradation of coral reefs, and the destruction of mangrove forests. Weak institutional coordination and overlapping legal frameworks further complicate efforts to address these problems. The government has launched several initiatives to empower coastal communities, including infrastructure development, cash-for-work programs, MSME financing, and special programs from the Ministry of Maritime Affairs and Fisheries. However, these efforts have not been sufficient to reduce poverty effectively. By 2022, the number of people living in poverty in coastal regions rose to 17.74 million, with 3.9 million classified as extremely poor (TNP2K, 2022).

The persistent poverty in coastal communities highlights the challenges in implementing the Sustainable Development Goals (SDGs), which aim to eradicate poverty and hunger by 2030. Achieving these goals has been hindered by various factors, including global economic instability due to the pandemic and the Russia-Ukraine war. Additionally, issues of inequality and social justice in coastal community empowerment programs remain unresolved. For example, female fishermen often go unrecognized, despite their significant role in the fishing industry, where 39 million out of 56 million people involved are women. Furthermore, injustices persist in the allocation of space for fishermen and mangroves under the Marine Spatial Plan (RZWP3K), which prioritizes industries like sea sand mining over the needs of fishing communities. Even though these mining activities have ceased, their harmful impacts, such as coastal erosion and water pollution, continue to affect local communities (Walhi, 2023). In December 2023, 30 coastal community leaders issued a declaration to the government and presidential candidates, calling for urgent action on these issues. The study also found that laws governing sea sand mining pose significant risks to coastal areas, particularly fishing grounds that act as natural wave breakers.

The livelihoods of fishermen are becoming increasingly precarious, with declining fish catches—an average drop of up to 1 ton in the last five years. High production costs, coupled with low yields, have severely reduced fishermen's incomes. This has further threatened the future of the profession, as nearly 70% of fishermen are aged 40 or older, and many younger fishermen are leaving the industry in search of alternative livelihoods (Ferrol-Schulte et al., 2015; Warren & Steenbergen, 2021).

Literature Review

In Islamic economics, community economic empowerment emphasizes utilizing available resources while fostering justice, solidarity, and kinship. This approach seeks to create broad opportunities for business actors, with the goal of promoting equitable and sustainable prosperity for all. Numerous studies have explored Sharia-based economic empowerment across various countries, examining its role in poverty reduction and economic sustainability. Examples include Sharia financing initiatives by regional governments, Sharia banking through cooperative groups and partnerships (Abdullah et al., 2020; Iqbal & Mulyaningsih, 2020; Nur & Kamal Zubair, 2020; Sarker et al., 2020), innovations in Sharia-based tourism (Rahmatika & Suman, 2020; Zulkarnaini et al., 2018), development of Sharia-compliant microfinance products (Alam et al., 2021; Iannaci Daniel, 2017; Ratnawita et al., 2023), utilization of Sharia social financial instruments (Siregar et al., 2023), and the adoption of digital technologies (Abidin et al., 2020; Basrowi & Utami, 2020; Utami et al., 2020; Supu & Rizani, 2023).

Despite these insights, previous studies have not explored the connection between the Sustainable Development Goals (SDGs) and the practice of equality and social justice for coastal communities, nor how Sharia-based products and services can empower these communities. Addressing these gaps forms the basis of this research. Achieving equality and social justice is crucial to fulfilling the SDGs, especially in the context of poverty alleviation. The goal of this study is to provide a reference framework for developing effective Sharia-based community empowerment strategies. Both Sharia financial and non-financial institutions must actively participate, and local governments need to enact supportive policies to ensure equality and social justice in coastal areas.

Methods

This study employs a literature review to investigate how Sharia-based community empowerment aligns with the Sustainable Development Goals (SDGs), particularly in tackling poverty and promoting equality in Indonesia's coastal regions. The research explores the links between the SDGs and efforts to promote equality and social justice in these communities, as well as how Sharia-based empowerment strategies can support these goals. The study uses data from peer-reviewed journal articles, government reports, and documents from international organizations, focusing on recent research in Islamic finance and its role in sustainable development and poverty alleviation. The literature was analyzed

thematically, focusing on key areas such as poverty alleviation, gender empowerment, and sustainable resource management. This thematic approach clarified how Sharia-based empowerment aligns with SDG targets like poverty reduction, gender equality, and sustainable use of marine resources. This research is limited by the use of secondary data and a lack of primary field studies in Indonesia's coastal regions. Future research should include community-level case studies to enhance understanding.

Result and Discussions

The Relevance of SDGs to Equality and Social Justice in Coastal Communities

The first findings highlight the relationship between the Sustainable Development Goals (SDGs) and the pursuit of equality and social justice, particularly for Indonesian coastal communities facing extreme poverty. The SDGs can serve as a valuable tool for these communities, especially women, to demand equal rights and social justice in national development efforts. Equality and social justice are central to SDG Goal 5, which focuses on gender equality and the empowerment of women and girls.

Goal 5 emphasizes ending all forms of discrimination against women, eliminating violence in both public and private spaces, and addressing human trafficking, sexual exploitation, and other forms of exploitation. It seeks to abolish harmful practices such as child marriage and female genital mutilation, while also recognizing and valuing unpaid care and domestic work. This is supported through public services, infrastructure, social protection policies, and the promotion of shared responsibilities within households.

Additionally, Goal 5 aims to ensure full and effective participation of women in leadership roles at all levels of decision-making in political, economic, and social life. It guarantees universal access to sexual and reproductive health and rights, as outlined in international agreements. The goal also calls for legal reforms that provide women with equal access to economic resources, such as land ownership, financial services, inheritance, and natural resources.

Further, the goal highlights the importance of increasing women's empowerment through enabling technologies, particularly information and communication technology. Finally, it emphasizes the adoption and enforcement of

sound policies and legislation to promote gender equality and empower women and girls across all sectors (United Cities and Local Government, 2017).

Based on the targets of Goal 5, it is evident that the SDGs are strongly aligned with promoting equality and social justice for women. It is crucial to improve data accuracy to better understand the obstacles faced by women and to encourage the necessary policy changes to overcome these barriers. In Indonesia, the implementation of SDG practices is coordinated by the Ministry of National Development Planning/Bappenas, which operates under three key principles: universality, integration, and inclusion. These principles aim to ensure that no one is left behind by 2030 (Kementerian PPN/Bappenas, 2017). Governments must take bold action to close gaps and accelerate progress for vulnerable populations. If stakeholders fail to take sufficient action, the goals may not be achieved.

The SDGs were established in the document *Transforming Our World: The 2030 Agenda for Sustainable Development*, which was agreed upon at the United Nations (UN) meeting on 25-27 September 2015. It is crucial that regional governments across Indonesia become familiar with these SDGs. As a signatory, Indonesia is expected to work with regional governments and engage in global partnerships to tackle poverty through transformative and sustainable initiatives. The SDGs were designed to complement the Millennium Development Goals (MDGs), which concluded in 2015 (United Cities and Local Government, 2017). Central to this framework are goals that promote human rights and gender equality, empowering women of all ages. The SDGs support efforts to achieve equality and social justice by focusing on gender equality, realizing women's rights, and strengthening gender mainstreaming in the country's economic development. Women's equality is explicitly addressed in Goal 5, which focuses on "achieving gender equality and empowering all women and girls."

The situation for fishermen in coastal areas presents a stark contrast. Many begin their businesses with capital from their families or by taking out loans, and female fishermen often remain unrecognized. Much of the literature highlights that female fishermen are frequently viewed as merely assisting their husbands, which diminishes the value of their capacities and contributions (Harper et al., 2017; Kleiber et al., 2017; Mangubhai et al., 2023; Pedroza-Gutiérrez et al., 2024; Situmeang et al., 2015). In education and health, gender equality can result in more girls gaining access to education and health insurance. However, women and children in extreme poverty are particularly vulnerable to diseases and malnutrition, including stunting (Evans et al., 2021; Kabeer, 2021; King et al., 2018).

In practice, there are several normative and practical challenges, including issues related to educational technology and legal frameworks that do not fully support gender equality in the economic sector (Clavero & Galligan, 2021).

Both central and regional governments must develop policies that promote gender equality and social justice while ensuring that girls in coastal communities have access to higher education. This will help improve their future job prospects and income opportunities.

Coastal communities face numerous social, economic, and political challenges that limit their capacity to overcome poverty. These communities, particularly those reliant on marine resources, are also highly vulnerable to climate change. Their struggles include securing essential resources such as water, food, and fuel, while limited access to resources and restricted mobility place women in an even more disadvantaged position. Studies reveal that women involved in fishing and other economic activities often receive lower wages than men for the same work. Additionally, many women are excluded from decision-making processes related to land and resource management, which are crucial to their livelihoods. To address these inequalities, equal rights and social justice for women in coastal areas must be guaranteed, especially regarding food security, non-discriminatory access to resources, and equal participation in decision-making processes, as outlined in SDG Goal 5.

The integration of the SDGs with the government's responsibility to promote equality and social justice is essential for achieving meaningful progress. In terms of economic empowerment, women and girls will be better represented than ever before. This government obligation is also enshrined in Human Rights Law No. 39 of 1999, which includes specific provisions on women's rights, such as the right to education (Article 46) and the right to work and participate in the workplace (Article 49). Additionally, Indonesia has established the National Commission on Anti-Violence Against Women (NCAVAW) in response to widespread incidents of discrimination and violence against women and girls.

To further support these efforts, the GRAISEA 2 (Gender Transformative & Responsible Investment in Southeast Asia) program has been implemented for the past five years. This program promotes inclusive and responsible business practices in the shrimp value chain, addressing gender and economic inequality, as well as climate change. It also helps small-scale producers participate in and benefit from agricultural and seafood value chains. However, despite these efforts, evidence shows that in many coastal areas, women and girls still face unequal access,

recognition, and economic opportunities compared to men. Current policies have not successfully addressed gender-stereotyped social norms in coastal communities, which perpetuate discrimination and violence (Fatouros & Capetola, 2021; Misrina, 2024; Sudarso et al., 2019).

From this literature review, it is clear that the SDGs recognize and support the rights to equality and social justice for coastal communities, especially for women and girls. Previous studies highlight that achieving gender equality strengthens a country's capacity for development, poverty reduction, and effective governance. Therefore, the government must adopt policies aligned with Goal 5 of the SDGs, focusing on equality and social justice, particularly for women and children in coastal areas. This includes providing extensive legal protections to prevent discrimination and sexual violence against women, as well as implementing effective community empowerment programs to improve economic conditions. Although various obstacles and challenges exist in practice, women's groups and organizations can play a crucial role in advocating for improvements to current policies and practices, especially within the National Development Plan.

Sharia Economic Ecosystem to Support Equality and Social Justice for Coastal Communities

The findings reveal that efforts to empower coastal communities are a reflection of Islamic teachings and align with Indonesia's development needs. The empowerment initiatives focus on substantive issues and aim to build a meaningful Sharia economic ecosystem that promotes equality and social justice, tailored to the needs of the time. To create a Sharia economic ecosystem that supports the SDGs in achieving equality and social justice, especially for coastal areas, several strategic frameworks must be implemented.

The first step is to identify the key economic activities that can be developed in these areas. Coastal community economies typically revolve around four main sectors: fishing, marine product cultivation, tourism, and trade. These sectors play a vital role in the economic activities of coastal communities:

- Fishing: Inland water fishermen catch fish in waters located inland from the low coastline.
- Marine product cultivation: Coastal communities cultivate marine products such as seaweed, fish, pearls, and shrimp paste (a food ingredient made from rebon shrimp) for sale.

- **Tourism:** Tourism-related businesses, such as boat rentals, accommodations, and shops selling coastal souvenirs, are another vital economic activity.
- **Trade:** The sea serves as a trade hub for coastal communities, acting as both a center for local trade and a distribution center for goods coming from other regions.

This data on marine and coastal resource potential is sourced from the Central Statistics Agency and other related central and regional agencies. It highlights Indonesia's position as the country with the second longest coastline in the world and the second largest fishery producer. This underscores the nation's potential for marine resources as a foundation for national resilience.

From these four key sectors, Sharia-based entrepreneurship training and assistance can be provided, incorporating perspectives of equality and social justice. The concept of Sharia economic empowerment not only seeks to enhance the community's economy but also to support environmental conservation efforts in coastal areas. According to data collected on village potential in 2021, 2,850 villages have the majority of their population working in the capture fisheries subsector, with 2,269 of them directly bordering the sea. Additionally, 438 villages focus on aquaculture, with 294 located next to the sea. These villages can be developed into Sharia tourism villages or specialized economic zones with other unique advantages (BPS, 2022).

First: Integration of Sharia-Based Environmentally Friendly Product Management

This Sharia-based product management training program focuses on processing materials in a way that is environmentally friendly and sustainable for coastal communities. The program addresses the issue of high waste levels in coastal areas, which negatively impact both the environment and public health. Waste carried by seawater often accumulates on beaches, further exacerbating these issues. One form of empowerment is the establishment of a Sharia-based waste bank that is environmentally friendly and profit-oriented rather than voluntary. This initiative would both increase income for the community and reduce waste in coastal areas. Creativity and innovation, particularly in the use of technology, are vital for the success of this initiative. Supervision from local governments is also necessary to ensure fair market competition, such as setting fair price benchmarks.

Previous studies have shown that increasing public knowledge raises environmental awareness and encourages participation in organized activities.

Second: Training and Mentoring on Gender-Responsive Sharia Business Ethics

Training and mentoring in gender-responsive Sharia business ethics are crucial, especially with provisions for breastfeeding mothers and childcare facilities. Islamic business ethics are grounded in several key principles: unity, balance, free will, responsibility, and truth (Aydin, 2020). Studies show that the application of Islamic business ethics positively impacts financial performance, with improved business prospects and growth. The principles help ensure that business operations are professional, competition is healthy, and consumer satisfaction is prioritized, thus fostering trust within the community and minimizing legal or government sanctions.

Gender-responsive business practices promote equal participation and ensure fair distribution of benefits. Gender responsiveness is achieved through analysis that fosters inclusivity, challenges unequal gender roles, and promotes equal power, control over resources, decision-making, and support for women's empowerment. According to the Turkey Resilience Project (2018), a gender-responsive business should pay attention to the needs and challenges faced by female employees, create solutions, implement them effectively, and monitor progress over the long term.

A gender-responsive approach to Sharia business ethics, when implemented properly, can support the promotion of equality and social justice for women. The Ministry of Women's Empowerment and Child Protection (KPPPA), in collaboration with UN Women and the Institute for Community Studies and Advocacy (ELSAM), has prepared a gender-responsive business guide that integrates the Women's Empowerment Principles (WEPs) (KPPPA ELSAM, 2022). UN Women's programs, funded by the European Union, have worked to increase the participation of women in business across multiple Southeast Asian countries, including Indonesia (Murray, 2020). Organizations like Islamic social finance institutions and *amil zakat* institutions focused on coastal communities living in extreme poverty can play an active role in supporting these initiatives.

Gender balance in the workforce is a critical component of gender equality in business, and research indicates that companies with more diverse boards tend to experience greater returns and lower risks (Equileap, 2017). A gender-responsive

system can positively influence gender equality by contributing to employee satisfaction and fostering an inclusive business environment (Banati & Et.al., 2020).

Third: Community-Based Sharia Businesses for Skill Development and Ethical Management

Community-based Sharia businesses focus on developing resources to enhance skills, support effective business management, and promote ethical behavior within a healthy community environment. These initiatives can help people become more productive at work. Training and mentoring programs for Muslim business actors in coastal areas aim to provide knowledge on how to apply Sharia values in business. Theoretical aspects of Sharia business focus not only on financial returns but also on ensuring that transactions comply with religious regulations.

Sharia-based human resource development is an approach that focuses on developing both the quantity and quality of human resources, while also cultivating ethical behavior in line with Sharia principles. The development of Sharia resources requires stakeholders to empower communities toward Sharia-based practices, with the ultimate goal of worshipping Allah SWT (Muhammad & Abd Aziz, 2021; Susanto, 2019). By aligning their activities with these ethical values, coastal communities can prioritize Sharia principles to lift themselves out of poverty and achieve success.

Studies show that businesses or entrepreneurial communities play an important role in organizing activities that broaden perspectives, enhance competitiveness, and open up new opportunities (Gau et al., 2014; Goodwin & Santilli, 2009; Hu et al., 2016; Ratten & Welpel, 2011). In the Sharia business world, communication skills are critical, as all interactions must adhere to Sharia principles. Therefore, training and mentoring in business communication are essential for entrepreneurs and Sharia businesspeople.

The key principles of Sharia business communication emphasize several essential values. First, there must be a *clear agreement (Ijab-Qobul)*, where all terms, prices, and payment conditions are explicitly stated and agreed upon in writing to prevent misunderstandings. Second, *honesty* plays a crucial role, as transparency is mandatory in all business dealings, ensuring that both parties communicate truthfully. In addition, *openness* is essential, requiring both parties to maintain transparency throughout the transaction to foster trust and mutual success. Finally, *fairness* is fundamental, emphasizing the application of justice to respect the rights

and interests of all involved parties. These principles collectively ensure ethical, trustworthy, and balanced business interactions.

Sharia business communication plays an essential role in building relationships with customers, business partners, and employees (Kunaifi & Syam, 2021). It also helps in fostering a positive business image and reputation (Boediman, 2017). By adhering to Sharia principles, entrepreneurs can build trust with customers and business partners, which is vital for long-term success.

The success of these approaches relies on both government and community participation. The 2022 Presidential Regulation on National Entrepreneurship Development emphasizes five key aspects: village entrepreneurship, youth entrepreneurship, technology entrepreneurship, social entrepreneurship, and women's entrepreneurship. To support Sharia-based national entrepreneurship, Sharia banking can address the capital challenges that many businesses face. Studies indicate that access to adequate credit and financial stability is crucial for empowering women and promoting gender equality (Perrin & Weill, 2022).

The attachment to Presidential Regulation of the Republic of Indonesia Number 18 of 2020, concerning the 2020-2024 National Development Plan, outlines several elements that can support economic empowerment for coastal communities. These can be summarized in five key areas: (1) developing coastal areas with the potential to become Sharia investment centers; (2) increasing the attractiveness of economic activities in coastal communities; (3) supporting economic reforms from the central government; (4) implementing strategic programs at both central and regional government levels; and (5) expanding financial access to coastal communities.

There are at least three critical factors that can help align the SDGs with Sharia economic empowerment to achieve social equality and justice for coastal communities (National Development Planning Agency (Bappenas), 2020). These five development plans can be combined with training and mentoring programs tailored to coastal communities. According to the literature, to create a robust Sharia economic ecosystem that contributes to poverty alleviation in coastal areas, three core policies should be emphasized: developing a high-quality halal ecosystem, strengthening Sharia financing intermediation, and enhancing Sharia economic literacy.

Achieving equality and social justice for coastal communities through the SDGs, while simultaneously improving the Sharia economic empowerment ecosystem,

reflects the broader efforts to promote good governance. The government plays a significant role in supporting and contributing to these various approaches.

Conclusion

The findings of this research highlight the relevance of the SDG targets for equality and social justice in fostering a harmonious society and promoting fair, equitable relationships, particularly in addressing extreme poverty in coastal communities in Indonesia. The first key finding emphasizes the importance of equal rights and social justice, especially for women and girls in coastal areas, who can demand these rights from the government as outlined in SDG Goal 5.

The second finding demonstrates that the Sharia economic empowerment ecosystem offers various approaches that leverage the potential of coastal areas. In conclusion, the SDGs play a crucial role in advancing equality and social justice, and this must be supported by Sharia-based community empowerment initiatives. Future policy programs should prioritize equality and social justice to ensure that all individuals have equal opportunities and rights, allowing them to contribute meaningfully to national development.

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