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Family Economic Empowerment Strategies in Gangga II Village: A Maqashid Shariah Perspective

Rosdalina Bukido1*, Muhammad Azhar Muslihin2, Suud Sarim Karimullah3

^{1,2} Institut Agama Islam Negeri Manado, Indonesia
³ Gümüşhane University, Turkey
*e-mail correspondence: rosdalina.bukido@iain-manado.ac.id

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Abstract: This study aims to develop strategies for family economic empowerment in Gangga II Village by integrating the perspective of Maqashid Shariah to enhance material, spiritual, and social well-being. Gangga II Village possesses significant economic potential in the fisheries and agribusiness sectors but faces considerable challenges, including limited infrastructure, low access to skills education, and dependency on the fisheries sector. Using a qualitative approach, this study analyzes local economic potential and empowerment strategies based on skills training, financial literacy, and strengthening community collaboration through women's groups (PKK) and village-owned enterprises (BumDes). In the framework of Maqashid Shariah, economic empowerment not only aims for material well-being but also seeks to balance worldly and spiritual aspects and reinforce social solidarity within families and communities. These findings are expected to contribute to the development of empowerment concepts grounded in Islamic values and enrich international literature on the application of Maqashid Shariah in village community economic empowerment. This research offers a more holistic empowerment concept to sustainably improve village community economies, particularly in Gangga II Village.

Keywords: economic empowerment; family; Gangga II Village; local economic potential.

Introduction

The family, as the smallest social unit, plays a highly strategic role in establishing the foundation of a prosperous society (Clauß et al., 2022). Beyond its function as a fundamental social entity, the family also assumes a central role in economic activities, serving as a hub for production, consumption, and resource distribution (Pierotti et al., 2022). Families bear the responsibility not only of fulfilling the basic needs of their members but also of maintaining social stability at the community level (Cattaneo et al., 2022). Economically, families act as primary drivers of household economic activities, particularly in remote areas with limited resources and access to adequate facilities (Boserup et al., 2013). Gangga II Village, located in North Minahasa, exemplifies these challenges. Most families in the village depend on the fisheries sector as their primary source of income, which is highly vulnerable to weather changes and limited market access (Bukido & Mushlihin, 2022). Adverse weather conditions that hinder fishing activities disrupt family economies, highlighting their economic fragility. In this context, formulating economic empowerment strategies that optimize local village potential and address existing structural challenges becomes imperative.

From the perspective of family economics, this concept views the family as an economic entity that must efficiently manage resources to meet its members' material and non-material needs. Sen (2017) argues that economic decisions within families are largely influenced by efforts to maximize collective welfare. This approach leads to an understanding that family economics is not limited to material aspects but also encompasses social and spiritual dimensions, as explored in the research of Zsolnai (2022). Within the framework of Islamic economics, as noted by Maghfirah (2023), the concept of Maqashid Shariah provides a more comprehensive dimension in understanding family welfare. Maqashid Shariah, which focuses on protecting religion, life, intellect, lineage, and wealth, underscores the importance of balancing worldly and spiritual needs. In this regard, Suardi (2021) states that family economics is not only a means to achieve material well-being but also a tool to maintain

moral and social stability. With a predominantly Muslim population, Gangga II Village offers an ideal context to study the application of Maqashid Shariah values in family economic empowerment.

Previous literature shows that family-based economic empowerment has proven to be an effective solution for improving community welfare, particularly in rural areas with limited access to resources and technology. Megantoro (2015) demonstrated that skills training and support for micro-enterprises significantly impact household income growth. Similarly, research by Dushkova and Ivlieva (2024) highlighted the importance of empowerment based on local potential as a key to sustainable community economics. However, much of this research tends to focus more on technical approaches to economic empowerment and has yet to explore the influence of cultural, religious, and local potential on the success of such programs. Furthermore, there is limited research that specifically examines the dynamics of family economics in coastal areas, which face unique geographical, social, and cultural challenges (Alfaza et al., 2025; Alves & Safei, 2024). Therefore, there is a significant gap in international literature that needs to be filled with more holistic studies on family economic empowerment in remote areas, particularly those integrating the perspective of Maqashid Shariah.

This study aims to fill this gap by exploring the potential, challenges, and strategies for family economic empowerment in Gangga II Village. The primary focus is to identify local economic potential, such as fisheries, seafood processing, and handicrafts, which can serve as sources of family income. Additionally, the study will examine structural and social barriers faced by families in the village, including limited infrastructure, market access, and low levels of skills education. By employing an approach based on Islamic values, particularly from the perspective of Maqashid Shariah, this research seeks to offer relevant and applicable empowerment solutions to sustainably improve family economic well-being. Furthermore, the study is expected to contribute theoretically to the development of international literature, particularly in the fields of Islamic economics and family empowerment on a global scale.

Through an in-depth analysis of local potential, existing challenges, and the application of Maqashid Shariah values, this study endeavors to demonstrate that family economic empowerment cannot rely solely on technical approaches. The solutions proposed must take into account the social, cultural, and religious contexts of the local community to be effectively accepted and implemented. In this regard, families are not only economic actors but also the main pillars in maintaining social and moral stability in society. Thus, this research will provide new insights into the application of Maqashid Shariah principles in family economic empowerment and offer practical recommendations that can be applied at the policy level and in community empowerment programs, both in Gangga II Village and other rural areas with similar characteristics.

This research is expected to enrich the study of family economic empowerment within the context of Islamic economics and contribute to the development of more holistic and sustainable empowerment concepts based on religious values, addressing economic challenges at the global community level.

Method

This study employs a descriptive qualitative approach to provide an in-depth depiction of the family economic dynamics in Gangga II Village. This approach was chosen because it allows for a nuanced understanding of complex social and cultural contexts, which are difficult to capture through quantitative methods. Sen's (1983) family economic theory serves as a foundation for understanding collective economic decision-making within families, while Perkins and Zimmerman's (1995) community-based empowerment theory aids in exploring how local resources can support family empowerment.

Data collection involved in-depth interviews with household heads, family members engaged in economic activities, and community leaders, as well as focus group discussions (FGDs) with community groups such as women's groups (PKK), fishermen, and mosque youth. Participatory observation was also conducted to gain contextual insights into daily economic activities. Data analysis followed an inductive process, including data reduction, presentation, and conclusion drawing, using the Maqashid Shariah framework as described by Maulida and Ali (2023) to assess the balance between material and spiritual well-being in family economics.

The collected data were cross-referenced with observational findings to ensure the validity of the results. This study aims to provide a comprehensive overview of the economic dynamics of families in Gangga II Village and to propose localized solutions for sustainable family empowerment.

Results and Discussion

Family Economic Profile in Gangga II Village

The economic profile of families in Gangga II Village reveals that the majority rely on the fisheries sector, particularly as capture fishermen, as their primary source of income. Approximately 70% of families in the village are engaged in capture fishing activities, which are highly dependent on weather conditions. Adverse weather or high waves often prevent fishermen from going to sea, reducing their catch and directly affecting family income. On the other hand, although dependence on the fisheries sector is dominant, around 30% of families are also involved in household businesses, such as producing fish floss, fermented fish (bakasang), salted fish, and handicrafts. These products are marketed locally and in surrounding areas, although these businesses face significant challenges, such as limited market access and price fluctuations that affect income stability. This indicates that while the fisheries sector serves as the primary driver of family economies, household enterprises play a critical role in providing additional income, albeit constrained by external factors.

In terms of family structure, the majority consist of nuclear families, including married couples and their children. Women play a dominant role in household economic management (Makka et al., 2024). Based on interviews with housewives in the village, nearly all women are responsible for managing household finances. They handle budgets for daily necessities such as food, clothing, and children's education expenses. Women not only manage finances but are also frequently involved in household businesses, especially in producing fish floss and fermented fish, which serve as additional income sources for their families. Moreover, children also contribute to family economic activities, although their roles are more supportive, such as helping parents catch fish or market household products. Around 40% of children in Gangga II Village participate in family economic activities, although they do not entirely replace the role of parents as the primary breadwinners. The collective roles of family members are crucial for maintaining family welfare, despite the limited resources available.

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Component	Percentage of Families
Capture Fishermen	70%
Household Businesses (Fish Floss, Bakasang, Salted Fish)	30%
Children Assisting with Economic Activities	40%
Women as Household Finance Managers	100%
Source: Data analysis	

 Table 1. Composition and Sources of Family Income in Gangga II Village

Source: Data analysis

Table 1 illustrates the composition and sources of family income in Gangga II Village, showing that 70% of families depend on capture fishing, while 30% engage in household businesses such as producing fish floss, fermented fish, and salted fish. In managing household finances, 100% of women act as budget managers, a role vital to sustaining the family economy. The table underscores that while children provide support in family economic activities, the primary responsibility remains with parents, especially women, who manage household finances and income. The success of families in managing their household economy depends not only on the fisheries sector or household businesses but also on women's financial management skills and collaboration with other family members.

Overall, the economic profile of families in Gangga II Village reflects a strong dynamic between economic and social roles in the lives of coastal communities. Dependence on the fisheries sector as the primary income source indicates that while natural resources are abundant, external factors such as weather and market access remain significant challenges for families in the village. Although developing household businesses contributes positively to family income, they still face limitations in terms of marketing and price fluctuations that affect economic stability (Dewi Laras Ati et al., 2024; Sultan et al., 2023).

In managing household economies, women's roles as financial managers are crucial, with many women taking the lead in ensuring family welfare while also engaging in additional economic activities (Makka et al., 2024). This aligns with the theories of Boserup et al. (2013) and Sen (1983) on family economics, emphasizing that household economic decisions aim to maximize family welfare. Despite external factors like weather affecting economic stability, women's dominant role in financial management emerges as a key factor in maintaining economic balance within families.

Moreover, children's involvement in supporting family economic activities, while not replacing the role of parents, demonstrates collaboration in achieving shared goals. This finding is consistent with Suardi's (2021) community empowerment theory, which states that empowering family economies in coastal areas relies heavily on strengthening market access and supporting household enterprises. Cooperation among family members, particularly between women and children, is essential for maintaining a balance between economic and social roles faced by families in Gangga II Village. This balance is crucial for families to survive and thrive despite significant external and internal challenges.

Local Family-Based Economic Potential

The local family-based economic potential of Gangga II Village is closely tied to the utilization of available natural resources, particularly in the marine fisheries sector and the development of local products that can generate significant added value. The village boasts abundant natural resources in the fisheries sector, with surrounding waters providing various species of fish, shrimp, and other marine products that hold great potential for further development. However, the utilization of this potential remains limited, as most families in the village rely on traditional capture fisheries methods focused solely on local consumption or restricted markets. This highlights an untapped opportunity to transform the fisheries sector into a more significant income source, either by improving fishing techniques or by processing marine products into value-added goods. For instance, processed fish products such as fish floss, fermented fish (bakasang), salted fish, or other processed goods can be produced to reach broader markets and yield higher economic returns.

The diversity of marine resources in Gangga II Village presents numerous opportunities for families to develop high-value local products. Various types of fish and marine products abundant in the surrounding waters can be processed into goods that provide not only additional economic benefits for families but also significantly boost income. However, one of the primary challenges faced is the lack of knowledge regarding modern seafood processing technologies and limited access to broader markets. This represents a significant barrier to increasing the market value of these local products. To overcome this obstacle, community empowerment through skills training in seafood processing and entrepreneurship is a crucial step. Such training would enable the community to process marine products more efficiently, produce higher-quality goods, and enhance the competitiveness of local products in wider markets.

Category	Details	Economic Potential (Estimated	
		Income/Month)	
Marine Products	Fish (Tuna, Skipjack, Snapper),	IDR 15,000,000 (average family catch)	
	Shrimp, Seaweed, Crab		
Fishing Methods	Traditional capture fishing with	IDR 10,000,000 (modern methods could	
	simple tools	increase income by up to 30%)	
Main Market	Local consumption, nearby	IDR 12,000,000 (local market sales)	
	traditional markets		
Potential Processed	Fish floss, fermented fish, salted fish,	IDR 20,000,000 (value-added processed	
Products	shrimp crackers	products)	
Key Challenges	Lack of modern processing	- /	
	knowledge, limited market access		
	Courses Data and	•	

Table 2. Local Economic Potential Based on Marine Resources in Gangga II Villa	age
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Source: Data analysis

This table highlights the local economic potential of Gangga II Village based on the fisheries sector and local product development, along with the challenges faced. These data provide a foundation for proposing relevant interventions, such as training in modern processing technologies and expanding market access.

Beyond the fisheries sector, another key advantage of Gangga II Village is its strategic location near the Likupang Special Economic Zone (SEZ), which is rapidly developing as a premier tourist destination in North Sulawesi. The village's proximity to this area offers significant opportunities for Gangga II to leverage the economic growth spurred by the expanding tourism sector. One of the major opportunities lies in promoting local products, especially processed seafood, as an attraction for visiting tourists. Through the promotion of

local products, including processed fish and handicrafts that reflect the richness of local culture, Gangga II Village can introduce its economic potential more widely and sustainably.

Local community groups such as the Family Welfare Movement (PKK) and Village-Owned Enterprises (BumDes) play a vital role in supporting family-based economic activities. For example, the PKK can train housewives to process seafood into marketable products, while BumDes can act as facilitators for marketing and distributing local products to wider markets, including tourist and regional markets.

"We see the Likupang SEZ as a great opportunity to promote seafood products from our village. We've already started training housewives to make products like fish floss, shrimp crackers, and salted fish with attractive packaging to sell to tourists," (Interview with the head of BumDes, Gangga II Village, North Minahasa, 2021).

Collaboration between the community, village government, and the private sector plays a crucial role in enhancing this family-based local economic potential. As the primary actors in managing local resources, the community possesses a deeper understanding of their surroundings' potential and the urgent need to improve their families' welfare. Therefore, close collaboration among these stakeholders will pave the way for a more inclusive and sustainable family-based economic development.

If managed effectively, this local economic potential will not only yield substantial benefits for families in Gangga II Village but also contribute positively to the regional economy by creating jobs, increasing incomes, and strengthening the village's economic resilience. Family-based economic empowerment, focusing on local product processing and leveraging tourism opportunities, can be an effective solution to improving the long-term welfare of families in Gangga II Village.

Family Economic Challenges in Gangga II Village

The economic challenges faced by families in Gangga II Village stem not only from internal household factors but also from various external factors that hinder the development of the local economic sector. One of the most significant external challenges is the lack of infrastructure, particularly in marine transportation, electricity, and communication networks. As a coastal village, Gangga II heavily relies on marine transportation as the primary means of delivering fishery products to larger markets. However, inadequate transportation facilities, such as a limited number of poorly maintained transport boats, hamper the efficient distribution of marine catches.

A fisherman in Gangga II Village shared:

"We rely heavily on the sea for our livelihood. However, we often struggle to transport our catches to larger markets because the boats are poorly maintained and insufficient. We hope for improvements in marine transportation facilities so that our products can reach markets more quickly and efficiently." (Interview with AA, Fisherman, Gangga Minahasa Utara, 2021)

The inability to access larger markets narrows opportunities for villagers to maximize their income from the fisheries sector.

Additionally, uneven electricity access across the village hinders seafood processing activities that require energy, such as fish drying or the production of processed foods. This issue is compounded by the lack of a reliable communication network, which limits residents' ability to access market information or promote their products more widely. A housewife involved in producing salted fish explained:

"We've tried processing fish into floss and salted fish, but unstable electricity makes it difficult. Many of our efforts are hampered because we don't have enough power for drying processes. We also don't know much about how to market our products outside the village." (Interview with AC, Housewife, Gangga II Village, 2021)

This highlights that other external challenges, such as limited electricity access and ineffective communication networks, restrict the community's ability to enhance product quality and reach broader markets.

Another external factor exacerbating the economic challenges of families in Gangga II Village is the lack of access to skills education and technology. Despite being active in the fisheries and household business sectors, many villagers lack skills in business management or technology that could improve productivity and product quality. Skills training focused on seafood processing and entrepreneurship is urgently needed to enhance the competitiveness of local products in broader markets (Habib & Sutopo, 2024).

A fisherman from the village expressed the following about the need for skills training:

"We work at sea every day, but we don't have any skills beyond fishing. If there were training on seafood processing or starting other businesses, we would want to participate." (Interview with IA, Fisherman, Gangga II Village, 2021)

This demonstrates the lack of access to relevant training in business management and seafood processing, which deepens the community's dependency on the fisheries sector without diversifying their income sources, thereby jeopardizing their economic resilience.

The internal challenges faced by families in Gangga II Village are equally significant. One major issue is the low level of financial literacy. Many families lack adequate knowledge of efficient household financial management. This impacts their ability to plan expenses, save, and manage funds for developing household businesses. Another fisherman explained:

"We rarely plan our finances properly. After selling our catches, the money is quickly spent on daily needs. We don't know how to save or find ways to invest in a business." (Interview with AA, Fisherman, Gangga II Village, 2021)

This illustrates the limited understanding of household financial management, which hampers families' potential to plan expenditures and invest in their business development.

Limited capital for developing household businesses also presents a significant challenge. Although some families have started home-based enterprises, such as producing salted fish or fish floss, a lack of funds often hinders their ability to expand or improve production capacity. Without sufficient capital, these small businesses struggle to grow, even though the market potential for local products is considerable if better utilized.

A home-based entrepreneur processing salted fish shared:

"We want to grow this business, but without enough capital, it's hard to expand. We can't afford better equipment or hire more people." (Interview with SI, Housewife, Gangga II Village, 2021)

Limited funds and restricted access to low-interest credit or loans make it difficult for families in Gangga II Village to develop their businesses, despite the strong market potential for local products.

Another pressing issue is the high dependency on the fisheries sector as the primary income source without diversifying economic activities. Most families in Gangga II Village rely on marine products for their livelihood, making them highly vulnerable to weather changes, fishing seasons, and even declining catches. Without diversifying their economic activities, such as developing agriculture or handicrafts, these families will continue to face economic uncertainties that threaten their well-being. Diversifying income sources is crucial to reducing dependency on a single sector and ensuring family economic stability amidst uncontrollable external fluctuations.

Overall, the economic challenges faced by families in Gangga II Village are interconnected, encompassing both external and internal factors. Limited infrastructure, low financial literacy, a lack of skills in seafood processing, and restricted access to business capital are the primary barriers preventing families from optimizing their economic potential. Therefore, a comprehensive approach is needed to address these issues so that local family-based economic potential can develop more inclusively and sustainably.

Family Economic Empowerment Strategy

Family economic empowerment in Gangga II Village requires a comprehensive approach that includes enhancing family capacity, strengthening community collaboration, and diversifying income sources. These aspects are interconnected and aim to create better economic resilience for families in the village by utilizing existing local potentials and introducing innovations to open new opportunities.

Enhancing Family Capacity

The first step in family economic empowerment is enhancing family capacity, particularly in skills that align with local potential. In Gangga II Village, skills training based on local potential, such as seafood processing, is crucial for improving the quality of the products produced. Skills in processing fish into value-added products, such as fish floss, bakasang, and salted fish, can open broader markets (Bija et al., 2024). Additionally, digital marketing training is highly relevant to assist families in marketing their products beyond the village (Valentina et al., 2024). Training in social media usage or e-commerce platforms can expand market access and increase sales of local products (Dushkova & Ivlieva, 2024).

Financial literacy education for families is also key in economic empowerment. Many families in Gangga II Village lack adequate understanding of how to effectively manage household finances. Through financial literacy programs, these families will learn how to plan household budgets, save, and invest in their businesses. With a better understanding of financial management, families will be better prepared to manage their income and enhance the sustainability of their businesses.

Strengthening Community Collaboration

Strengthening collaboration among community members is a crucial aspect of the family economic empowerment strategy. PKK (Family Welfare Empowerment) groups and BumDes (Village-Owned Enterprises) play a significant role in supporting the local economy. The PKK group can serve as a driving force in enhancing skills, especially for housewives who wish to engage in seafood processing businesses. Training programs organized by the PKK can enhance household economic capacity and strengthen social ties among community members (Handayani, 2018). Meanwhile, BumDes can act as an institution that provides facilities and support for business development, whether in the form of capital provision, entrepreneurship training, or marketing of local products (Romas & Radyati, 2022).

The formation of family cooperatives can also be an effective solution in supporting capital and product marketing. Cooperatives managed by families in the village can function as institutions that pool funds from members for business capital, offer low-interest loans, and assist in product distribution. With cooperatives, families in Gangga II Village can mutually support each other in developing their businesses, whether it be seafood processing or other ventures that can increase income.

Diversifying Income Sources

Diversifying income sources is an important strategy in reducing dependence on the fisheries sector, which is highly influenced by external factors such as weather and seasons. Encouraging families to develop agribusiness or tourism-based enterprises can be a good alternative to complement the fisheries sector. For example, families in Gangga II Village could develop agricultural or plantation businesses that support food security and provide products that can be sold in local or external markets.

Additionally, developing family-based ecotourism presents a highly potential opportunity, given the village's proximity to the Likupang tourist area. The village community can participate in developing homestays and local cultural tours, which can attract tourists to visit the village and experience the local way of life. Ecotourism involving families in its management can provide direct benefits to their welfare while promoting the cultural diversity and local wisdom of the village (Mahardana et al., 2021). This ecotourism program will not only increase family income but also introduce local culture to the outside world, while preserving the natural and cultural heritage.

Overall, the family economic empowerment strategy in Gangga II Village should be carried out in a holistic manner, involving the enhancement of individual and family capacity, strengthening community collaboration, and diversifying income sources. Through this integrated approach, it is expected that families in this village will be able to improve their welfare, reduce dependence on a single sector, and strengthen family economic resilience in the future.

Analysis Based on the Perspective of Maqashid Shariah

The economic empowerment of families in Gangga II Village can be analyzed through the lens of Maqashid Shariah by highlighting two fundamental aspects in the socio-economic life of the Muslim community: material and spiritual well-being, and social and economic balance. Maqashid Shariah, which essentially refers to the ultimate objectives of Islamic law, aims to protect and promote the well-being of humanity in various aspects of life, including the economic, social, and spiritual spheres. In the context of family economic empowerment in Gangga II Village, this perspective emphasizes the importance of empowerment strategies that not only focus on improving material well-being but also consider the profound spiritual dimension, which includes fair, efficient, and responsible resource management. Economic empowerment must be viewed in terms of how Islamic values are applied in daily life and to what extent these principles support holistic family well-being, both in the short and long term (Chapra, 2016). The principles of Maqashid Shariah provide a strong foundation for families in this village to improve their well-being in ways that prioritize not only material needs but also

strengthen their spiritual relationship with Allah and fellow human beings (Al Mustaqim, 2023; Ashafa & Raimi, 2025; Naqvi, 2013).

Maqashid Shariah emphasizes the inseparability of material and spiritual well-being in human life (Amirul & Shaari, 2023; Ashafa & Raimi, 2025). In the context of economic empowerment in Gangga II Village, material well-being is closely related to the family's ability to manage existing economic resources, such as local fisheries and natural products, to meet their basic needs, including food, education, and healthcare. One important principle embedded in Maqashid Shariah is justice in wealth management and efficiency in its use (Akram Laldin & Furqani, 2013; Al Mustaqim, 2023). In this regard, families in Gangga II Village need to learn how to manage their income and expenses wisely. Prioritizing the fulfillment of basic family needs without neglecting the importance of saving and investing for the future is crucial. Therefore, enhancing financial literacy within the village community can be an effective way to ensure that families manage their finances well. This enables them not only to meet their daily needs but also to prepare for the future, for example, by saving or investing in sustainable and productive ventures. Wise management also reflects the implementation of the Maqashid Shariah principle that emphasizes efficiency in managing wealth, maintaining a balance between current consumption and savings for the future.

Additionally, the principle of wealth protection in Maqashid Shariah is highly relevant to the economic empowerment practices in Gangga II Village, where the community strives to manage their resources efficiently and responsibly. Wealth protection does not only mean safeguarding existing wealth from loss or damage but also refers to managing it in a way that avoids wastage (Habib & Sutopo, 2024). A concrete example of this principle is the processing of marine products, such as fish, into value-added products like fish floss or salted fish. This processing not only reduces waste from seafood that could spoil if not immediately processed but also provides additional income for families, supporting their well-being. In this case, the Maqashid Shariah principle of justice in wealth distribution is evident in how families manage their local potential to generate fair and sustainable income (Hanafi et al., 2024; Nafi'ah et al., 2024). This wise management of natural resources aligns with Islamic teachings that prioritize sustainability and avoid harm to nature and the environment. It also reflects one of the key objectives of Maqashid Shariah, which is to protect and utilize resources in an efficient and non-wasteful manner.

On a broader scale, spiritual well-being in the perspective of Maqashid Shariah relates to how families live according to Islamic teachings, including in financial management. Family economic empowerment is not just about improving material well-being but also includes the important spiritual dimension, which is how wealth is managed with principles of justice, non-wastefulness, and responsibility, reflecting a deep spiritual awareness. Every transaction undertaken to meet the family's needs must be based on sincere intentions and an awareness of following Allah's rules in daily life. Therefore, Islamic-based financial literacy education is essential to be implemented in Gangga II Village. This educational program will not only enhance families' material well-being but also strengthen their spiritual bonds in daily life. In this context, financial literacy is not just about how to manage money but also about understanding the importance of good intentions, honesty, and fairness in every economic transaction. This aligns with the Maqashid Shariah principle that wealth should be managed in a way that is not only materially beneficial but also upholds the moral and spiritual integrity of each individual.

On the other hand, Maqashid Shariah also emphasizes the importance of balancing material needs with social commitments. Islam teaches that, in addition to fulfilling personal needs, every individual also has a social responsibility towards others, especially family and the surrounding community. This principle is reflected in how families in Gangga II Village manage their economic resources. In the social context, the role of women as household financial managers is very important. However, in many cases, economic empowerment in this village also involves mutual cooperation among family members to meet collective needs and ensure that every family member contributes to supporting the household economy. This aligns with the principle of social solidarity in Islam, which emphasizes that every individual must be responsible for the welfare of others in the community. This social solidarity can also be seen in the roles of community groups such as PKK and BumDes, which function as platforms for mutual support in local economic development. In the perspective of Maqashid Shariah, these efforts reflect the principle of ukhuwah (brotherhood), where every community member helps

one another with a common goal of achieving collective well-being. The community in Gangga II Village has demonstrated mutual aid, showing how Islamic principles of social responsibility can be applied in daily life.

Strengthening community solidarity in Gangga II Village also reflects the principle of social responsibility in Islam. The community in this village has shown various forms of solidarity through groups like PKK and BumDes, which provide platforms for the community to collaborate, share resources, and strengthen each other in facing economic challenges. In this context, the existence of these groups provides space for the community to collaborate in managing joint businesses, sharing knowledge, and supporting each other in facing the existing economic challenges. This is a concrete example of the principle of ukhuwah in Maqashid Shariah, which teaches that every individual in the community has a responsibility to help others. These activities also demonstrate how the Islamic principle of social welfare can be applied on a larger scale, from the family level to the community level, to ensure that every member of society has access to the same opportunities and can live with dignity.

In the development of businesses and diversification of income sources, such as the development of ecotourism and agribusiness-based ventures, families in Gangga II Village are not only focused on personal profit but also strive to create opportunities for other members of the community to benefit. For example, the development of family-based ecotourism involving homestays and local cultural tours not only provides additional income for the involved families but also contributes to the economic empowerment of the village community as a whole. This initiative shows how the Maqashid Shariah principle of balancing personal and social interests can be realized in the form of businesses that are not only beneficial for individuals but also create positive impacts for the community. Ecotourism development can also strengthen social and economic solidarity at the village level, as it provides opportunities for the community to cooperate in managing the tourism sector and sharing the generated profits. Therefore, the family economic empowerment strategy in Gangga II Village, viewed through the perspective of Maqashid Shariah, demonstrates that material well-being cannot be separated from spiritual well-being. Maqashid Shariah teaches that to achieve success in life, both individually and collectively, harmony between worldly and otherworldly life, as well as between personal and social interests, is necessary.

Conclusion

Family economic empowerment in Gangga II Village holds significant potential to improve the material and social welfare of the local community. The utilization of natural resources, particularly in the fisheries sector, along with the enhancement of family capacity in financial management and income diversification, are strategic steps that can strengthen the local economy. Value-added processed marine products, the existence of the Likupang Special Economic Zone (KEK), and community support through groups such as PKK and BumDes open substantial opportunities to develop sustainable agribusiness and tourism ventures. However, the primary challenges to address include limited infrastructure, lack of access to skill and technology education, and heavy dependence on the fisheries sector. Therefore, family economic empowerment must focus on increasing individual capacity, particularly through practical skills training and financial literacy education, which will equip them with the tools to manage resources wisely and efficiently.

From a Maqashid Shariah perspective, family economic empowerment is not only oriented towards increasing material welfare but also towards strengthening spiritual well-being, with principles of fair and efficient financial management. Maqashid Shariah emphasizes the importance of balancing the fulfillment of material needs with strengthening social commitments that fortify community solidarity. This empowerment must maintain harmony between meeting family needs and social responsibilities toward others, which will result in holistic success. Therefore, family economic empowerment in Gangga II Village requires an integrated approach that involves enhancing individual and community capacities, as well as sustainable natural resource management. Close collaboration between the government, community, and the private sector will be essential to optimize the village's economic potential and achieve sustainable welfare. The application of Maqashid Shariah principles in this empowerment strategy is expected to create success that is not only material but also spiritual, providing long-term benefits for families and the community as a whole.

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