

## Women, Tourism, and Sharia Finance: A Synergy Model for Sustainable Development in Tourist Destinations

Laily Hidayati Rosyidi<sup>1</sup>, Ahmad Djalaluddin<sup>2</sup>, Eko Suprayitno<sup>3</sup>, Azy Athoillah Yazid<sup>4</sup>

<sup>1,2,3</sup> Islamic Economics Study Program, Postgraduate School, Maulana Malik Ibrahim State Islamic University Malang, Indonesia

<sup>4</sup> Islamic Economics Study Program, Sekolah Tinggi Agama Islam Darul Ulum Banyuwangi

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\*Correspondence: Name:

E-mail:

[lailyrosyidi@gmail.com](mailto:lailyrosyidi@gmail.com)

### ABSTRACT

**Introduction:** The synergy between women's empowerment, tourism development, and sharia finance is still rarely explored in the context of specific tourist destinations in Indonesia. This research aims to fill this gap by examining beach and nature tourism destinations in Banyuwangi Regency.

**Methods:** This study used a descriptive qualitative approach with a dual case study design. Data were collected through participatory observation, semi-structured in-depth interviews with 15 key informants (selected through *snowball sampling*), and documentation studies at two locations: Pulau Merah Beach (community-based tourism) and Djawatan Tourism Forest (corporate-managed tourism). Data analysis followed the interactive model of Miles, Huberman, and Saldana using Atlas.ti 9.

**Results:** Women play a vital role in the tourism ecosystem, with a 75% participation rate in micro and small enterprises in community-based destinations. However, their representation in leadership and decision-making positions is still minimal (<5%). Bank Syariah Indonesia (BSI) has undertaken various initiatives in sharia financing and fintech services, but adoption among women entrepreneurs is very low (<10%) due to literacy barriers, perception of procedural complexity, and incompatibility of product design with tourism business characteristics.

**Conclusions and suggestions:** The synergy of the three axes (women, tourism, Islamic finance) is still weak and hampered by non-inclusive destination governance models, patriarchal cultural norms, and a lack of supporting policies. This study proposes a revised Three Axis model by adding contextual mediator factors. Recommendations include the redesign of gender-responsive products by Islamic financial institutions and the implementation of a minimum quota of 30% women in the tourism governance structure.

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## 1. Introduction

Banyuwangi Regency has undergone a significant economic transformation from an agrarian base to a leading tourism destination in East Java. Local government policies that consistently focus on the development of the tourism sector have succeeded in increasing the Gross Regional Domestic Product (GDP) from Rp32.46 trillion in 2010 to Rp55.9 trillion in 2019. Natural and beach tourist destinations, such as Pulau Merah Beach which is famous for its world-class surfing and Djawatan with its instagramable trembesi forest, are the main drivers of the local economy and attract domestic and foreign tourists. (Usman Afandi, 2020)

Behind these macroeconomic successes, the participation of certain community groups, especially women, in the tourism value chain still faces complex structural challenges. BPS data (2023) shows a persistent gender gap in the Banyuwangi job market: of the total labor force, only 359,705 women are employed compared to 525,408 men. Demographically, the number of women is actually more (868,801 compared to 862,930 men in 2023). This phenomenon indicates that women's economic potential is still not being optimally utilized, with many women trapped in traditional domestic roles (BPS, 2024); (Aswiyati, 2016) .

Contemporary literature has recognized the important role of women in the development of sustainable tourism. Women's entrepreneurship is a vital driver in the development of tourism villages and the creative economy, including the management of homestays, culinary businesses, handicrafts, and the preservation of local culture; Their economic empowerment not only increases household income but also reinforces a sense of belonging towards the destination, which in turn encourages organic word-of-mouth promotion. However, this participation is often overshadowed by multidimensional barriers such as limited access to capital, technology, and information, as well as vulnerability to discrimination.(Adarsh et al., 2024) (Good) Hendrarti et al., 2024) (Fomo et al., 2025; Nazeri et al., 2023)

In parallel, the Islamic financial system in Indonesia has developed into a well-established ecosystem, supported by a strong regulatory framework and a commitment to offering equitable financial alternatives. Islamic financial institutions operate on Islamic principles that avoid usury, gharar (excessive uncertainty), and maysir (gambling), and emphasize fairness, partnership, and transparency. Sharia microfinance, in particular, has been recognized as an effective instrument for poverty alleviation and economic empowerment of rural women, due to its profit-sharing schemes oriented to the real needs of the productive sector. Recent innovations such as sharia fintech with concrete examples of (*Sharia-Economics-and-Finance-Report-2021*, n.d.) (Zuhdi, 2019) *the Mandiri Syariah Mobile* application have the potential to democratize financial access with lower transaction fees and wider reach. At the macro level, the contribution of Islamic finance to the achievement of the (Marizka et al., 2024) *Sustainable Development Goals* (SDGs) is increasingly recognized, especially in supporting poverty alleviation (SDG 1), gender equality (SDG 5), and decent work and economic growth (SDG 8);(Wahyudi et al., 2020) (Widiastuti et al., 2025)

Although the potential of each sector of women's participation in Islamic tourism and finance has been widely documented, research examining the operational synergies and integration mechanisms between the two in the context of specific tourist destinations is still very limited. Previous research has tended to focus on just one domain without exploring in depth how the three elements can reinforce each other in a cohesive development ecosystem. This gap is especially felt in destinations like Banyuwangi which have unique geographical characteristics (coastal and mountainous), socio-cultural (strong Osing culture), and institutions (hybrid tourism governance between communities and corporations).

Based on the identification of these gaps, this study is designed to answer three main questions: 1). How is the role of women realized and differentiated in the development of beach tourism (Red Island) and natural tourism (Djawatan) in Banyuwangi?; 2). How does the Islamic financial system contribute to supporting the tourism sector and women entrepreneurs in it, and what are the obstacles to its effectiveness?; 3). What contextual factors affect the synergy between women's empowerment through tourism and sharia financial support, as well as what kind of integration models can be proposed for sustainable development?

## 2. Literature Review

### a. Women's Empowerment and Economic Participation in Tourism

The concept of women's empowerment has evolved beyond just participation in the workforce. defines empowerment as the process by which individuals who previously had no choice now gain the ability to make strategic choices in their lives. In the context of economics, this framework includes three interrelated dimensions: resources (access to material and non-material assets), agency (the ability to define goals and act to achieve them), and achievements (desired outcomes). Empirical studies in various Indonesian destinations show that tourism offers room for the actualization of these three dimensions for women, albeit with significant variations. It found that in coastal destinations, women tend to dominate the micro-business sector and supporting services such as culinary and souvenirs, often by leveraging their existing domestic skills. A similar pattern was reported in tourism villages, where women are the drivers of the creative economy despite facing barriers to access to technology and information.(Kabeer, 2020) (Islahi, 2020) (Istiyani, 2019)

However, this empowerment narrative must be read critically. reminding that women's participation in the labor market does not automatically mean emancipatory if it occurs under exploitative conditions or only reinforces gender-based work segregation. At the institutional level, it identifies a strong (Mosse, 2002) (Adarsh et al., 2024) *glass ceiling*, where women find it difficult to penetrate leadership and decision-making positions in tourism organizations, thus limiting their ability to influence policies and resource allocation.

### b. Sustainable Tourism Governance

Tourism is not a monolithic entity, but rather a complex system (*tourism system*) that consists of interrelated elements: attractions, facilities, accessibility, and organization. The sustainability of these systems depends on effective governance, which involves dynamic interactions between three main actors: the state (government), the market (private), and civil society (the community). In the Indonesian context, tourism governance models are very diverse, ranging from (Suryade et al., 2022) (Naranjo Lluart, 2022) *community-based tourism, corporate-driven tourism*, to hybrid models. Each model has different implications for participation and benefit-sharing for local communities, including women. adding a cultural dimension to this discussion, suggests that local cultural identities can act as powerful mediators or even inhibitors in the relationship between women's empowerment and sustainable tourism development.(Streimikiene et al., 2021)

### c. Sharia Finance as an Instrument of Inclusion and Empowerment

The Islamic financial system is founded on the foundation of Islamic ethics which aims to create socio-economic justice (*al-'is al-ijtima'iyah*). The main principle is the elimination of *riba* (interest) which is considered exploitative, and replaced with *profit-and-loss-sharing* schemes such as *mudharabah* and *musharakah* that reflect fairness in sharing risks and profits (Mukharom et al., 2024) . At the micro level, Islamic financial instruments have proven to be effective in the context of empowerment. It shows that sharia microfinance, with its flexible and community-based characteristics, is more in line with the cash flow pattern of rural women micro enterprises than conventional products. Islamic fintech innovations, as studied by Shofawati (2023), expand the reach of financial inclusion by lowering transaction fees and providing services that are easily accessible through smartphones. At the macro level, the discourse on Islamic finance is increasingly connected

to the global development agenda. comprehensively map the potential contribution of Islamic finance to the SDGs, especially through job creation, poverty alleviation, and inequality reduction. However, they (Miftahussurur, n.d.) ;(Bhuanaputri et al., 2021; Wahyudi et al., 2020) *also* reminded that this potential has not been optimized due to structural challenges such as low Islamic financial literacy, regulatory complexity, and operational inefficiencies in many Islamic Financial Institutions (LKS).

d. Conceptual Framework: The Three-Axis Model of Empowerment

Based on the synthesis of the literature review above, this study proposes a conceptual framework called the Three-Axis Model of Empowerment. This framework positions Women's Empowerment (with the dimensions of resources, agencies, and achievements), Sustainable Tourism Development (with elements of governance, attractiveness, and benefit-sharing), and Inclusive Islamic Financial System (with the principles of justice, appropriate instruments, and accessibility) as three interrelated and mutually reinforcing axes. The following is an illustration of the three models of women's empowerment. This framework assumes that interventions that simultaneously strengthen all three axes and create favorable conditions for positive interactions between them will result in more inclusive and sustainable development outcomes. This framework guides the empirical analysis in this study, focusing on how the three axes are realized, interacting, and encountering obstacles in the specific context of Banyuwangi.

### 3. Methodology

This study uses a descriptive qualitative approach with *a multiple case study design*. The qualitative approach was chosen because it is appropriate to explore a deep understanding of complex social phenomena, the meanings constructed by actors, as well as the specific context behind a behavior. The dual case study design allowed researchers to analyze and compare the dynamics of women's participation and the role of Islamic finance in two destination locations that have different characteristics, thereby enriching the findings and validity. (Creswell & Creswell, 2017) (Yin, 2018) The research location was selected purposively based on the following criteria: (1) it is a leading beach or natural tourism destination in Banyuwangi; (2) have a significant level of tourist visits; and (3) show the participation of local communities, including women. The two selected locations are Red Island Beach (Pesanggaran District): Representing beach tourism and water sports (surfing) managed by a community-based Tourism Awareness Group (Pokdarwis). Djawatan Tourism Forest (Cluring District): Represents natural tourism (forest) managed by a subsidiary of Perhutani (PT PPAWI). Key informants are selected through *snowball sampling techniques* until they reach the data saturation point. A total of 15 informants were interviewed in depth.

Data were collected through triangulation of three main techniques. Participatory Observation: Researchers spend 5-7 days at each location, engaging in daily activities such as interacting with traders, observing transactions, and attending informal community meetings. Field notes are made in detail. Semi-Structured In-Depth Interview: The interview is conducted with open-ended questions that cover the theme: business experience, access to capital, knowledge of Islamic finance, role in decision-making, and challenges faced. and transcribed verbatim. Documentation Study: Includes analysis of secondary documents such as statistical data of BPS Banyuwangi Regency, annual report of the Tourism Office, tourism profile, tourism promotion publications (*Majestic Banyuwangi*), as well as financial and BSI program reports.

### 4. Results and Discussion

#### 4.1 Manifestation and Differentiation of Women's Roles in Two Destination Models

The findings of this study reveal significant differences in women's participation patterns between the two models of tourism destination governance in Banyuwangi Regency. On the one hand, Red Island, which is managed with a community-based model, shows a high intensity of women's involvement in tourism economic activities. On the other hand, Djawatan which are managed by

PPAWI (a subsidiary of Perhutani) actually limit the space for women's economic participation. Despite these differences in participation rates, both models show fundamental similarities in terms of gender gaps at the leadership and strategic decision-making levels.

#### 4.1.1 Intensive Participation in Community Ecosystems on red islands

In the tourist destination of Red Island Beach, women occupy the position of the backbone of the tourism-based local economy. Of the total 256 business units identified, women dominate around 75% of business actors. This dominance is clearly seen in four main sectors. *First*, the micro-commerce sector with 135 units of street vendors and hawkers selling snacks, drinks, and fruits directly in the coastal area. *Second*, 15 units of stalls and restaurants that serve Banyuwangi culinary specialties such as rujak soto and sego tempong. *Third*, 15 units of beach equipment rental such as umbrellas, chairs, and buoys. *Fourth*, 9 units of modest homestays that provide accommodation for *backpackers* and surfers.

However, dominance at the micro business level is not directly proportional to representation in the institutional realm. Although 35% of Pokdarwis members (21 out of 60 people) are women, almost all of them occupy positions in the cultural, promotional, and coast guard sections. Strategic positions such as Chairman, Secretary, and Treasurer are still dominated by men. Important decision-making processes such as the division of business zones, the determination of rental rates, and the planning of large events such as the Gandrung Pulau Merah Surfing Competition remain dominated by male elites in the Pokdarwis structure and the village government.

#### 4.1.2 Limited Participation in the Corporate Management Ecosystem in Djawatan

In contrast to Red Island, the space for women's economic participation in the Djawatan Tourism Forest is much narrower and limited because of the centralistic management model and is strictly controlled by PPAWI. The company limits commercial activities in the region to only two roles for women. *First*, as a registered street vendor, there are 15 units that are allowed to sell in special areas with approved types of goods, generally packaged food and soft drinks. *Second*, as cleaning and visitor service employees as many as 5 people, where most of the women work as cleaners and public toilet guards. Business forms such as homestays or small-scale restaurants are not allowed to operate in or around the area, as PPAWI has its own facilities and tries to maintain the aesthetic of the "natural forest". This policy significantly minimizes the economic multiplier effect for women in the surrounding communities.

#### 4.1.3 Analysis

The striking differences between these two destinations reinforce the thesis that governance mode is a determining variable in shaping women's participation spaces. The community model on Red Island, although not perfect, creates a more fluid and adaptive economic ecosystem, thus being able to accommodate household-based micro-enterprises that fit the configuration of women's dual roles. On the contrary, the corporate model in Djawatan with strict standardization and centralized control actually marginalizes informal and micro forms of business that have been the traditional domain of women. These findings are in line with the criticism put forward by Mosse (2002) that the formalization and corporatization process in the tourism sector is often exclusive and not inclusive of marginalized economic actors, including rural women.

#### 4.2 Contributions and Barriers of Sharia Finance in the Tourism Ecosystem

Bank Syariah Indonesia (BSI) has undertaken various initiatives to be involved in the Banyuwangi tourism ecosystem, which can be categorized as follows: *Supply-side*: BSI offers sharia microfinance products (*Micro Banking program*) which are theoretically intended for tourism MSMEs such as homestays and culinary. The schemes offered by the majority are murabahah (buying and selling with margin) for the purchase of assets and short-tenor qardhul hasan (charitable loan) for working capital. Digital Transaction Services (*Infrastructure-side*): The *Mandiri Syariah Mobile* (MSM) application is promoted as a *cashless* solution for traders and tourists. BSI also provides *QRIS merchants* for several wholesalers at tourist sites. Capacity and Socialization Program (*Capacity-side*): BSI regularly conducts product socialization and basic financial management training, in collaboration with the Cooperatives and MSMEs Office. CSR Support and Event Facilities (*Community-side*): BSI

provides public facilities such as toilet cars and portable prayer rooms during major events (surf festival, *Banyuwangi Music Djawatan*).

While the initiative appears comprehensive, findings on the ground reveal a deep gap between supply and adoption. Less than 10% of the female entrepreneurs interviewed (2 out of 22) have used financing from BSI or other Islamic banks. Product Design Barriers (Gender Not Responsive):

- 1) Murabahah products with fixed installments are considered unsuitable for businesses with uncertain cash flows such as seasonal culinary businesses.
- 2) The requirement for formal collateral (land certificates, BPKB) is a major obstacle for women whose assets are often not in their own name.
- 3) The existence of hidden administrative and insurance costs, even though they are interest-free, is considered burdensome for small loans.

BSI's contribution is still *supply-driven* and does not touch the root of the problem of the needs and capacity of women entrepreneurs at the bottom layer. The training program is still sporadic and *top-down*. Fintech innovations such as MSM, while potential, have not been adopted due to the limitations of gadgets and internet networks in remote locations such as Red Island. These findings confirm the analysis of Abidin et al. (2025) on the challenges of Islamic financial inclusion in Indonesia, namely low literacy and product mismatch with the reality of micro businesses.

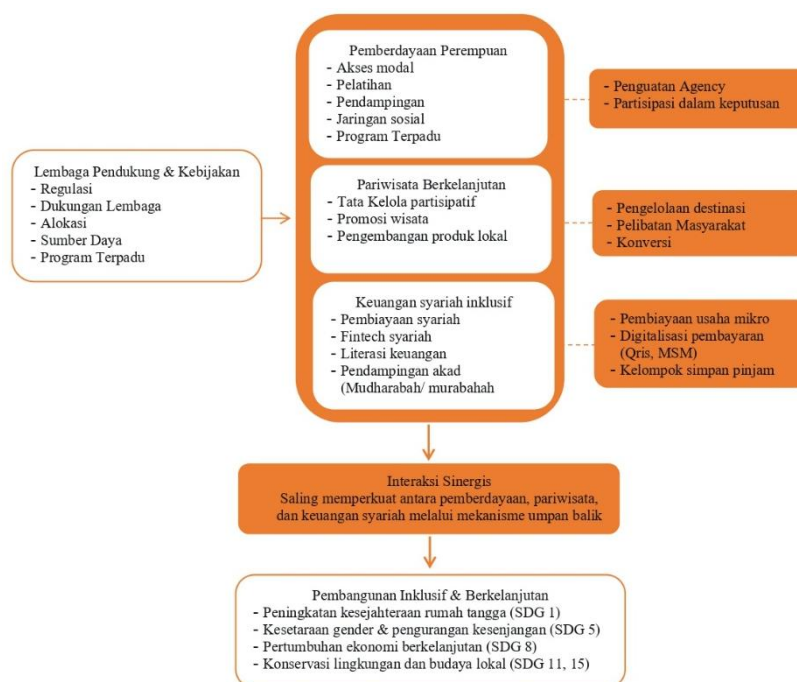
#### 4.3 Dynamics of Dual Roles and Women's Adaptation Strategies

Rich findings emerge when exploring how women negotiate their dual roles (domestic and public). In Red Island, adaptation strategies are generally based on kinship networks and women's cooperatives. Family Shift System: Husbands or older children often help to maintain the stall during the day, while mothers focus on morning and evening domestic tasks. Arisan and Internal Savings and Loan Groups: As an alternative to banks, women form informal arisan or savings and loan groups (called "*mother's deposits*") with flexible and trust-based rules. Diversify Home-Based Businesses: Some women combine their stall businesses by sewing clothes or making made-to-order cakes from home, maximizing the use of space and time.

In Djawatan, due to limited business space, adaptation strategies are more in the nature of taking advantage of regulatory loopholes. Some street vendors secretly sell homemade food by hiding it in packages, violating rules that only allow factory-packaged foods. This adaptation strategy shows women's agency in facing structural obstacles. They are not passive, but creatively make use of the social and cultural resources they have. However, this strategy is also *survivalist* and has limitations in terms of scale. Dependence on informal networks (social gatherings, middlemen) can actually trap them in subsistence and vulnerable economic circles. These findings enrich the understanding of the "agency" dimension in the framework, which suggests that agency is often manifested in the form of day-to-day negotiations and adaptations at the micro level, rather than just in large-scale strategic choices. (Kabeer, 1999)

#### 4.4 Three-axis model

Based on the findings, the initial conceptual framework needs to be revised by adding "Contextual Mediator Factors" as a circle that surrounds and influences the interaction of the three axes. In addition, in each axis it is necessary to emphasize the existence of internal tensions (e.g., on the axis of women: between agency and structural constraints; on the axis of Islamic finance: between ideal principles and practical implementation). The following is an illustration of figure 4.1 of the Three-Axis Model Conceptual Framework of Empowerment below.



Source: Author's construction

Figure 4.1 Conceptual Framework of the Three-Axis Model of Empowerment

This model is based on empirical findings that show that the interaction between the three axes does not occur in a vacuum, but is rather influenced by contextual mediating factors. The three main mediating factors identified in this study are: First, culture and social norms. The value of mutual cooperation and a strong kinship network in the Osing community in Banyuwangi can be an asset to develop a community-based sharia financing model. However, patriarchal norms that are still strong are an obstacle for women to access and manage capital independently. Second, regulations and policies. There are no specific regulations at the district level that encourage collaboration between the Tourism Office, the Women's Empowerment Office, and the local OJK to promote inclusive Islamic finance in the tourism sector. Third, technology and infrastructure. The limitations of internet and electricity networks in some tourist areas (especially remote beaches) are an obstacle to the adoption of Islamic fintech. Thus, to create effective synergies, interventions should not only focus on all three axes separately, but should also pay attention to and address contextual mediating factors that inhibit or reinforce inter-axis interactions.

## 5. Conclusion

Based on the results and discussions that have been described, this study concludes three main points.

- a) The role of women in Banyuwangi tourism is vital but compartmentalized and unequal. Women are the drivers of the microeconomy in community-based destinations such as Red Island with a participation rate of 75% in the micro business sector. However, their participation is limited and marginalized in corporate-based destinations such as Djawatan. The sharpest gender gap occurs at the level of leadership and decision-making in tourism organizations, where the representation of women in strategic positions is less than 5%.
- b) The contribution of the Islamic financial system is still superficial and has not been effective in empowering women entrepreneurs in the tourism sector. Although Bank Syariah Indonesia (BSI) has undertaken various initiatives such as sharia microfinance, *Mandiri Syariah Mobile fintech services*, and literacy training programs, its approach is still *supply-driven*. As a result, the adoption rate of Islamic financial services among entrepreneurial women is very low, which is less than 10%. The

main obstacles include low Islamic financial literacy, perception of procedural complexity, gender-responsive product design (especially formal collateral requirements), and limited geographical access.

- c) The synergy between the three axes of women, tourism, and Islamic finance is still weak and hampered by various contextual factors. These factors include non-inclusive destination governance models (especially corporate models), strong patriarchal cultural norms, lack of supportive policies at the regional level, and limited technology infrastructure in remote tourist areas. However, the potential for this synergy is enormous if all three axes can be integrated in a cohesive and empowerment-oriented governance model, as illustrated in the revised Three-Axis Model of Empowerment.

Based on the above findings and conclusions, this study proposes the following tiered recommendations :

Micro Level (Community/Entrepreneur) :

- a) Forming and strengthening women's entrepreneurial groups in each tourist destination as a forum *for peer learning*, internal savings and loans, and collective negotiations with destination managers and Islamic financial institutions.
- b) Develop contextual Islamic and digital financial literacy modules, delivered by local facilitators (e.g. trained PKK cadres) with easy-to-understand language and examples.

Meso Level (Institution/Company/Sector) :

- a) For Local Governments (Tourism Office & Women's Empowerment Office): Impose a minimum quota of 30% women in the management and decision-making structure in all tourism Pokdarwis and BUMDes. Create a database of women business actors in the tourism sector that is integrated with the Cooperatives and MSMEs Office to facilitate the distribution of programs and financing.
- b) For Islamic Financial Institutions (BSI and other LKS): Redesign microfinance products that are gender-responsive and contextual to tourism, for example: seasonal financing with *grace periods*, profit-sharing schemes (*mudharabah*) for homestay businesses, and group financing (*group lending*) for small traders. Build partnerships with Islamic fintech and Digital Financial Services (LKD) to reach remote areas. Train *relationship officers* specifically for female tourism MSMEs who understand the dynamics of this sector.

Macro Level (National/Regulatory) :

- a) The Ministry of Tourism and Creative Economy together with the Financial Services Authority (OJK) and the Ministry of Women's Empowerment and Child Protection need to develop a National Guideline for Inclusive Sharia Financing for the Tourism Sector.
- b) The Central Government can provide fiscal or non-fiscal incentives to regions and LKS that have successfully developed women's empowerment programs through the integration of tourism and Islamic finance.
- c) Strengthening digital infrastructure (internet network , electricity) in rural and remote tourist destinations as a prerequisite for digital financial inclusion.

### Statement of contribution by the author

Laily Hidayati Rosyidi: Conceptualization, methodology, investigation, formal analysis, initial manuscript writing, review writing & editing, project administration.

Ahmad Djalaluddin: Supervision, validation, review & editing, resources.

Eko Suprayitno: Data curation, visualization, methodology support, cross-validation.

Azy Athoillah Yazid: Field coordination, data collection, administration, secondary data acquisition.

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