

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

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### ABSTRACT

**Purpose:** This study examines the synergy between women's empowerment, tourism development, and the Islamic financial system in the context of coastal and natural tourism destinations in Banyuwangi Regency, Indonesia.

**Patients and methods:** descriptive qualitative approach was used through participatory observation, in-depth interviews with 15 key informants, and documentation studies at two leading tourism locations: Pulau Merah Beach and Djawatan Forest Tourism.

**Results:** Women play a vital role in the tourism ecosystem, especially through micro and small businesses in the creative economy sector, with participation reaching 75% in trade and supporting services. However, participation remains concentrated at the operational level with minimal representation in leadership and decision-making positions. Bank Syariah Indonesia contributes through sharia financing, fintech services, and financial training programs. However, adoption of Islamic financial services by women entrepreneurs is still low (<10%) due to literacy barriers, perceived procedural complexity, and product mismatch with tourism business characteristics.

**Conclusion:** The study proposes a three-pillar conceptual framework integrating gender, sustainable tourism, and inclusive finance, along with tiered policy recommendations to optimize synergy among the three elements.

### 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 (Afandi, 2020). Natural and beach tourist destinations, such as Red Island which is famous for its international standard surfing and Djawatan with its instagramable trembesi forest, are the main drivers of the local economy and attract domestic and foreign tourists.

Behind these macroeconomic successes, the participation of certain groups of people—especially women—in the tourism value chain still faces complex structural challenges. BPS data in 2022 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. In fact, demographically, the number of women is more (868,801 people vs. 862,930 men in 2022). This phenomenon indicates that women's economic potential is still not optimally exploited, with many women trapped in traditional domestic roles (Aswiyati, 2016).

Theoretically, contemporary literature has recognized the crucial role of women in sustainable tourism development. Women's entrepreneurship is a vital driver in the development of tourism villages and the creative economy, with contributions including homestay management, culinary businesses, handicrafts, and the preservation of local culture (Rochwulaningsih et al., 2017; Budi Hendrarti et al., 2024). Their economic empowerment not only increases household income but also strengthens a sense of *belonging* to the destination, which in turn encourages word-of-mouth organic promotion (Ardyan et al., 2025). However, this participation is often overshadowed by multidimensional barriers such as limited access to capital, technology, and information, as well as

vulnerability to discrimination and violence in the tourism work environment (Arbarini et al., 2019; Monica et al., 2022).

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 *riba* (interest), *gharar* (excessive uncertainty), and *maisir* (gambling), emphasizing fairness, partnership, and transparency (Mashuri, 2014). 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 and profit-oriented financing schemes oriented to the real needs of the productive sector (Fianto & Gan, 2017). Recent innovations such as *sharia financial technology* (fintech)—with concrete examples such as *the Mandiri Syariah Mobile* application—have the potential to democratize financial access with lower transaction fees and wider reach (Shofawati, 2023). On a macro level, the contribution of Islamic finance to the achievement of the Sustainable Development Goals (SDGs) is increasingly being recognized, especially in supporting poverty alleviation (SDG 1), gender equality (SDG 5), and decent work and economic growth (SDG 8) (Wahyudi & Leny, 2024; Abidin et al., 2025).

Although the potential of each tourism sector involving women and Islamic finance has been widely documented, research examining operational synergies and integration mechanisms between the two in the context of specific tourist destinations is still very limited. Previous studies have tended to focus on only one domain (e.g., women in tourism or Islamic finance for MSMEs), without exploring in depth how the three elements of women as actors, tourism as an economic sector, and Islamic finance as enablers can reinforce each other in a cohesive development ecosystem. This gap is especially felt in the context of destinations such as Banyuwangi which have unique geographical characteristics (coastal and mountainous), socio-cultural (strong Osing culture), and institutions (hybrid tourism governance between community and corporate).

Based on the identification of these gaps, this study is designed to answer three main questions:

- 1.1 How is the role of women manifested and differentiated in the development of beach tourism (Red Island) and natural tourism (Djawatan) in Banyuwangi?
- 1.2 How does the Islamic financial system contribute to supporting the tourism sector and women entrepreneurs in it, and what are the barriers to its effectiveness?
- 1.3 What contextual factors influence the synergy between women's empowerment through tourism and sharia financial support, and what kind of integration models can be proposed for sustainable development?

## 2. LITERATURE REVIEW

### 1.1 Women's Empowerment and Economic Participation in Tourism

The concept of women's empowerment has evolved beyond just participation in the workforce. Kabeer (2005) defines empowerment as a process in 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 encompasses three interdependent dimensions: resources (access to material and non-material), agency (the ability to define goals and act to achieve them), and achievement (desired outcomes).

Empirical studies in various Indonesian destinations show that tourism offers space for the actualization of these three dimensions for women, albeit with significant variations. Rochwulaningsih et al. (2017) 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 by Arbarini et al. (2019) in tourism villages, where women are the drivers of the creative economy despite facing obstacles to access to technology and information. The agency and achievement aspects are reflected in the research of Ardyan et al. (2025), which proves that women's economic empowerment increases their *sense of belonging* to the destination, which then motivates them to become active promoters.

However, this empowerment narrative must be read critically. Mosse (2002) reminded that women's participation in the labor market does not automatically mean emancipatory if it occurs in exploitative conditions or only strengthens gender-based job segregation. Monica et al. (2022) specifically highlight women's vulnerability to violence and harassment in the tourism sector, which is often legitimized by patriarchal culture and weak law enforcement. At the institutional level, Ngelambong et al. (2025) identified the existence of a strong *glass ceiling*, where women find it difficult to penetrate leadership and decision-making positions in tourism organizations, limiting their ability to influence policies and resource allocation.

### 1.2 Sustainable Tourism Governance and Development

Tourism is not a monolithic entity, but a complex system (*tourism system*) consisting of interrelated elements: attraction, facilities, accessibility, and organization (Gunn & Var, 2002). The sustainability of this system depends on effective *governance*, which involves dynamic interaction between three main actors: the state (government), the market (private), and civil society (community) (Pitana & Gayatri, 2005).

In the Indonesian context, tourism governance models are very diverse, ranging from *community-based tourism*, *corporate-driven tourism*, to hybrid. Each model has different implications for participation and benefit-sharing for local

communities, including women. Lee et al. (2024) add a cultural dimension to this discussion, showing that local cultural identities can serve as powerful mediators—or even inhibitors—in the relationship between women's empowerment and sustainable tourism development.

### 1.3 Sharia Finance as an Instrument of Inclusion and Empowerment

The Islamic financial system was 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 its replacement with *profit-and-loss sharing* schemes such as *mudharabah* and *musharakah* that reflect fairness in sharing risks and profits (Mashuri, 2014).

At the micro level, Islamic financial instruments have proven to be effective in the context of empowerment. Fianto & Gan (2017) showed that Islamic microfinance, with its flexible and community-based characteristics, is more in line with the cash flow pattern of women's micro enterprises in rural areas 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, Islamic finance discourse is increasingly connected to the global development agenda. Wahyudi & Leny (2024) and Abidin et al. (2025) comprehensively map the potential contribution of Islamic finance to the SDGs, especially through job creation, poverty alleviation, and inequality reduction. However, they also reminded that this potential has not been optimally realized due to structural challenges such as low Islamic financial literacy, regulatory complexity, and operational inefficiencies in many Islamic Financial Institutions (LKS).

### 1.4 Conceptual Framework: A 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 (Figure 1). 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 the Inclusive Islamic Financial System (with the principles of justice, appropriate instruments, and accessibility) as three interrelated and mutually reinforcing axes.



**Figure 1. Conceptual Framework of the Three-Axis Model of Empowerment**

The framework assumes that interventions that simultaneously strengthen the 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 manifest, interact, and encounter obstacles in the specific context of Banyuwangi.

## 3. METHOD

This research uses a descriptive qualitative approach with a multiple case study design. The qualitative approach was chosen because it is suitable for exploring an in-depth understanding of complex social phenomena, meanings constructed by actors, and specific contexts behind behavior (Creswell & Poth, 2018). The multiple case study design allows researchers to analyze and compare the dynamics of women's participation and the role of Islamic finance in two tourist destinations with different characteristics, thus enriching the findings and their validity (Yin, 2018).

The research locations were selected purposively based on criteria: (1) being leading coastal or natural tourism destinations in Banyuwangi; (2) having significant tourist visit levels; and (3) showing local community participation, including women. The two selected locations were Pulau Merah Beach Tourism (Pesanggaran District), representing community-based coastal and water sports

tourism managed by a Tourism Awareness Group, and Djawatan Nature Tourism (Cluring District), representing corporate-managed forest tourism.

Data were collected through triangulation of three main techniques during December 2023 – January 2024: (a) participatory observation; (b) in-depth semi-structured interviews with 15 key informants; and (c) documentation studies. Data analysis followed the interactive model of Miles, Huberman, & Saldana (2014), consisting of data reduction, data display, and conclusion drawing/verification.

#### 4. FINDINGS AND ANALYSIS

##### 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 corporately 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.

###### a. Red Island: Intensive Participation in Community Ecosystems

In the tourist destination of Red Island Beach, women occupy a position as the backbone of the local tourism-based 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-trading sector with 135 units of street vendors and hawkers selling snacks, drinks, and fruits directly in the beach area. Second, 15 units of stalls and restaurants that serve Banyuwangi culinary specialties such as rujak soto and sego temping. 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. As revealed by one of the informants.

*"I open the stall from 8 am until sunset. Morning cooking, noon selling, night taking care of children and husband. But not bad, it can increase the cost of children's schooling"* (Nanang, 07 Juni 2024).

However, dominance at the micro business level is not directly proportional to representation in the institutional realm. Although 35% of the Pokdarwis (21 out of 60 members) are women, almost all occupy positions in the cultural, promotional, and counter-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 setting of rental rates, and the planning of large events such as the Red Island Gandrung Surf Competition remain dominated by male elites in the Pokdarwis structure and village government.

###### b. Position: Limited Participation in a Corporate-Controlled Ecosystem

In contrast to Red Island, the space for women's economic participation in Djawatan Nature Tourism is much narrower and limited due to a centralistic management model that is strictly controlled by PPAWI. The company limits commercial activities within 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 seeks to maintain the aesthetic of the "natural forest". This policy significantly minimizes the multiplier effect of the economy for women in the surrounding community. A trader said,

*"We can only sell at the designated location, don't let it go out. The goods are also fishy or smoke-smelling, which will disturb visitors. If you want to open a stall or homestay, far from here, in the village"* (Agus, 07 Juni 2024).

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

##### 4.2 Contributions and Constraints 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:

- a. *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.
- b. Digital Transaction Services (*Infrastructure-side*): The *Mandiri Syariah Mobile* (MSM) application is promoted as a *cashless* solution for merchants and tourists. BSI also provides *QRIS merchants* for several large traders in tourist locations.
- c. Capacity and Socialization Program (*Capacity-side*): BSI periodically conducts product socialization and basic financial management training, in collaboration with the Cooperatives and MSMEs Office.
- d. 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*).

Implementation Constraints and Gaps: While the initiative may seem comprehensive, findings on the ground reveal a deep gap between supply and adoption. Less than 10% of female entrepreneurs interviewed (2 out of 22) have used financing from BSI or other Islamic banks. An analysis of interviews reveals three main obstacles:

- a. Barriers to Perception and Knowledge (Literacy):  
*"I heard that Islamic banks are good, halal. But the business is complicated, you have to have a business that has been in order, there is a report. We sell daily, the money in and out is not recorded, how can it be?"* (Aziz, 10 Juni 2024).
- b. Product Design Barriers (*Non-Gender-Responsive*):
- c. Scheme Mismatch: Murabahah products with fixed installments are considered unsuitable for businesses with erratic cash flow such as seasonal culinary businesses.
- d. Formal Collateral Requirements: Collateral requirements (land certificates, BPKB) are a major barrier for women whose assets are often not in their own name.
- e. Hidden Transaction Fees: Even without interest, there are administrative and insurance fees that are considered burdensome for small loans.
- f. Access and Trust Barriers:

Analysis: BSI's contribution is still supply-driven and does not touch the root of the problem of the needs and capacity of women entrepreneurs in 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 incompatibility 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.

- a. Shift System in the Family: Older husbands or children often help maintain the stall during the day, while mothers focus on morning and evening domestic tasks.
- b. 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.
- c. Diversification of Home-Based Businesses: Some women combine their stall business with sewing clothes or making made-to-order cakes from home, maximizing the use of space and time.

In Djawatan, because of limited business space, adaptation strategies are more in the nature of taking advantage of loopholes in the rules. Some street vendors secretly sell homemade food (e.g., lontong) by hiding it in packages, violating rules that only allow factory-packaged food.

Analysis: This adaptation strategy shows women's *agency* in facing structural constraints. They are not passive, but creatively utilize the social and cultural resources they have. However, this strategy is also survivalist and has limitations in terms of scalability. Dependence on informal networks (social gatherings, middlemen) can actually keep them in the subsistence and vulnerable economic circles. These findings enrich the understanding of the dimension of "agency" in the framework of Kabeer (2005), showing that agency is often manifested in the form of day-to-day negotiations and adaptations at the micro level, rather than just in large strategic choices.

## 5. DISCUSSION

The findings of this study provide an empirical basis for reflecting and revising the conceptual framework of the proposed Three-Axis Model. The discussion focused on the interaction between axes and mediating factors that inhibit or encourage synergies.



### 5.1 The Interaction between the Women's Axis and Tourism: The Importance of Inclusive Governance

The interaction between women's empowerment and tourism development is greatly influenced by destination governance modes. In Pulau Merah (community), this interaction is more intensive and results in a real economic contribution for women, even though it is colored by inequality in decision-making. In Djawatan (corporate), this interaction is weak and even marginalized, as the corporate business model tends to override the informal economy and micro-enterprises.

The implications are clear: to create positive synergies, sustainable tourism must be redefined to explicitly include the principles of gender-inclusive governance. This means not only involving women as workers or business actors, but also ensuring their representation and voice at all levels of decision-making—from Pokdarwis to the board of directors of management companies. Ngelambong et al.'s (2025) recommendations on affirmative action and women's leadership are relevant here.

### 5.2 The Interaction between the Sharia Finance Axis and Women: From Supply-Driven to Demand-Driven

The interaction between the Islamic financial system and women's empowerment is currently very weak and ineffective, as shown by the low adoption rate (<10%). The main problem is the supply-driven approach of MFIs such as BSI, which offer standard products without properly understanding the needs, cash flow patterns, and risk preferences of women entrepreneurs in the tourism sector.

To strengthen this interaction, a paradigm shift to a demand-driven or human-centered design approach is needed. Islamic financial products need to be redesigned by considering:

- a. Fluctuating business cycle: Financing scheme with a grace period or installments that adjust to the tourism season.
- b. Limitations of formal collateral: Development of social or group *lending-based financing* schemes, or the use of non-traditional collateral such as business equipment.
- c. Financial literacy limitations: Simplified products, with clear communication and using trusted intermediaries (e.g., PKK cadres or female Pokdarwis administrators).

Islamic fintech innovation has great potential, but it must be preceded by improving digital infrastructure and technology literacy at the community level.

### 5.3 The Interaction between the Sharia Finance Axis and Tourism: Creating a Contextual Financing Ecosystem

The tourism sector has unique characteristics such as dependence on natural conditions, seasonality, and business nature that is large in the form of services and experiences. Conventional financial systems often fail to understand these characteristics. Islamic finance, with its profit-sharing principle and emphasis on justice, actually has the potential to be more aligned philosophically.

However, this potential has not been realized due to the weak sectoral knowledge among Islamic banking. The BSI marketing officer interviewed (BSI-02) admitted the difficulty of assessing the feasibility of a homestay or typical culinary stall business. Efforts are needed to build shared *knowledge* between LKS and tourism stakeholders (Tourism Office, Business Associations, Academics). For example, together we make a guide to assessing the feasibility of a business for the homestay or culinary sector typical of the region.

### 5.4 Mediator Factors: Culture, Regulation, and Technology

The synergy of these three axes is also mediated by contextual factors:

**Culture and Social Norms:** The value of mutual cooperation and a strong kinship network in the Banyuwangi community (such as Osing) can actually 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.

- a. 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 Financial Services Authority (OJK) to promote inclusive Islamic finance in the tourism sector.
- b. Technology and Infrastructure: Limited internet and electricity networks in some tourist areas (especially remote beaches) are an obstacle to the adoption of sharia fintech.

**Revision of the 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 interactions of the three axes. In addition, within each axis, it is necessary to emphasize the existence of internal tensions (for example, in the axis of women: between agency and structural constraints; in the axis of Islamic finance: between ideal principles and practical implementation).

## 6. CONCLUSION AND IMPLICATIONS

### 6.1 Conclusion

The study concludes that:

- a. The role of women in Banyuwangi tourism is vital but compartmentalized and not equal. They are microeconomic drivers in community-based destinations such as Red Island, but their participation is limited and marginalized in corporate-based destinations such as Djawatan. The gender gap is most pronounced at the leadership and decision-making levels in tourism organizations.
- b. The contribution of the Islamic financial system is still on the surface and has not been effective in empowering. Although BSI has carried out various initiatives, its supply-driven approach, less *gender-responsive* products, and low Islamic financial literacy have led to a very low adoption rate among women entrepreneurs.
- c. The synergy between the three axes women, tourism, and Islamic finance is still weak and hampered by contextual factors such as non-inclusive destination governance models, patriarchal cultural norms, and a lack of supporting policies and infrastructure. However, the potential for such synergy is enormous if the three axes can be integrated in a cohesive and empowerment-oriented governance model.

### 6.2 Theoretical Implications

The study makes several theoretical contributions:

- a. Enriching the theory of women's empowerment (Kabeer, 2005) by showing how Islamic finance can operate as a critical variable that affects the dimension of women's resources and agency in the context of the tourism economy. Studies also show the complexity of women's agency that is manifested in daily adaptation strategies at the micro level.
- b. Expanding the discourse on Islamic finance and the SDGs (Wahyudi & Leny, 2024; Abidin et al., 2025) by providing granular empirical evidence on implementation mechanisms and barriers at the local level, particularly in relation to women's empowerment and the tourism sector.
- c. Develop the Three Axes of Empowerment Model as a useful analytical framework for understanding and designing inclusive development interventions in tourist destinations. The framework emphasizes the importance of a holistic and simultaneous approach to all three aspects.

### 6.3 Policy and Practical Implications

Based on the findings, tiered policy recommendations were proposed:

#### a. Micro Level (Community/Entrepreneur):

- 1) Forming and strengthening women *entrepreneur groups* in each destination as a forum for *peer-learning*, internal savings and loans, and collective negotiations with destination managers and LKS.
- 2) Develop contextual sharia and digital financial literacy modules, delivered by local facilitators (e.g., trained PKK cadres) in easy-to-understand language and examples.

#### b. Meso Level (Institution/Company/Sector):

- 1) For Local Governments (Tourism Office & Women's Empowerment Office):

Require a minimum quota of 30% women in management and decision-making 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.

- 2) For Islamic Financial Institutions (BSI and others):

Redesigning microfinance products that are *gender-responsive* and *tourism-contextual*, for example: seasonal financing with a grace period, profit sharing scheme (*mudharabah*) for homestay businesses, group financing (*group lending*) for small traders.

Build partnerships with Sharia Fintech and local Digital Financial Services Agents (LKDs) to reach remote areas.

Train Relationship Officers specifically for female tourism MSMEs who understand the dynamics of the sector.

#### c. Macro Level (National/Regulatory):

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 National Guidelines for Inclusive Sharia Financing for the Tourism Sector.

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.

Strengthening digital infrastructure (internet network, electricity) in rural and remote tourist destinations as a prerequisite for digital financial inclusion.

#### 6.4 Limitations and Further Research Directions

This study has several limitations: (1) it is qualitative so that the findings cannot be generalized statistically; (2) only comparing two destination models, even though there are more variations in governance models; (3) focus on the demand side (women), so that the analysis from the perspective of LKS may not be fully in-depth. Further research can: (1) conduct quantitative studies with larger samples to test the relationships between variables within a three-axis framework; (2) explore other destination models (e.g., public-private partnerships) or locations with different cultures; (3) conduct *action research* to test and refine the integrated intervention model recommended in this study.

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