

ISLAMIC VALUES IN COASTAL SME EDUCATION: A MODEL FOR SUSTAINABLE DEVELOPMENT

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Received: 14th March 2024; Revised: 15th October 2024; Accepted: 28th December 2024

Abstract

This study analyses the integration of *Maqasid Syariah* (MS) principles, including *shiddiq* (honesty), *adl* (justice), and *maslahah* (public welfare), in supporting the sustainability of micro-enterprises (SMEs) in Desa Segara Jaya, Indonesia. Using a qualitative case study approach, data were collected through in-depth interviews and observations with Muslim entrepreneurs. SMEs face challenges such as limited financial resources, inadequate Islamic values-based training, and insufficient infrastructure, which hinder the consistent application of ethical practices. To overcome these barriers, an MS-based educational model is required, combining workshop-based training with tailored educational programmes to address these challenges effectively, mentorship programmes with pesantren and madrasahs, and scalable digital learning platforms. Integrating technical and ethical skills helps align business practices with economic objectives and Islamic values. A collaborative Penta helix approach, engaging government, educational institutions, businesses, communities, and media, is essential for overcoming systemic barriers. Applying the MS framework and the Theory of Planned Behaviour, this research contributes to Islamic entrepreneurship studies and offers practical insights for policymakers, educators, and practitioners. Aligning SME operations with ethical principles enhances resilience, competitiveness, and sustainable development in Muslim communities navigating socio-economic challenges.

Keywords: entrepreneurship; Islamic values; maqasid Syariah; micro-enterprises; pentahelix; sustainability

Abstrak

Penelitian ini menganalisis integrasi prinsip-prinsip *Maqasid Syariah* (MS), termasuk *shiddiq* (kejujuran), *adl* (keadilan), dan *maslahah* (kesejahteraan publik), dalam mendukung keberlanjutan usaha mikro kecil dan menengah (UMKM) di Desa Segara Jaya, Indonesia. Dengan menggunakan pendekatan studi kasus kualitatif, data dikumpulkan melalui wawancara mendalam dan observasi terhadap pengusaha Muslim. UMKM menghadapi tantangan seperti keterbatasan sumber daya keuangan, pelatihan berbasis nilai-nilai Islam yang tidak memadai, dan kurangnya infrastruktur, yang menghambat penerapan praktik etis secara konsisten. Untuk mengatasi hambatan ini, diperlukan model pendidikan berbasis MS yang menggabungkan pelatihan berbasis lokakarya dengan program pendidikan yang dirancang khusus, program pendampingan dengan pesantren dan madrasah, serta platform pembelajaran digital yang dapat diskalakan. Integrasi keterampilan teknis dan etis membantu menyelaraskan praktik bisnis dengan tujuan ekonomi dan nilai-nilai Islam. Pendekatan kolaboratif Penta helix yang melibatkan pemerintah, institusi pendidikan, dunia usaha, komunitas, dan media sangat penting untuk mengatasi hambatan sistemik. Dengan menerapkan kerangka kerja MS dan Teori Perilaku Terencana, penelitian ini berkontribusi pada studi kewirausahaan Islam dan memberikan wawasan praktis bagi pembuat kebijakan, pendidik, dan praktisi. Penyelarasan operasional UMKM dengan prinsip-prinsip etis meningkatkan ketahanan, daya saing, dan pembangunan berkelanjutan di komunitas Muslim yang menghadapi tantangan sosial-ekonomi.

Kata kunci: kewirausahaan; nilai-nilai Islam; maqasid syariah; umkm; pentahelix; keberlanjutan

How to Cite: Doktoralina, C. M., Abdullah, M. A. F., Febrian, W. D., Maulana, D., Prayogo, D. A., & Anuar Ahmad Shukor, A. S. (2024). Islamic Values in Coastal SME Education: A Model for Sustainable Development. *TARBIYA: Journal of Education in Muslim Society*, 11(2), 105-114. doi:10.15408/tjems.v11i2.43868.

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Introduction

Through a holistic framework, Islamic values were integrated effectively into micro-entrepreneurship in several coastal areas in Indonesia, as highlighted by Darma (2021) in his article. This theory of Maqasid Syariah underscores the preservation of five essential human needs (*daruriyyat*): religion (*din*), life (*nafs*), intellect (*aql*), lineage (*nasl*), and wealth (*maal*). Micro-entrepreneurs redefine their activities as acts of worship that carry spiritual significance and promote human welfare (*maslahah*). This framework encourages the application of honesty (*shiddiq*), justice (*adl*), and social responsibility (*ihsan*) as the foundations for micro-entrepreneurs to achieve financial success while supporting social welfare and environmental sustainability. Surah Al-Isra (17:80) calls on individuals to ground their actions in Islamic principles, while Surah Al-Mulk (67:15) reinforces the ethical use of resources, aligning with *maqashid syariah* moral imperatives (Pratiwi & Aidid, 2022).

Jamilah et al. (2023) emphasised the critical role of sustainability in social, economic, and environmental activities, especially in coastal areas like Desa Segara Jaya. Micro-entrepreneurs in these regions face tidal flooding, coastal erosion, environmental degradation, and economic instability caused by climate change. Although many studies have explored human capital in relation to financial performance (Zafar and Jafar, 2024), only few explore how Islamic principles can overcome the environmental, economic, and social challenges faced by micro-entrepreneurs in coastal areas (Sylvia, 2023). Islam, through the *maqashid syariah* framework (Al-Ghazali, 1111; Al-Shatibi, 1388), prioritises the protection of *dharuriyyah* while encouraging businesses to deliver enduring social and environmental benefits.

Micro-entrepreneurs frequently struggle to apply Islamic principles such as *shiddiq*, *adl*, and *ihsan* due to limited understanding and support. Doktoralina et al. (2024) identified restricted access to capital, education, and technology as significant barriers. Entrepreneurs in Desa Segara Jaya often face low behavioural control caused by structural constraints, despite recognising the importance of *shiddiq* for building reputation. The Theory of Planned Behaviour (Ajzen, 1991) highlights attitudes, subjective norms, and perceived control as key influences on entrepreneurial intentions, yet limited community support frequently hinders implementation (Aga & Singh, 2022). These findings underscore the need for educational programs that integrate Islamic principles into entrepreneurship training, addressing both economic and moral dimensions.

Micro-entrepreneurs build resilience against global challenges by achieving economic independence. They manage resources effectively while incorporating moral and spiritual values, which strengthens their contributions to sustainable social and economic development (Bisri et al., 2024; Khairani et al., 2023). Indonesia, as the world's largest Muslim-majority country, holds immense potential, but only 7% of its population participates in small and medium enterprises (SMEs). This low participation highlights untapped opportunities and demands further investigation into its causes (Ahamed & Ahammed, 2023; Anggarkasih & Resma, 2022; Hassan, 2024). Additionally, Indonesia must support Sustainable Development Goal (SDG) 12 by promoting sustainable consumption and production patterns (Sari et al., 2022).

Islamic entrepreneurial principles, including *shiddiq*, *ihsan*, and *maslahah*, provide a robust moral foundation for addressing these challenges. However, coastal areas remain particularly vulnerable to climate change and resource limitations, which restrict the practical implementation of these principles. Local cultural values like *ta'awun* (mutual assistance) and *gotong royong* (communal cooperation)

strengthen collaboration and foster collective solutions (Dauletova & Al-Busaidi, 2023; Sarif et al., 2023). This approach supports sustainability principles, which, according to Kim and Lee (2018), enhance competitive advantage while delivering long-term societal benefits (Cahyono et al., 2023; Javid & Amini, 2023; Kmecová & Androniceanu, 2024; Rekarti & Doktoralina, 2017; Sofyan et al., 2024).

Based on the tendency of micro-entrepreneurs to prioritise daily needs, this study adopts the research model developed by Rekarti et al. (2019) to strengthen SME competitiveness in addressing global challenges, particularly in Desa Segara Jaya. The primary research question explores how Islamic entrepreneurial principles, guided by the framework of *Maqasid Sharia* (hereafter referred to as *MS*), can enhance the social, economic, and environmental sustainability of SMEs amidst these challenges. This investigation is divided into two interconnected parts, beginning with an examination of Islamic entrepreneurial principles as a foundational framework for SMEs to improve sustainability. Furthermore, the study elaborates on the practical application of these principles, which include *shiddiq*, *adl*, and *ihsan*, alongside the prohibition of exploitation (*gharar* and *riba*) and *maslahah*. Additionally, the research emphasises the importance of collaboration and partnerships in creating sustainable enterprises aligned with Islamic values, thereby addressing global challenges while fostering resilience and long-term development (Rafiki et al., 2023; Raza et al., 2025).

Method

Referring to Creswell and Creswell (2017), this study employs a qualitative approach using a case study method, focusing on Muslim micro-entrepreneurs in Desa Segara Jaya, Kabupaten Bekasi, West Java. The qualitative approach was chosen to facilitate an in-depth exploration of phenomena while integrating *MS* as the theoretical framework to underpin the study's design. Specifically, *MS* principles i.e. *shiddiq*, *ihsan*, and *maslahah*, were systematically embedded in the design of interviews, surveys, and data analysis processes to ensure alignment with Islamic values, see figure 1.

The research location, Desa Segara Jaya, was strategically chosen based on its demographic and geographic relevance. Its predominantly Muslim population and strong entrepreneurial culture align with the study's focus on exploring the practical application of Islamic principles in business contexts. Additionally, its proximity to the Kampung Bahari tourism site offers a unique socio-economic landscape, providing opportunities to examine the interplay between coastal tourism and micro-enterprise sustainability. The population and sample comprised all micro-entrepreneurs with 2–3 years of business experience. These criteria ensure that respondents have adequate experience to provide meaningful insights while also reflecting the dynamic challenges faced by micro-entrepreneurs in integrating *MS* principles. Data collection was conducted through in-depth interviews combined with surveys, which were recorded, transcribed, and analysed alongside secondary data to ensure validity and support the richness of findings.

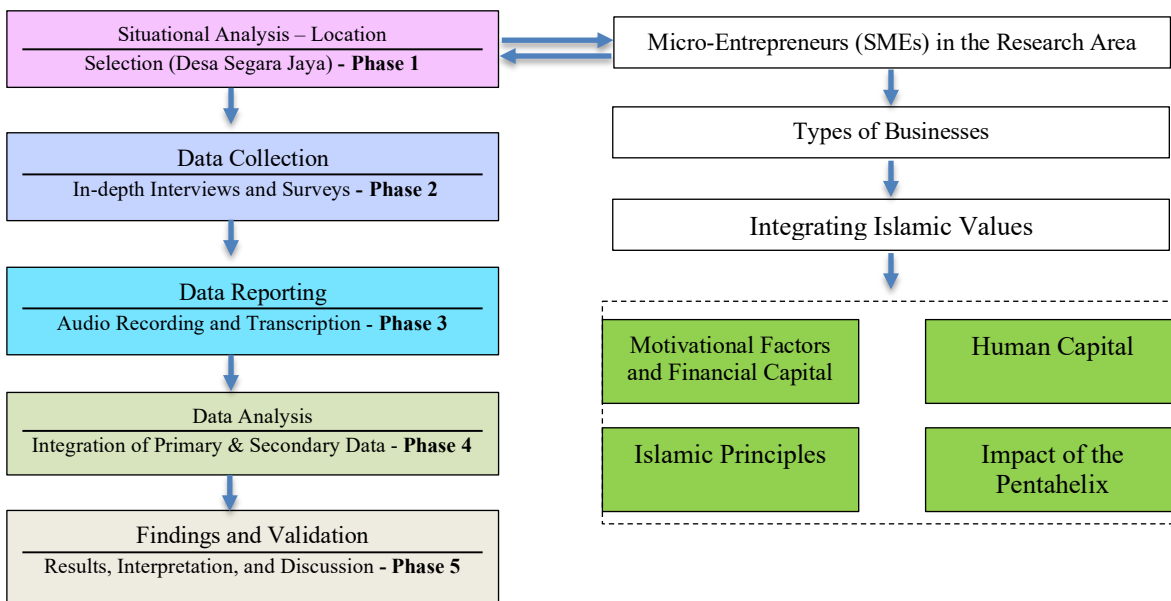


Figure 1. Methodology Process Flow

As illustrated in Figure 1, the research process was structured to align each phase with the principles of *MS*. The process commenced with the first phase: situational analysis to select Desa Segara Jaya as the study location. This phase involved a comprehensive assessment of the community's demographic characteristics, economic activities, and alignment with Islamic values. For instance, challenges were identified through the lens of *MS*, focusing on achieving holistic well-being through *shiddiq*, *ihsan*, and *maslahah*. The second phase involved collecting primary data through in-depth interviews and surveys to gain deeper insights into the experiences and constraints faced by micro-entrepreneurs. The interview questions were framed to elicit responses related to the application of *MS* in daily business practices, while the surveys measured perceptions of these values in the context of entrepreneurial challenges and opportunities.

The third phase focused on data reporting, during which interviews were recorded, transcribed, and prepared for further analysis. The data reporting process was guided by thematic coding that prioritised the identification of patterns consistent with *MS* principles. The fourth phase centred on data analysis, integrating primary data from interviews and surveys with secondary data to produce valid findings. Analytical techniques were adapted to ensure that themes derived from the data reflect the theoretical underpinnings of *MS*, emphasising the balance between individual and community benefits. Finally, the fifth phase involved result interpretation and validation. In this phase, the findings were analysed to identify patterns, challenges, and opportunities, and subsequently discussed with an emphasis on the application of Islamic values and collaborative approaches similar as Pentahelix to support the sustainability of SMEs. This interpretation phase also highlighted the relevance of Desa Segara Jaya's demographic and socio-economic context in demonstrating the practical integration of *MS*, ensuring the findings contribute both theoretically and practically to the field of Islamic entrepreneurship.

Results and Discussion

Motivational Factors and Financial Capital

Motivational factors, including family support, personal aspirations, and spiritual values, play a pivotal role in the success of micro-enterprises in Desa Segara Jaya. Respondents frequently cited family as a source of encouragement and financial stability, enabling them to overcome business challenges. One participant stated, "*My family motivates me to keep improving my business, even during tough times.*" Additionally, spiritual values rooted in Islamic teachings emerged as a significant motivator, with many entrepreneurs viewing their efforts as an act of worship and *amanah* entrusted by Allah S.W.T., as reflected in Q.S. Al-Anfal: 60. This perspective motivates entrepreneurs to align their practices with Islamic principles, including *shiddiq* and *adl*, thereby promoting ethical and sustainable business operations.

Financial capital, encompassing personal savings, family contributions, and access to micro-financing, is equally crucial for supporting entrepreneurial activities. Personal savings often serve as the initial capital, but securing additional funding remains a challenge due to limited access to formal financial institutions. As one respondent explained, "*We rely heavily on family and community for financial support because bank loans are difficult to obtain.*" This reliance underscores the need for financial mechanisms tailored to micro-entrepreneurs, such as *mudharabah* (profit-sharing) and *qard al-hasan* (interest-free loans), which align with Islamic values by providing an ethical form of financial support that addresses the unique needs of micro-entrepreneurs.

Addressing these challenges requires tailored training programmes that combine financial literacy with Islamic principles. These programmes should equip entrepreneurs with the skills to manage resources effectively while adhering to ethical guidelines, with principles like *shiddiq* promoting transparency in financial transactions to build trust with stakeholders, and *adl* ensuring fairness in pricing and revenue-sharing practices. *Ihsan* encourages resource stewardship, promoting sustainable practices that minimise waste and maximise community benefits. Collaborative initiatives involving government agencies, Islamic financial institutions, and community organisations can further support these efforts. Digital platforms can enhance access to financial services and training, as one participant noted, "*Online financial tools would improve earnings tracking and financial management.*" Comparative studies from other Regions with a Muslim majority, including Southeast Asia, demonstrate the effectiveness of integrating motivational factors with innovative financial solutions, validating the potential for empowering micro-entrepreneurs in Desa Segara Jaya and its surrounding areas.

By addressing motivational drivers and improving access to financial capital, stakeholders can empower micro-entrepreneurs to align their practices with ethical and sustainable principles. This integrated approach not only enhances individual success but also fosters resilient, self-reliant communities that contribute to broader socio-economic development.

The Importance of Human Capital in Business Sustainability

The findings highlight the pivotal role of human capital, encompassing family support, work experience, and informal education, in the success of micro-enterprises in Desa Segara Jaya. Participants frequently cited strong family networks as a foundation for both emotional encouragement and financial

assistance, enabling them to navigate the complexities of business operations. Work experience was also recognised as instrumental in developing practical skills and resilience. From an Islamic perspective, human capital is viewed as an *amanah* (trust) from Allah S.W.T., as stated in Q.S. Al-Anfal: 60, emphasising the importance of competence and education, which in turn shapes the ethical and operational practices of entrepreneurs, guiding their actions in line with Islamic principles such as *shiddiq* and *adl*.

Despite its significance, the development of human capital is hindered by limited access to Islamic values-based education. Many participants expressed the need for structured programmes to deepen their understanding and application of Islamic principles in entrepreneurship. As one entrepreneur remarked, “*We know honesty is important, but we lack the knowledge to apply it effectively in pricing and profit-sharing.*” This gap underscores the necessity for formalised training that bridges theoretical values and practical entrepreneurship. Institutions, for example, pesantren and madrasahs, were identified as key platforms for instilling Islamic values, but challenges, including insufficient funding and inadequate resources, limit their effectiveness.

Addressing these barriers requires collaborative efforts among stakeholders. Digital platforms were frequently mentioned as a potential solution to expand access to education, offering scalable training programmes for micro-entrepreneurs who cannot attend in person. Government initiatives, partnerships with Islamic educational institutions, and private sector support were also proposed as strategies to enhance resource availability and training delivery. One participant noted, “*Online tools can help us learn financial management and ethical business practices without disrupting our daily routines.*”

Comparative studies in other Muslim-majority regions, particularly in Southeast Asia, underscore the success of community-driven Islamic education in enhancing entrepreneurial capabilities. Initiatives supported by pesantren in Indonesia and Malaysia have demonstrated how integrating Islamic values into business practices fosters economic resilience and social cohesion. These models demonstrate the flexibility of the MS framework in tackling various entrepreneurial challenges, reinforcing its significance in advancing the sustainability of micro-enterprises. Strengthening human capital through targeted, values-based training and education reveals the transformative potential of integrating MS principles into entrepreneurship. Collaborative solutions, including digital innovations and multi-stakeholder partnerships, effectively overcome existing barriers while aligning entrepreneurship with ethical, sustainable, and community-focused practices, ultimately fostering resilient and self-reliant micro-enterprises.

Integrating Islamic Entrepreneurial Principles

This study underscores the importance of Islamic principles, namely *shiddiq*, *ihsan*, and *maslahah*, as foundational elements in shaping entrepreneurial practices among SMEs in coastal areas. Respondents consistently emphasised the importance of aligning business activities with these ethical values to build trust and ensure long-term sustainability. As one entrepreneur shared, “*Honesty in transactions builds customer trust, even when it's challenging,*” illustrating how *shiddiq* fosters transparency and reliability, strengthening stakeholder relationships. Within the MS framework, the protection of *al-mal* (wealth) emerged as a central theme, balancing material prosperity with social welfare as emphasised by Al-Ghazali (1111) and Al-Shatibi (1388). However, participants identified challenges including inadequate

infrastructure, limited access to training based on Islamic values, and insufficient technical knowledge, which hindered the effective operationalisation of these principles. One participant noted, “*We want to do what is right, but without proper guidance or training, it’s difficult to know how to manage the business ethically.*”

The pentahelix approach, promoting collaboration among government agencies, educational institutions, communities, businesses, and media, was identified as a viable strategy to address these barriers. Respondents highlighted the importance of education in embedding Islamic values into entrepreneurial practices, with institutions e.g., pesantren and madrasahs serving as critical platforms for instilling principles such as *ihsan*, which fosters environmental and community responsibility. Government initiatives, including improved infrastructure and funding for Islamic-based training programmes, were deemed essential, while digital platforms were suggested as scalable solutions for delivering training. One respondent remarked, “*Online tools enable learning without disrupting daily responsibilities.*” Partnerships with businesses and media were also seen as instrumental in raising awareness and amplifying the application of Islamic entrepreneurial principles.

Comparative studies from Southeast Asia further validate the adaptability of Islamic principles across diverse Muslim communities. Entrepreneurship programmes facilitated by pesantren have proven to effectively combine economic resilience with social cohesion, illustrating the application of the MS framework as a comprehensive guide for ethical and sustainable entrepreneurship. By integrating Islamic principles into entrepreneurial practices through structured and collaborative efforts, SMEs in coastal areas can enhance resilience and competitiveness while contributing to broader social, economic, and environmental goals. This study underscores the importance of creating an enabling ecosystem that prioritises Islamic values, addresses practical challenges, and fosters sustainable and resilient Muslim communities. As one participant aptly summarised, “*Implementing Islamic principles, e.g., shiddiq, ihsan, and maslahah, drives business growth while strengthening communities.*”

Conclusion

This study highlights that SMEs in coastal regions face economic challenges despite operational stability. Entrepreneurs adopt *Maqasid Sharia* (MS) principles, similar to *adl* (justice) and *shiddiq* (honesty), to balance profit-making with social responsibility through ethical practices, including fair pricing, equitable treatment of employees, and transparent transactions. However, the lack of Islamic values-based training hinders the consistent application of these principles. Formal and informal education platforms, including pesantren, madrasahs, and SME-focused training programs based on Islamic perspectives, play a critical role in embedding these principles into entrepreneurship. Integrating MS principles into SME practices promotes sustainable community development by aligning economic activities with ethical and spiritual values, effectively addressing the research question.

Governments and educational institutions should develop training models based on Islamic values, integrating technical skills with principles similar to *shiddiq*, *adl*, and *ihsan*. Policies should give more focus on improving access to Islamic financing, infrastructure, and SME education while encouraging multi-stakeholder collaboration through the Penta helix approach. Future research should explore the scalability of this model in regions with diverse socio-economic conditions. Additionally, applying frameworks similar to transformative learning theory within Islamic education could enrich

understanding of how ethical values drive entrepreneurship, enabling SMEs to adapt and thrive sustainably across various contexts.

Acknowledgements

We would like to express our sincere gratitude to the Directorate General of Higher Education, Research, and Technology and the Ministry of Research, Technology, and Higher Education of Indonesia for providing funding through the 2024 Dikti Research Grant. We also extend our appreciation to the Research Centre of Universitas Dian Nusantara, Jakarta, for their invaluable assistance during the various stages of this article's development.

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