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Maqashid sharia and Micro-Business Governance: Evidence from Guna Jaya Store Trenggalek

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Abstract

Introduction: Micro-enterprises play an important role in supporting rural economic activities and community resilience. This study analyzes the governance and buying–selling practices of Guna Jaya Store in Gondang Village, Tugu District, Trenggalek Regency, using the maqashid sharia framework within Islamic economic law. **Research Methods**: The research applies a qualitative socio-legal approach, with data collected through observation, semi-structured interviews, and documentation. Data were analyzed using an interactive qualitative model combined with normative Islamic legal assessment. **Results**: The findings show that the store implements a trust-based family management system characterized by transparent pricing, clear transactions, and informal credit practices without additional charges. These practices reflect compliance with the principles of justice, avoidance of gharar, and prohibition of riba. From the maqashid sharia perspective, the business contributes to the protection of wealth and religious values, although its administrative governance remains simple and lacks standardized documentation. **Conclusion**: This study contributes to the discourse on Islamic micro-business governance by demonstrating that substantive sharia principles can be implemented in rural enterprises without formal sharia labeling, while highlighting the importance of strengthening structured management systems for long-term sustainability.

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INTRODUCTION

Micro-enterprises play a strategic role in supporting community economies, particularly in rural areas. Grocery stores, as part of the micro-enterprise sector, function not only as providers of daily necessities but also as drivers of local economic circulation and social interaction within communities. In rural contexts, these businesses often operate through informal management systems based on trust and long-standing social relationships. Previous international studies have shown that rural micro-enterprises contribute significantly to local economic resilience, employment generation, and community sustainability, especially in developing countries (Hassan & Hippler, 2021; Kayed & Hassan, 2023). In addition, informal trust-based governance has been identified as an important mechanism supporting the continuity of small family businesses in rural economies (Amoako & Matlay, 2015).

From the perspective of Islamic Economic Law, business activities are categorized as muamalah activities that must comply with sharia principles, including the prohibition of *riba*, *gharar*, and injustice, while promoting honesty (*shiddiq*), trustworthiness (*amanah*), and transparency (Fauzan & Basya, 2024). Islamic business governance emphasizes ethical accountability, social justice, and sustainable economic welfare as part of *maqashid sharia* objectives (Dusuki & Abdullah, 2007; Mohammed & Taib, 2015). Therefore, the governance of micro-enterprises should not only be evaluated from an economic perspective but also through normative Islamic principles and sustainability-oriented governance approaches.

Several previous studies have examined small business practices within the framework of Islamic economics, including research on traders' work ethics and small grocery store management (Taufiqurrahman et al., 2025). International research has also explored Islamic business ethics, Islamic entrepreneurship, and governance practices in small and medium enterprises (SMEs) (Ali & Al-Owaihan, 2008; Rafiki & Wahab, 2014). However, these studies mainly emphasize descriptive aspects of trader behavior, entrepreneurial ethics, or financial performance without systematically analyzing business governance through the *maqashid sharia* framework. In addition, prior studies tend to discuss Islamic values normatively without developing clear operational indicators for evaluating *maqashid sharia* implementation in micro-enterprise governance and sustainability. Most previous studies also examined Islamic business ethics and micro-enterprise performance separately, while limited attention has been given to how *maqashid sharia* can operationally evaluate governance quality, sustainability, and accountability within informal rural micro-enterprises.

Unlike previous studies that primarily discussed Islamic business ethics descriptively, this study operationalizes *maqashid sharia* indicators to evaluate governance practices, ethical transactions, and sustainability dimensions within a rural micro-enterprise context. This study addresses these limitations by using *maqashid sharia* as the primary analytical framework to assess the governance and buying–selling practices of micro-enterprises. The analysis focuses on several indicators, including the protection of wealth (*hifz al-mal*), transaction transparency, avoidance of *riba* and *gharar*, fairness in pricing, trust-based business relations, and business sustainability. In this study, the protection of wealth (*hifz al-mal*) is reflected through financial transparency, debt recording practices, and accountability in transactions, while the avoidance of *gharar* is analyzed through price clarity and transparent exchange mechanisms. The principle of justice (*'adl*) is assessed through fair pricing and balanced customer relations, whereas business sustainability is linked to the broader maqashid objective of achieving long-term welfare (*falah*) and social resilience. These indicators are consistent with recent international discussions emphasizing that *maqashid sharia* should function not only as a normative legal framework but also as a practical governance and sustainability framework in Islamic businesses (Aldeen et al., 2022; Jan et al., 2021). Through these indicators, the study seeks to evaluate whether rural grocery business practices substantively reflect Islamic economic principles or merely operate based on social customs.

Field observations indicate that many grocery businesses do not possess a formal conceptual understanding of Islamic economics, although some of their practices align with sharia values. Practices related to debt recording, pricing mechanisms, transaction transparency, and risk management are generally conducted informally without standardized governance systems. Similar governance challenges have also been identified in studies on Islamic micro-enterprises in developing economies, particularly regarding weak financial documentation, limited managerial capacity, and sustainability constraints (Muneeza & Mustapha, 2021; Alshater et al., 2022). This condition highlights the importance of examining rural micro-enterprise governance within the framework of Islamic economic law and *maqashid sharia*.

Therefore, this study not only examines Islamic business ethics normatively but also develops an operational maqasid al-shariah-based governance analysis for rural micro-enterprises. Based on this background, this study aims to analyze the governance and buying–selling practices of Guna Jaya Store in Gondang Village, Tugu District, Trenggalek Regency, from the perspective of Islamic economic law using the *maqashid sharia* approach. This research contributes theoretically by strengthening the application of *maqashid sharia* as an analytical framework in micro-enterprise studies and contributes practically by providing an evaluative model for sharia-based governance and sustainable rural micro-business development.

RESEARCH METHOD

This study employs a qualitative research design with a socio-legal approach to analyze governance and trading practices in a micro-scale retail business within the framework of Islamic economic law. Qualitative research is appropriate for exploring social phenomena in their natural setting and interpreting meanings constructed by participants (Creswell, 2014). Recent studies in Islamic business research also emphasize that qualitative approaches are effective in understanding ethical behavior, informal governance systems, and socio-religious values embedded in community-based enterprises (Muneeza & Mustapha, 2021; Jan et al., 2021). The socio-legal approach enables the integration of empirical findings with normative legal analysis, particularly principles derived from Islamic economic law and *maqashid sharia* (Soekanto, 2010). This approach is increasingly applied in contemporary Islamic economic studies to examine the practical implementation of sharia principles within everyday economic activities and business governance structures (Aldeen et al., 2022). The unit of analysis in this study is the governance system and transaction practices of a family-managed grocery store operating at the micro-business level.

The target population of this research consists of micro-scale retail businesses (*toko kelontong*) operating in rural areas. The research was conducted in Gondang Village, Tugu District, Trenggalek Regency, where traditional grocery stores continue to play a significant role in local economic activities. Rural micro-enterprises have been widely recognized in recent international studies as important contributors to community resilience, inclusive economic development, and local sustainability (Kayed & Hassan, 2023; Alshater et al., 2022). The study uses purposive sampling, in which research subjects are selected based on criteria relevant to the research objectives (Sugiyono, 2017). The selected business met several criteria: operating for more than five years, being managed directly by family members, conducting direct retail transactions with the surrounding community, and implementing informal credit (*utang*) practices.

Based on these considerations, Guna Jaya Store was selected as the research object because it represents a long-standing rural micro-enterprise characterized by informal governance, family-based management, and trust-oriented transactions, which are highly relevant for examining the practical implementation of *maqashid sharia* within grassroots economic activities. The research involved six informants consisting of one store owner as the key informant, two family members involved in daily management, and three regular customers who frequently conducted cash and credit transactions. The informants were selected to provide diverse perspectives regarding governance systems, transaction practices, and customer trust relationships. Previous studies on Islamic micro-enterprises suggest that incorporating multiple stakeholder perspectives is essential for capturing the dynamics of trust, ethical accountability, and informal governance within small business environments (Rafiki & Wahab, 2014; Hassan & Hippler, 2021).

Data were collected through non-participant observation, semi-structured interviews, and documentation review. Observation was conducted to examine product arrangement, stock management, transaction procedures, credit recording systems, and seller–buyer interactions. Semi-structured interviews were used to explore pricing determination, management systems, risk-handling strategies, and the owner's understanding of Islamic economic principles. Documentation, including transaction notes and simple financial records, was reviewed to support and validate empirical findings. The use of triangulated qualitative methods is considered effective in Islamic governance research because it allows researchers to examine the consistency between ethical claims and actual business practices (Mohammed & Taib, 2015; Muneeza & Mustapha, 2021).

To strengthen analytical rigor, this study applies a normative measurement framework derived from Islamic economic law principles. Business practices were evaluated based on several indicators, including the prohibition of *riba*, avoidance of *gharar*, the principle of justice (*'adl*), the principle of amanah, transparency in transactions, and conformity with *maqashid sharia*, particularly the protection of wealth (*hifz al-mal*) and business sustainability (Nasution, 2020). Recent international studies have emphasized that *maqashid sharia* indicators can function as operational benchmarks for evaluating ethical governance, accountability, and sustainability within Islamic business institutions (Jan et al., 2021; Aldeen et al., 2022). These indicators functioned as analytical benchmarks to assess the conformity between empirical business practices and Islamic economic norms.

Data analysis followed the interactive qualitative model proposed by Miles, Huberman, and Saldaña (2014), consisting of data reduction, data display, and conclusion drawing and verification. In addition, thematic coding was applied through open coding, axial coding, and thematic categorization to organize the interview and observation data into several analytical themes, such as governance practices, transaction transparency, informal credit systems, ethical values, and *maqashid sharia* compliance. The coding process enabled the identification of recurring patterns and relationships among the collected data. The findings were then interpreted using the perspectives of Islamic economic law and *maqashid sharia*. Source triangulation was also conducted by comparing observational findings, interview statements, and documentary evidence to enhance research validity (Sugiyono, 2017). Recent qualitative studies in Islamic business governance similarly emphasize thematic analysis and triangulation as important techniques for improving analytical depth and methodological credibility (Alshater et al., 2022).

Despite its contributions, this study has several limitations. First, the research focuses only on a single rural grocery store, limiting the generalizability of the findings to other micro-enterprise contexts. Second, the study relies primarily on qualitative interpretation, which may contain subjective bias in analyzing sharia compliance. Third, the simplicity of administrative records in the research setting limited the availability of detailed financial data for deeper analysis. In addition, the findings may not fully represent other Islamic micro-enterprises with different socio-economic characteristics, governance structures, or regional business environments. Similar methodological limitations are commonly identified in qualitative Islamic micro-enterprise studies due to the informal nature of rural business governance and limited documentation systems (Hassan & Hippler, 2021). Nevertheless, the methodology contributes to Islamic micro-enterprise governance studies by integrating empirical field research with normative Islamic legal analysis through the *maqashid sharia* framework while also addressing contemporary discussions on ethical governance and sustainable micro-business development.

RESULT AND DISCUSSION

The findings of this study indicate that Guna Jaya Store is a family-owned micro-enterprise established in 2005 and managed directly by the owner and family members. In its daily operations, the business relies on trusted individuals to support transaction and stock management activities. This informal governance structure is commonly found in rural micro-enterprises, where business continuity is strongly influenced by personal trust and social relationships (Alkali & Mohamad, 2022). Recent international studies similarly argue that trust-based governance and family involvement are significant determinants of resilience and sustainability in small rural enterprises, particularly in developing economies (Kayed & Hassan, 2023; Hassan & Hippler, 2021). Direct supervision by the owner facilitates monitoring of inventory circulation, debt recording, and customer interactions. A family member involved in the business explained: "The owner always checks the stock and customer debts directly to avoid mistakes and maintain trust" (Family Member Interview, 2025). In Islamic economic law, trust (*amanah*) functions not only as a moral value but also as a governance principle that promotes accountability and ethical responsibility in business activities (Nasution, 2020; Muda et al., 2023). Contemporary Islamic governance literature further emphasizes that amanah-based governance contributes to ethical accountability, institutional legitimacy, and long-term business sustainability (Aldeen et al., 2022). From the *maqashid sharia* perspective, this practice contributes to the protection of wealth (*hifz al-mal*) by reducing the potential for fraud, negligence, and financial loss.

Operationally, the store provides various daily necessities frequently demanded by the surrounding community, including cooking oil, soap, seasoning products, fuel, and digital services such as mobile credit, internet data packages, electricity token payments, and e-wallet transactions. Products are arranged systematically to facilitate customer access and improve service efficiency. Price information is communicated openly, and most transactions are conducted directly in cash. One customer stated: "The prices are always explained clearly before we buy, so we feel comfortable shopping here" (Customer Interview, 2025). This transparency reflects the Islamic principle of avoiding *gharar* (uncertainty) and supports fairness in exchange transactions (Nasution, 2020; Hasan & Isa, 2024). Recent studies in Islamic business ethics also highlight that transparency, fair pricing, and customer-oriented services are important indicators of ethical governance in Islamic retail and SME sectors (Jan et al., 2021; Ali & Al-Owaihan, 2008). The findings support previous studies emphasizing that transparency and fairness are important characteristics of Islamic business ethics at the micro-enterprise level. However, unlike earlier studies that mainly focused on ethical values descriptively, this research analyzes these practices using *maqashid sharia* indicators, including transaction transparency, protection of wealth, and sustainability of business relations.

One important finding concerns the implementation of informal credit (*utang*) for selected customers based on trust considerations. Credit transactions are recorded manually without additional charges, penalties, or interest. As explained by the store owner: "We never add extra charges to customers' debts because most of them are neighbors and long-term buyers" (Interview with Owner, 2025). From the perspective of Islamic economic law, this mechanism reflects the concept of qardh hasan, namely benevolent lending practices free from *riba* (Iqbal & Mirakhor, 2021). Similar trust-based credit systems have also been identified in previous studies on traditional retail businesses (Rahman et al., 2025; Yunus & Putra, 2023). International studies on Islamic microfinance and community-based enterprises similarly argue that informal financing systems can strengthen social solidarity, financial inclusion, and community resilience when supported by ethical accountability and transparency (Muneeza & Mustapha, 2021; Alshater et al., 2022). Nevertheless, this study extends previous findings by critically examining the governance risks associated with such informal systems. Although trust-based transactions strengthen social solidarity and customer loyalty, the absence of formal agreements, digital recording systems, and standardized financial procedures may increase the risk of bad debts, inaccurate financial reporting, and difficulties in long-term financial planning.

From a managerial perspective, the store applies flexible operating hours, generally opening between 06.00–07.00 and closing between 22.00–23.00 depending on community demand and family conditions. This flexibility demonstrates that business orientation is not solely profit-driven but also considers family welfare and religious obligations. Within the *maqashid sharia* framework, this reflects the preservation of religion (*hifz ad-din*) and preservation of life (*hifz an-nafs*), which encourage balance between economic productivity and social well-being (Almutairi & Bakar, 2022). Recent maqashid-oriented business studies also emphasize that Islamic enterprises should integrate economic goals with spiritual well-being, social justice, and human welfare as part of sustainable business governance (Mohammed & Taib, 2015; Dusuki & Abdullah, 2007). Fair pricing practices and community-oriented services also contribute to distributive justice (‘*adl*) and strengthen social cohesion within the rural economy.

Despite the store’s substantive compliance with Islamic economic principles, this study identifies several governance weaknesses that may affect long-term sustainability. Financial administration remains highly dependent on manual recording systems, while inventory management, financial reporting, and operational procedures are not standardized. The owner acknowledged: “We still use simple notebooks for recording transactions because we are not familiar with digital bookkeeping systems” (Interview with Owner, 2025). Previous research has often highlighted the moral strengths of micro-enterprises but has paid limited attention to structural governance weaknesses that potentially hinder business resilience. Recent international literature on Islamic SMEs and sustainable governance similarly notes that weak managerial systems, limited technological adaptation, and inadequate financial documentation are among the primary barriers to long-term sustainability in small Islamic businesses (Kayed & Hassan, 2023; Alshater et al., 2022). This study demonstrates that normative compliance with sharia values alone is insufficient to ensure sustainable micro-business development. In the context of contemporary Islamic business governance, professional management, systematic documentation, and operational efficiency are considered part of the principle of *itqan* (professional excellence) and are necessary to achieve sustainable economic welfare (Said & Wahab, 2021).

The sustainability of sharia-based micro-enterprises depends not only on ethical transactions but also on their capacity to adapt to changing economic conditions, maintain financial stability, and implement accountable governance systems. Sustainability in this context includes financial continuity, adaptive managerial capacity, customer trust retention, governance accountability, and the ability to respond to technological and market changes. Weak administrative structures may create challenges in stock control, succession planning, access to external financing, and business expansion. These weaknesses may also reduce the ability of micro-enterprises to access formal financing, implement digital transformation, and compete with modern retail businesses. In the long term, inadequate governance structures may hinder institutional resilience and intergenerational business continuity. Therefore, integrating Islamic ethical values with structured management practices is essential for strengthening the resilience and competitiveness of rural micro-enterprises. Recent sustainability studies in Islamic economics argue that *maqashid sharia* should function as a framework for sustainable development, ethical governance, and social resilience rather than merely as a legal compliance instrument (Aldeen et al., 2022; Jan et al., 2021). This finding reinforces the argument that *maqashid sharia* should be interpreted not merely as compliance with halal transactions but also as the achievement of long-term business sustainability (*falah*), social welfare, and institutional accountability.

Practically, this study provides broader implications for the development of sharia-based micro-enterprises in rural areas. Local governments, Islamic economic institutions, and community empowerment programs may use these findings to design training programs related to financial literacy, sharia-based bookkeeping, and sustainable business governance for small retailers. Islamic financial institutions may also utilize these findings to develop community-based financing and mentoring models tailored to informal rural businesses. In addition, integrating simple digital bookkeeping systems and sharia-based financial literacy programs may strengthen transparency, accountability, and long-term business sustainability. Recent international studies also recommend strengthening managerial literacy, digital governance capacity, and ethical entrepreneurship training to improve the competitiveness of Islamic micro-enterprises in rapidly changing economic environments (Muneeza & Mustapha, 2021; Rafiki & Wahab, 2014). The study also suggests that strengthening simple but structured governance systems can improve the long-term viability of traditional grocery businesses without eliminating the social trust and communal values that characterize rural economic activities.

Overall, this study confirms that Islamic economic principles can be substantively implemented within traditional micro-enterprises even without formal sharia labeling. Guna Jaya Store demonstrates that values such as amanah, justice, transparency, and the prohibition of *riba* can function effectively in rural business practices. However, the integration of normative Islamic principles with professional governance systems remains necessary to achieve sustainable, resilient, and ethically accountable sharia micro-businesses.

CONCLUSION

This study concludes that Guna Jaya Store substantively implements Islamic economic principles through transparent transactions, trust-based management, fair pricing, and informal credit practices without additional charges. These practices reflect the principles of *amanah*, justice (*'adl*), avoidance of *gharar*, and prohibition of *riba* within the framework of Islamic economic law. From the *maqashid sharia* perspective, the business contributes to the protection of wealth (*hifz al-mal*) and the preservation of religious values (*hifz ad-din*), demonstrating that Islamic economic values can be practically implemented in rural micro-enterprises even without formal sharia labeling. However, the study also identifies governance weaknesses, particularly the absence of standardized financial documentation, structured operational procedures, and systematic risk management, which may affect long-term business sustainability. Therefore, integrating Islamic ethical values with professional governance systems is necessary to achieve broader *maqashid sharia* objectives oriented toward falah and social welfare. This study is limited by its focus on a single rural grocery store, reliance on qualitative interpretation and informal business records, and limited analysis of broader business performance indicators and external economic factors. Future research is recommended to examine a wider range of sharia-based micro-enterprises across different regions and sectors using comparative or mixed-method approaches, while also integrating perspectives on digital governance, sustainability, Islamic entrepreneurship, and financial technology to strengthen the resilience and competitiveness of Islamic micro-businesses.

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