

Chain Model Based On Maqasid Syariah And Sdgs: Digital Economic Empowerment Strategy For Women Victims Of Child Marriage In Lombok

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Abstract

Child marriage in Lombok is still a serious problem that strengthens the structural marginalization of women through school dropouts, economic dependence, and low access to the digital economy. Various empowerment programs have been implemented, but there is no model that integrates the values of Maqasid Sharia, the Sustainable Development Goals (SDGs), and a comprehensive digital economy empowerment strategy. This research aims to construct and validate the Chain Model based on Maqasid Syariah and SDGs as a digital economy empowerment strategy for women victims of child marriage in Lombok. The research uses a qualitative approach with an instrumental case study method. The data was obtained through in-depth interviews with 24 informants consisting of women victims of child marriage, religious leaders, program facilitators, and policy makers, and strengthened through focus group discussions and document analysis. The analysis was carried out using thematic analysis with a gender perspective. The results of the study show that women victims of child marriage face economic vulnerability, low digital financial literacy, and high risk of digital economy exploitation. The Chain Model developed integrates the five principles of Maqasid Syariah with the target of SDGs 1, 4, 5, and 8 through seven systematic intervention chains. This model has been proven to strengthen digital financial literacy, increase economic confidence, and expand women's participation in digital platform-based micro-enterprises. These findings offer a contextual, sustainable, and relevant empowerment model as a basis for strengthening policies for women victims of child marriage.

Keywords: Chain Model, Maqasid Syariah, SDGs, Child Marriage, Digital Economy Empowerment.

Abstrak

Perkawinan anak di Lombok masih menjadi persoalan serius yang memperkuat marginalisasi struktural perempuan melalui putus sekolah, ketergantungan ekonomi, serta rendahnya akses terhadap ekonomi digital. Berbagai program pemberdayaan telah dilaksanakan, namun belum tersedia model yang mengintegrasikan nilai-nilai *Maqasid Syariah*, Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*), dan strategi pemberdayaan ekonomi digital secara komprehensif. Penelitian ini bertujuan mengonstruksi dan memvalidasi *Chain Model* berbasis *Maqasid Syariah* dan SDGs sebagai strategi pemberdayaan ekonomi digital bagi perempuan korban perkawinan anak di Lombok. Penelitian menggunakan pendekatan kualitatif dengan metode studi kasus instrumental. Data diperoleh melalui wawancara mendalam terhadap 24 informan yang terdiri atas perempuan korban perkawinan anak, tokoh agama, pendamping program, dan pemangku kebijakan, serta diperkuat melalui *focus group discussion* dan analisis dokumen. Analisis dilakukan menggunakan analisis tematik berperspektif gender. Hasil penelitian menunjukkan bahwa perempuan korban perkawinan anak menghadapi kerentanan ekonomi, rendahnya literasi keuangan digital, serta tingginya risiko eksploitasi ekonomi digital. *Chain Model* yang dikembangkan mengintegrasikan lima prinsip *Maqasid Syariah* dengan target SDGs 1, 4, 5, dan 8 melalui tujuh rantai intervensi yang sistematis. Model ini terbukti memperkuat literasi keuangan digital, meningkatkan kepercayaan diri ekonomi, serta memperluas

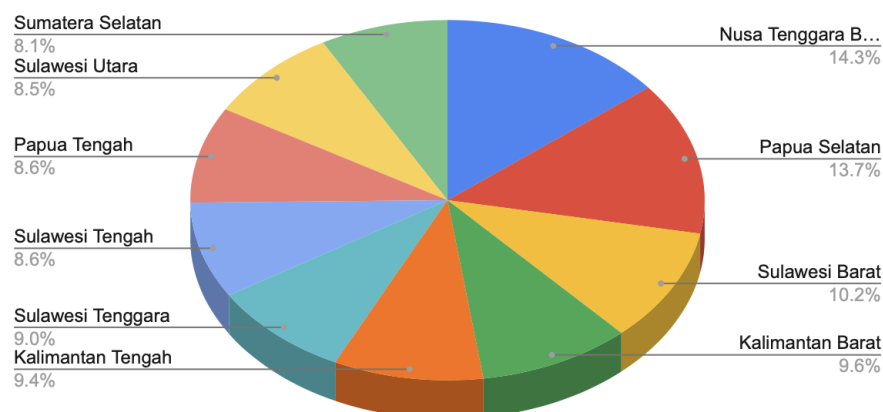
partisipasi perempuan dalam usaha mikro berbasis platform digital. Temuan ini menawarkan model pemberdayaan yang kontekstual, berkelanjutan, dan relevan sebagai dasar penguatan kebijakan bagi perempuan korban perkawinan anak.

Kata Kunci: Chain Model, Maqasid Syariah, SDGs, perkawinan anak, pemberdayaan ekonomi digital.

Introduction

Over a century since the idea of women's emancipation was championed by R.A. Kartini, Indonesian women have experienced significant progress in access to education, employment, and public participation. However, this progress has not been felt equally across the region. In some areas, including Lombok, women still face forms of marginalization that not only persist but also transform with social and economic dynamics.¹

Figure 1 Early Marriage Rate in Indonesia in Percentage



Source: Indonesian Statistics Agency² (reprocessed by the author)

The marginalization of women in Lombok is inextricably linked to the ongoing practice of child marriage. This is evidenced by data from the Indonesian Statistics Agency, which shows that West Nusa Tenggara has the highest rate of early marriage. In 2024, West Lombok, one of the districts, had 233 children married.³ This practice is not only a legal or cultural issue, but also the starting point for a multi-layered cycle of powerlessness. Various studies show that girls who marry at an early age are more likely to drop out of school, which directly impacts their educational attainment and skills.⁴ This situation then limits their access to decent employment opportunities and narrows their space to participate in productive economic activities. From a gender perspective, this situation demonstrates that women's marginalization is not simply a result of individual choices, but rather a social construct that places women in a subordinate position. When women lack equal access to and control over resources, their opportunities to escape from these conditions become increasingly limited. This demonstrates

¹ World Bank, "Gender and Education in Indonesia: Progress with More Work to Be Done," 16 Maret 2024, <https://blogs.worldbank.org/en/eastasiapacific/gender-and-education-indonesia-progress-more-work-be-done>. Lihat juga Badan Pusat Statistik (BPS), *Indeks Ketimpangan Gender (IKG) 2023* (Jakarta: BPS, 2023); dan UN Women, "Indonesia Country Fact Sheet," diakses 27 Juni 2026, <https://data.unwomen.org/country/indonesia>.

² Badan Pusat Statistik, "Proporsi Perempuan Umur 20-24 Tahun Yang Berstatus Kawin Atau Berstatus Hidup Bersama Sebelum Umur 18 Tahun Menurut Provinsi (Persen), 2025" (Indonesia, 2026).

³ Humas KPAI, "Angka Perkawinan Anak Di Lombok Brat Tinggi: KPAI Gelar Rakor Dengan Stakeholder," 2024.

⁴ Kartika Sari Rohana, "Pernikahan Dini Dalam Perspektif Hukum Islam : Studi Kasus Di Lombok" 13 (2024), <https://doi.org/10.19109/intelektualita.v13i1.22713>.

that women's marginalization is a structural phenomenon that continues to be reproduced from one generation to the next.

Several studies in the journal emphasize that the social constructs that develop in society not only shape gender roles but also determine the boundaries of women's freedom of movement in various aspects of life. Women are often relegated to the domestic sphere, with primary expectations as wives and mothers, thus neglecting access to education and self-development.⁵ In this context, the practice of child marriage is not only seen as a tradition, but also as a social mechanism that indirectly perpetuates gender inequality.

Several studies have examined aspects of this problem in partial and separate ways. Research on child marriage in Indonesia, including in Lombok and the broader NTB region, has documented its structural consequences for women's access to education, economic participation, and reproductive health.⁶ Separately, studies on women's economic empowerment within the SDGs framework have emphasized the need for gender-responsive policies that address not only income access but also decision-making autonomy and digital financial inclusion.⁷ In the domain of Islamic studies, scholars have also explored the alignment between Maqasid Syariah principles and sustainable development goals, particularly in the context of social finance and community-based economic empowerment.⁸ Meanwhile, recent Indonesian studies have begun mapping the nexus between digital financial vulnerability including predatory online loans and online gambling and the socioeconomic fragility of low-income and poorly educated populations.⁹

However, a significant research gap remains. Existing studies have yet to construct an integrated analytical framework that simultaneously addresses: (1) child marriage as the structural entry point of women's marginalization; (2) digital economic vulnerability as a contemporary manifestation of that marginalization; and (3) a value-based empowerment model that bridges Maqasid Syariah and the SDGs within a coherent chain intervention strategy. Most studies treat these variables in isolation, and none has been specifically contextualized for women victims of child marriage in Lombok within the framework of digital economic empowerment.

Therefore, a comprehensive analysis is needed to understand how child marriage practices and digital economic vulnerabilities are interconnected, forming a cycle of marginalization for women. Furthermore, it is crucial to evaluate the effectiveness of existing policies and formulate more contextual, measurable, and sustainable empowerment strategies within the framework of achieving the SDGs.¹⁰ This study seeks to fill that gap by offering a

⁵ Siti Nurul Khaerani, "Faktor Ekonomi Dalam Pernikahan Dini Pada Masyarakat Sasak Lombok," *Qawwam* 13 (2019): 1–13.

⁶ Diana Teresa Pakasi, "Child Marriage in Indonesia: Practices, Politics, and Struggles," *Masyarakat: Jurnal Sosiologi* 24, no. 1 (2019), <https://scholarhub.ui.ac.id/mjs/vol24/iss1/1/>; UNFPA Indonesia, "Child Marriage in NTB Is Alarming," 17 Desember 2018,

⁷ UN Women, *Women's Economic Empowerment Strategy* (New York: UN Women, 2024)

⁸ Bashori, Y.A., Umami, K., dan Wahid, S.H., "Maqasid Syariah-Based Digital Economy Model: Integration, Sustainability and Transformation," *Malaysian Journal of Syariah and Law* 12, no. 2 (2024): 405–425.

⁹ Kamalludin et al., "The Nexus between Illegal Online Loans, Illegal Online Gambling"; MicroSave Consulting, "Women Risk and Consumer Protection"; lihat juga Ardini et al., "Financial Stress and Its Determinants in Indonesia: Exploring the Moderating Effects of Digital Knowledge, Age, and Gender," *ScienceDirect* (2025),

¹⁰ World Bank, "Gender Equality for Growth Research and Analytical Program in Indonesia," diperbarui November 2025.

Chain Model that integrates Maqasid Syariah values with SDGs targets as a holistic and locally grounded strategy for the digital economic empowerment of women victims of child marriage in Lombok.

Method

This research is normative legal research, examining issues based on applicable legal norms, policies, and regulations. It focuses on a critical analysis of the phenomenon of child marriage in Lombok and the effectiveness of women's empowerment policies within the national legal framework and global development instruments (SDGs). Normative legal research was chosen because it is not based on direct field data, but rather on literature reviews, policy documents, and textual analysis of relevant legal materials.

a. Research Approach

This research uses several integrative approaches, namely:

1. Statutory Approach, namely reviewing regulations related to child marriage, women's protection, and digital economic empowerment, such as Law Number 16 of 2019 concerning Marriage and various related policies.
2. Conceptual Approach, namely analyzing relevant legal and social concepts, such as the concept of women's marginalization, gender perspective, digital economic independence, and the SDGs framework as a basis for sustainable development.
3. Comparative Approach, namely comparing the effectiveness of various existing women's empowerment policies and programs with the contextual needs of the Lombok community, in order to formulate a more relevant and measurable approach through the SMART-based CHAIN Model.

b. Legal Materials

This research uses two types of legal materials, namely:

1. Primary Legal Materials, including laws and regulations directly related to the object of study, including Law Number 1 of 1974 in conjunction with Law Number 16 of 2019 concerning Marriage, Law Number 35 of 2014 concerning Child Protection, as well as official documents on the SDGs (Sustainable Development Goals) established by the United Nations and ratified by Indonesia.
2. Secondary Legal Materials, including scientific literature, research journals, textbooks, official agency reports (such as data from the Central Statistics Agency, KPAI reports, and press releases from the Ministry of PPPA), as well as other scientific works that discuss the issues of child marriage, women's empowerment, digital literacy, and women's economic independence in Indonesia.
3. Tertiary Legal Materials, including legal dictionaries, encyclopedias, and other supporting sources used to clarify the technical terms used in this research.

c. Legal Material Collection Techniques

The legal material collection technique used in this research is library research, which systematically identifies, classifies, and analyzes relevant legal materials. Legal materials were collected through a review of laws and regulations, national and international policy documents (including the SDGs framework), scientific journals, official statistical reports, and publications from relevant institutions such as the Statistics Indonesia (BPS), the Indonesian Child Protection Commission (KPAI), and the Ministry of Women's Empowerment and Child Protection (Kemenparekraf).

Furthermore, this research also bases its analysis on field experience reflections as supporting material to enrich the analytical perspective on the real conditions of women in Lombok.

d. Analysis Method

This research employs a descriptive qualitative analysis method with a gender perspective as the primary analytical tool. The collected legal materials are systematically analyzed to describe, evaluate, and reconstruct an understanding of the cycle of women's marginalization rooted in child marriage and digital economic vulnerability. The analysis is conducted through a legal inventory, identification of legal and social issues, and critical interpretation of the relevance of existing policies. This approach is then used to formulate and propose the SMART-based RANTAI (Reconstruction of Real Access, Transformation, and Inclusion) Model as a measurable conceptual-strategic solution within the framework of achieving the SDGs.

Result and Discussion

Maqasid Sharia as a Framework for Women's Protection

Maqasid sharia, as formulated by Imam al-Ghazali and developed by al-Syatibi, establishes five main objectives of Islamic law (al-kulliyat al-khams) which must be maintained: protection of religion (hifz al-din), soul (hifzh al-nafs), reason (hifzh al-'aql), descendants (hifz al-nasl), and property (hifz al-mal)¹¹ These five principles directly relate to the issue of child marriage and the economic marginalization of women. The practice of child marriage in Lombok is in fact contrary to the maqasid of sharia itself. Marriage performed before a woman reaches physical, psychological, and economic maturity threatens hifzh al-nafs (protection of the soul) by increasing the risk of maternal mortality and reproductive health complications. It also threatens hifzh al-'aql (protection of the mind) by cutting off women's access to education. In this perspective, preventing child marriage is not merely a human rights or SDG agenda, but rather a sharia obligation rooted in upholding the fundamental objectives of Islamic law.

Hifzh al-Mal: The Sharia Foundation for Women's Economic Independence

The principle of hifzh al-mal (protection of wealth) in the maqasid sharia emphasizes that every individual, including women, has the full right to own, manage, and develop wealth independently. Islam has recognized women's full economic rights from the beginning, as affirmed in QS. An-Nisa: 32 that women have the right to what they earn. Khadijah bint Khuwailid, the wife of the Prophet Muhammad, is a historical example of an economically independent Muslim woman and a leading businessperson of her time. In the context of the digital economy, hifzh al-mal provides a normative foundation for empowering Lombok women to actively engage in halal digital transactions, manage their businesses independently, and access capital through sharia financial instruments such as mudharabah, musyarakah, or sharia cooperative financing. Conversely, women's involvement in high-interest online loans (riba) and online gambling (maysir) as discussed in this paper constitutes an explicit violation

¹¹ Hendra Deva Nabilah, Aula Nurul Ma'rifah, Eka Octavian Pranata, Mega Puspita, Gunawan, "Vasectomy Family Planning Policy and the Rights of Social Assistance Recipients: A Critical Study from the Perspective of Hifz an-Nasl and Al-Māl" 11, no. 1 (2025): 177–97, <https://doi.org/10.24952/almaqasid.v>.

of the principle of hifzh al-mal.^{12b} as well as the prohibition of usury and gharar in sharia economic law.

The Concept of 'Adalah (Justice) and Maslahah as the Basis of Policy

Sharia economic law recognizes the principles of 'is (justice) and maslahah (public benefit) as the two main pillars in policy formulation. Al-Tufi believes that maslahah can be the main consideration in determining laws in the field of muamalah. Thus, the policy of preventing child marriage and the digital financial literacy program for women in Lombok are not only legally positive, but also have strong sharia legitimacy based on the principle of maslahah murlahah, namely the public benefit which does not conflict with the text but is also not explicitly mentioned in it.

CHAIN Model Based on Maqasid Syariah and SDGs: Digital Economic Empowerment Strategy for Women in Breaking the Cycle of Child Marriage in Lombok

The CHAIN model proposed in this study, when integrated with the principle of maslahah, gains stronger normative reinforcement. Reconstructing women's access to education and the digital economy can be interpreted as a manifestation of maslahah ammah (public welfare), which is the collective responsibility of the state, religious scholars, and society. Child marriage is a major factor contributing to the cycle of marginalization of women in Lombok. When women marry at an early age, they automatically drop out of the formal education system. This deprives them of the opportunity to develop skills needed in the workforce. Without adequate education, women struggle to find decent work, reinforcing their economic dependence on their partners or families. This economic dependence then creates stress in households, especially as economic needs increase. In these circumstances, women are often placed in a difficult position, being expected to contribute economically without adequate resources. This creates increased vulnerability, especially when faced with risky economic choices.

In the digital age, these vulnerabilities are increasingly apparent. Women who lack sufficient financial literacy tend to seek instant solutions to meet their financial needs. Online loans are a common option due to their ease of access. However, without adequate understanding of the risks and consequences, women become trapped in a cycle of debt that is difficult to escape. In some cases, involvement in activities like online gambling is also an alternative.¹³, even though in the end it actually worsened the economic conditions.

This phenomenon demonstrates that women's marginalization occurs not only within the domestic sphere but also in the digital realm. Technology, which should be a tool for empowerment, can instead become a tool that reinforces inequality if not balanced with adequate literacy.¹⁴ This emphasizes that women's empowerment is not simply about providing access; it must also be accompanied by increased capacity and literacy. From a policy perspective, various efforts have been made to address this issue. Child marriage prevention and women's empowerment programs have been implemented in various regions, including

¹² Dewi Ayu Widyaningsih, "Sertifikasi Halal Perspektif Maqashid Syariah," *Falah: Jurnal Hukum Ekonomi Syariah* 4, no. 1 (2023), <https://journal.almaarif.ac.id/index.php/falah/article/view/224>.

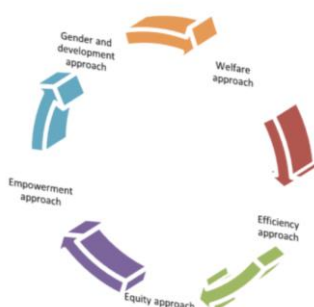
¹³ Sofyan Hariadi Aris Sugianto, Sriyatun, Niken Saptarini, Suparman, "Penyuluhan Literasi Digital Dan Pencegahan Masalah Kesehatan Mental Akibat Pinjol Ilegal Dan Perjudian Online Pada Warga" 5, no. 1 (2026): 1–12.

¹⁴ Vivi Sylvia Purborini and Ida Bagus Suryanatha, "Inovasi Teknologi Dalam Pemberdayaan Masyarakat: Membangun Kemandirian Dan Kesejahteraan" 4, no. 1 (2025): 138–52.

Lombok. However, the effectiveness of these programs remains questionable. Many programs focus on outreach without ongoing support. Furthermore, the approaches used often fail to consider the social and cultural context within the community. In practice, policies that lack contextualization tend to be difficult for communities to accept. This results in programs not having a significant long-term impact. Therefore, a more integrative approach is needed, involving not only the government but also the community, religious leaders, and educational institutions.

Based on field experience, it can be seen that women who marry at an early age often face various challenges in their daily lives. They not only have to manage their households but also face significant economic pressures. Without adequate education and skills, they have very limited options for improving their families' economic conditions. Under these circumstances, economic decisions are often reactive and fail to consider long-term risks. To break this cycle of marginalization, a targeted and measurable empowerment strategy is needed. One approach that can be used is the SMART approach. In this case, empowerment programs must be specifically designed with clear targets, measurable indicators of success, achievable with available resources, realistically adapted to community conditions, and have a clear timeframe.

Figure 2
Approaches to Women's Empowerment



Source: adapted from the book Women's Empowerment: Concepts, Roles, Movements and Challenges of the Modern Era of Women in Indonesia¹⁵

The approach to empowering women in Lombok to face the challenges of the digital economy cannot be implemented instantly, but rather needs to be developed through systematic and sustainable stages, as illustrated in the gender development approach cycle. In this context, the use of CHAIN Model (Real Access Reconstruction, Transformation, and Inclusion) become relevant as a conceptual framework that integrates each stage into a strategy that is more applicable, contextual, and oriented towards achieving the Sustainable Development Goals (SDGs).

¹⁵ Dkk Dwi Wulan, Asnath Naftali, "Pemberdayaan Perempuan: Konsep, Peran, Gerakan Dan Tantangan Era Modern Perempuan Di Indonesia," in *Star Digital Publishing* (Yogyakarta: Star Digital Publishing, 2024), 12.

Figure 3
CHAIN Model (Real Access Reconstruction, Transformation, and Inclusion)



Source: processed by the author (Deva Nabilah)

The initial stage in this cycle begins with welfare approach, which places the fulfillment of basic needs as the main foundation of empowerment. Within the framework of the CHAIN Model, this stage is understood as early access reconstruction, where women, especially those affected by child marriage, need access to education, healthcare, and basic economic support. Without these fundamental needs met, women will struggle to advance to the next stage of empowerment. Therefore, interventions at this stage must be specific and directly target vulnerable groups, such as providing educational assistance, basic training, and access to basic digital services.

The next stage is efficiency approach, which focuses on increasing women's involvement in productive economic activities. From the perspective of the CHAIN Model, this stage is a process of real access to economic opportunities, particularly in the digital economy sector. Women are beginning to be introduced to the use of simple technologies, such as social media for product marketing or digital platforms for transactions. At this stage, women are no longer merely recipients of benefits but are beginning to play a role as economic actors, albeit on a limited scale. This initial transformation is crucial as a bridge to economic independence.

Entering the stage of equity approach, the focus of empowerment shifts to creating equality of access and opportunity. In the CHAIN Model, this stage reflects structural transformation process, where women are encouraged to have equal access to economic resources, such as capital, digital training, and legal protection in the digital economy. Digital financial literacy is a key element at this stage, as it empowers women to understand risks, manage their finances, and more wisely capitalize on economic opportunities. Thus, women are not only involved but also have a stronger bargaining position in economic activities.

The next stage is empowerment approach, which is the core of the CHAIN Model as a form of transformation towards independence. At this stage, women have the capacity to make independent decisions, manage businesses sustainably, and utilize digital technology as a tool for empowerment. Women are no longer subordinate but are now key actors in economic development, both within the family and community. Establishing digital-based women's communities is also a crucial strategy for strengthening networks, sharing knowledge, and creating a sustainable empowerment ecosystem.

The final stage in this cycle is gender and development approaches (GAD), which in the CHAIN Model is understood as systemic inclusivity. At this stage, empowerment focuses not only on individual women but also on transforming broader social structures. These changes encompass cultural norms, public policies, and gender relations within society. The

involvement of men, traditional leaders, and policymakers is crucial to creating an environment that supports gender equality. Thus, women's empowerment not only results in individual change but also sustainable, systemic change.

Table. 1
Implementation of SMART-Based CHAIN Model

Stages of the CHAIN Model	Program/Activity (Specific)	Executor (Who)	Target (Measurable)
Access Reconstruction (Welfare)	Basic digital literacy training, financial education, access to non-formal education for vulnerable women	Local government, PKK, academics, NGOs	$\geq 70\%$ of participants understand the basics of digital & financial literacy
Real Access (Efficiency)	Digital marketing training (social media, marketplace), local potential-based business practices (culinary, crafts)	MSMEs Service, digital platforms, local communities	$\geq 50\%$ of participants started running a simple digital business
Transformation (Equity)	Access to capital (KUR, cooperatives), advanced training, legal protection for the digital economy	Banking, OJK, government, legal institutions	$\geq 40\%$ of women have access to legal financing & growing businesses
Independence (Empowerment)	Strengthening digital women's communities, business mentoring, networking	Women's communities, academics, private sector	≥ 10 independent women's business communities were formed per region
Systemic Inclusion (GAD)	Policy integration, involvement of traditional leaders & men, anti-child marriage campaign	Government, traditional/religious leaders, NGOs	Decrease in child marriage rates & increase in female participation

Access Reconstruction (Welfare)	Basic digital literacy training, financial education, access to non-formal education for vulnerable women	Local government, PKK, academics, NGOs	≥70% of participants understand the basics of digital & financial literacy
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Source: managed by the Author

To ensure that the implementation of the CHAIN Model is effective and measurable, specific success indicators are required at each stage as follows:

Table. 2
Success Indicators (KPIs) of the CHAIN Model

Stages	Output Indicator	Outcome Indicators	Impact Indicators
Access Reconstruction	Number of women who participated in digital and financial literacy training	Increased understanding of digital and financial literacy (≥70%)	Increasing women's access to digital education and information services
Real Access	The number of women starting digital-based businesses	Percentage of women actively using digital platforms for business (≥50%)	Increasing women's participation in the local economy
Transformation	Number of women who have access to legal capital	Increase in women's business turnover (≥30%)	Strengthening the economic position of women in the household
Independence	Number of women's business communities formed	Percentage of women who are financially independent (≥40%)	The formation of a sustainable women's business ecosystem
Systemic Inclusion	Number of gender-responsive policies/programs	Reducing the number of child marriages (gradual target)	Reducing gender gaps and structural poverty

Source: managed by the Author

These success indicators demonstrate that the CHAIN Model focuses not only on program implementation but also on measurable outcomes and long-term impact. With output, outcome, and impact indicators, evaluation of women's empowerment programs can be conducted more comprehensively and sustainably. This is crucial to ensure that each intervention truly improves women's capacity, strengthens economic independence, and contributes to reducing structural gender disparities.

By integrating these five stages into the CHAIN Model, women's empowerment in Lombok can be comprehensive and sustainable. Each stage is interconnected and reinforcing, forming a cycle that not only enhances individual capacity but also creates broader social transformation. In the context of the digital economy, this approach enables women to become not only technology users but also independent and competitive economic actors. Thus, the CHAIN Model serves not only as a conceptual framework but also as an implementation strategy for realizing inclusive and sustainable women's empowerment, while contributing to the achievement of the SDGs, particularly in the areas of gender equality, quality education, and inclusive economic growth.

The connection between the marginalization of women in Lombok and the global development framework becomes increasingly apparent when analyzed from the perspective of the Sustainable Development Goals (SDGs). Issues such as child marriage, limited access to education, and vulnerability in the digital economy are not isolated issues.¹⁶, but rather part of a multidimensional challenge¹⁷ which are directly related to several SDG targets. In this context, the issue of women's empowerment is most strongly related to the achievement of SDG 5 (Gender Equality)¹⁸. The practice of child marriage is a form of gender inequality explicitly targeted for elimination in the SDGs agenda. Women who marry at an early age tend to lose access to education, experience limitations in personal development, and have a weak bargaining position in decision-making. This situation demonstrates that gender inequality not only impacts individuals but also reinforces broader social inequalities. Therefore, efforts to end the practice of child marriage are a strategic step in achieving substantial gender equality.

Furthermore, the marginalization of women is also closely related to SDG 4 (Quality Education)¹⁹. Education is a key instrument for increasing women's capacity and independence. However, the practice of child marriage is often a major cause of the interruption of women's education, thus hindering their opportunities to acquire skills relevant to current needs, including in the digital economy. In this context, strengthening digital and financial literacy is seen not only as a form of economic empowerment but also as part of a lifelong learning process that contributes to improving the quality of women's human resources.

On the other hand, the aspects of women's economic independence raised in this article directly contribute to the achievement of SDG 8 (Decent Work and Economic Growth)²⁰. The digital economy opens up new opportunities for women to engage in economic activities without having to abandon their domestic roles. However, without adequate literacy, these opportunities can turn into risks, such as involvement in illegal online loans or speculative economic activities. Therefore, women's empowerment in the digital economy must be directed at creating decent, safe, and sustainable jobs, thereby significantly improving welfare.

¹⁶ Wawan Andriawan, Deva Nabilah, and Andina Rahayu Putri, "Sharia Economic and Management Business Journal The Effectiveness of Environmentally Friendly Business Strategies: Implementing SDGs-12 in Building the Economy in Central Lombok Regency" 7, no. 1 (2026): 207–22.

¹⁷ Nazhat El Hasanah, Si Dassucik, and Ida Farida, *STRATEGI MENUJU NEGARA BERKEMBANG* (Surakarta: Tahta Media Group, 2025).

¹⁸ LOCALISE SDGs Indonesia, "Sustainable Development Goals - 5. Kesenjangan Gender," 2026, <https://localisesdgs-indonesia.org/17-sdgs>.

¹⁹ LOCALISE SDGs Indonesia, "Sustainable Development Goals - 4. Pendidikan Berkualitas," 2026.

²⁰ LOCALISE SDGs Indonesia, "Sustainable Development Goals - 8. Pekerjaan Layak Dan Pertumbuhan Ekonomi," 2026.

Furthermore, this relationship cannot be separated fromSDG 1 (No Poverty)²¹ where women are often the most vulnerable group to structural poverty.²² When women lack access to education and economic opportunities, the risk of poverty increases and can potentially be passed on to the next generation. Thus, women's empowerment not only contributes to improving individual well-being but is also an effective strategy for breaking the intergenerational cycle of poverty.

In addition, the practice of child marriage also has implications forSDG 3 (Healthy and Well-Being)²³, particularly related to women's reproductive and mental health. Higher maternal health risks at an early age, as well as psychological stress due to economic and social burdens, indicate that women's marginalization also impacts overall health. Therefore, the empowerment approach must be holistic, encompassing health, education, and economic aspects simultaneously. Within this framework, the integration of the RANTAI Model (Real Access Reconstruction, Transformation, and Inclusion) within the SDGs perspective emphasizes that women's empowerment in Lombok is not only a local effort but also part of a contribution to the global development agenda. Each stage in the RANTAI Model, from access reconstruction and transformation to inclusion, directly intersects with the SDG targets that focus on gender equality, education, the economy, and well-being. Thus, the implementation of this model is expected to not only break the cycle of women's marginalization but also accelerate the realization of inclusive and sustainable development towards Indonesia Emas 2045.

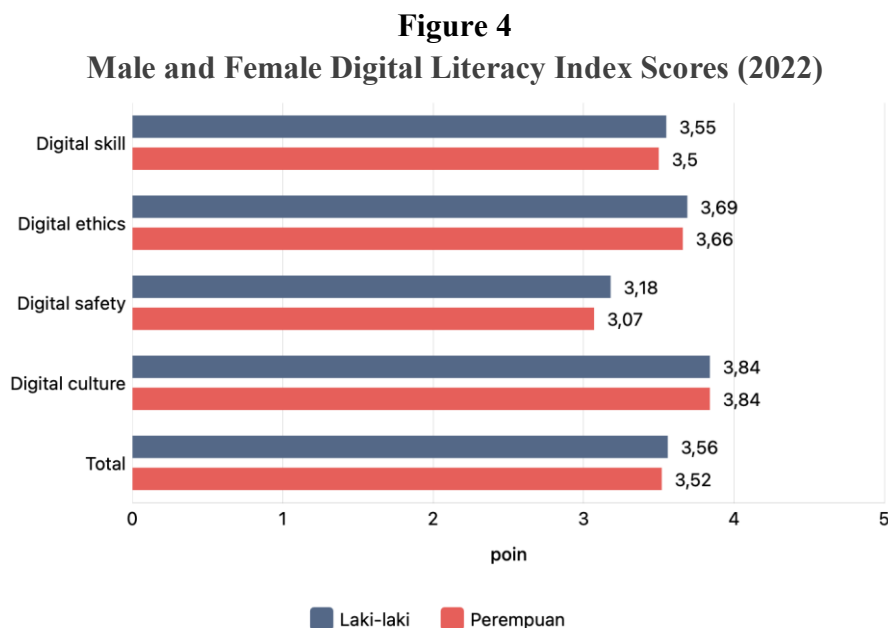
As a strategic step, strengthening digital financial literacy is an essential foundation. This program needs to be designed in a targeted manner to provide women with an understanding of financial management, the risks of online loans, and safer and more productive economic alternatives. This is increasingly important given that digital financial literacy is a key factor in promoting gender equality in Indonesia. Through the use of digital platforms, women have greater opportunities to expand their markets, manage their finances transparently, and gain access to capital. The Minister of Women's Empowerment and Child Protection also emphasized that women must play an active role in the digital economic ecosystem, not simply beneficiaries.²⁴In this context, women must be positioned as active subjects in the digital financial ecosystem, not simply beneficiaries. This active involvement not only opens economic access but also determines women's bargaining position and independence in social and economic life. If women only act as passive users, they will remain vulnerable, easily trapped in poor financial decisions and dependent on others. Conversely, women who are literate and actively involved in the digital financial system will have greater control over their income, expenses, and investments, thereby improving the well-being of themselves, their families, and their communities.

²¹ Chika Maharani et al., "Dampak Kemiskinan Terhadap Kualitas Pendidikan Anak Di Indonesia: Rekomendasi Kebijakan Yang Efektif," *Journal of Macroeconomics and Social Development* 1, no. 3 (2024): 1–10, <https://doi.org/10.47134/jmsd.v1i3.199>.

²² LOCALISE SDGs Indonesia, "Sustainable Development Goals - 1. Tanpa Kemiskinan," 2026.

²³ LOCALISE SDGs Indonesia, "Sustainable Development Goals - 3. Kehidupan Sehat Dan Sejahtera," 2026.

²⁴ Siaran Pers Nomor: B-262/SETMEN/HM.02.08/05/2025, "Menteri PPPA : Perempuan Harus Menjadi Pelaku Aktif Dalam Ekosistem Keuangan Digital," *Kementerian Pemberdayaan Perempuan Dan Perlindungan Anak Republik Indonesia*, August 2025.



Source: Data Box Indonesia²⁵

Furthermore, the gap in Digital Literacy Index scores between men and women in 2022 indicates that women remain at a disadvantage in accessing and optimally utilizing digital technology. This situation poses a serious challenge amidst the rapid development of the digital economy, which demands increasingly high literacy skills. Low digital literacy not only limits access to information but also hinders women's participation in digital-based economic activities.

Therefore, economic empowerment based on local potential is a relevant and contextual strategy to bridge this gap. By leveraging existing potential, such as the crafts and culinary sectors, women can begin to build more stable and sustainable sources of income. However, for this potential to develop optimally, integrated support is needed in the form of digital literacy training, access to capital, and ongoing mentoring. By integrating digital literacy improvement and economic empowerment based on local potential, women will not only be able to adapt to technological developments but also be able to more effectively exploit digital economic opportunities. Ultimately, these efforts will not only promote women's economic independence but also contribute to reducing the gender gap in the digital ecosystem and strengthening inclusive and sustainable development.

Conclusion

The marginalization of women in Lombok, rooted in child marriage, limited access to education, and vulnerability in the digital economy, demonstrates that gender inequality remains a complex structural issue. This problem not only impacts individual women but also reinforces a perpetual cycle of poverty and social inequality. In this context, women's empowerment cannot be achieved in isolation but must be achieved through a systematic, integrated, and sustainable approach. Through the CHAIN Model (Real Access Reconstruction, Transformation, and Inclusion), this paper emphasizes that women's

²⁵ Cindy Mutia Annur, "10 Negara Dengan Populasi Muslim Terbanyak Dunia 2023, Indonesia Memimpin!," n.d., <https://databoks.katadata.co.id/datapublish/2023/10/19/10-negara-dengan-populasi-muslim-terbanyak-dunia-2023-indonesia-memimpin.c>

empowerment efforts must begin with the fulfillment of basic access, followed by capacity transformation, and ultimately create inclusivity in social and economic systems. This model not only offers conceptual solutions but also provides strategic direction in breaking the chain of women's marginalization, particularly in facing the challenges of the digital economy. Thus, women's empowerment is not only oriented towards improving welfare but also towards more just and equal structural changes, in line with the achievement of the SDGs, especially SDG 5, SDG 4, and SDG 8. Based on this analysis, several strategic recommendations can be put forward as follows. First, local governments need to strengthen regulations and implementation of child marriage prevention policies through a more contextual approach, including the involvement of traditional and religious leaders as agents of social change. Second, there is a need for integrated digital and financial literacy programs for women, particularly in rural areas, designed in an applicable and sustainable manner to increase women's readiness to face the digital economy. Third, strengthening access to capital and legal protection in digital economic activities must be a priority, to prevent women from harmful economic practices, such as illegal online loans. Fourth, the formation of digital-based women's communities needs to be encouraged as spaces for collaboration, education, and collective capacity building. Fifth, cross-sector synergy is needed between government, academics, and communities in implementing the CHAIN Model sustainably, so that women's empowerment is not only programmatic but also becomes part of a broader social transformation. Ultimately, breaking the "chain of silence" is not simply about eliminating child marriage, but about creating space for women to speak up, empower themselves, and determine their own future. Economically independent and socially equal women in Lombok are a crucial foundation for achieving inclusive and sustainable development. Thus, this effort not only reflects Kartini's past struggle but also represents a concrete step toward building a more equitable future for Indonesia, leading to Indonesia Emas 2045.

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