

The Role of Sharia Economics in Empowering the Sasirangan Coastal Community in Banjarmasin City

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ARTICLE INFO

Keywords:

Sharia Economics,
Community
Empowerment,
Sasirangan Village,
Coast, Banjarmasin

ABSTRACT

This study analyzes the role and impact of Islamic economic implementation in empowering Sasirangan fabric artisans in Kampung Sasirangan, Banjarmasin, a coastal community that is economically vulnerable due to limited access to formal capital, which causes them to be trapped in usury-based debt or exploitation by contractors, and exacerbated by low financial literacy and digital marketing skills. A holistic solution is provided through Islamic economic instruments, particularly Islamic Microfinance Institutions (LKMS) such as Baitul Maal wat Tamwil (BMT), which provide interest-free financing (tamwil) through Mudharabah or Musyarakah contracts while integrating social aspects (maal) and skills development. Empirically, this implementation has had a significant impact on increasing average income and reducing interest-based debt, strengthening social bonds (ukhuwah) through Community-Based Enterprises, and most importantly, fostering inner peace or a sense of "blessing" which is a fundamental motivation for business sustainability. The research conclusion confirms that Islamic economics, through the holistic LKMS model, is effective as a comprehensive solution to improve the business capacity, economic independence, and spiritual well-being of Sasirangan artisans.

Introduction

The city of Banjarmasin, nicknamed "City of a Thousand Rivers," has many coastal areas with communities that depend on water resources (Miyanti, 2021). The coastal community in Banjarmasin City, especially those living around Kampung Sasirangan, has historically depended on the traditional fabric craft sector for their livelihood. Although the sasirangan industry has great economic and cultural potential, artisans often face structural challenges that hinder their welfare (Mariatul, t.t.).

The main problems that arise include limited access to fair and interest-free financing from conventional institutions, as well as high income instability. These conditions place them in a vulnerable economic position, making community empowerment efforts an urgent agenda to improve their standard of living and independence amid economic competition.

This situation has created an opening in which Islamic economic principles and instruments, both through formal Islamic Financial Institutions (IFIs) and non-

institutional practices such as profit-sharing schemes or Islamic social funds, have emerged as potential solutions (FASIHA dkk., 2016).

An alternative sharia financing scheme that is fair and interest-free, in line with the needs of artisans to be free from the shackles of debt. However, there is still an urgent need to understand how this sharia mechanism works in practice in empowering Sasirangan artisans holistically, which not only includes improving economic aspects or income, but also strengthening their social and spiritual dimensions (Soemitra dkk., 2022). However, the implementation and real impact of the Islamic economy on sasirangan craftsmen on the coast of Banjarmasin has not been measured or compiled comprehensively.

Therefore, this study has a strong motivation to fill this knowledge gap. The main objective of this study is to analyze in depth the role, forms of implementation, and real impact of applying sharia economic principles in the empowerment program for sasirangan craftsmen. This research is important because its results can provide empirical evidence regarding the effectiveness of Islamic economics as a solution to the challenges of poverty and increasing business capacity in coastal communities. This study will use a qualitative approach to understand the empowerment mechanisms that occur and their contribution to the economic independence of the community.

Research Methods

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Results

A. Sasirangan Village

Kampung Sasirangan is a residential area that geographically reflects the characteristics of Banjarmasin as the “City of a Thousand Rivers.” Its location on the banks of the Martapura River shows the lifestyle of a riverside community, where social and economic activities are largely dependent on access to water (Sadikin, 2022). Based on secondary data analysis from various studies and tourism profiles, Kampung Sasirangan or Kampung Kain Sasirangan not only functions as a residential area, but has also been developed by the local government as a center for creative industries and a leading tourist destination in South Kalimantan. Historically, this area was a settlement of the Banjar tribe, who had passed down their expertise in producing Sasirangan fabric, a traditional Banjar fabric made using tie-dye techniques (jelujur, ikat, and celup). A significant transformation occurred when the area was branded as a production center, changing its economic landscape from small-scale home industries to a more integrated commercial center (Risanta & Diany, 2025).

From a demographic perspective, the majority of Sasirangan Village residents are Banjar people, who are known for their strong Islamic culture and common social structure (community) (Wulandari dkk., t.t.). These close family and neighborly ties form an important foundation for their economic interactions. However, these social relationships often overlap with working relationships, forming a unique network pattern between gallery owners and artisans. The economic activity in this region is almost entirely supported by the Sasirangan industry. The area is filled with Micro, Small, and Medium Enterprises (MSMEs) operating across the entire industrial supply chain. The involvement of women, particularly housewives, in production activities is also highly dominant, making them a key pillar of the local economy (Yunani, t.t.).

B. Instruments and Capital for Sharia Economic Empowerment

The most common Islamic economic instruments are those provided through Islamic Microfinance Institutions (LKMS), particularly Baitul Maal wat Tamwil (BMT). An effective empowerment model not only focuses on the distribution of funds (tamwil), but also integrates social aspects (maal) and capacity building. The empowerment of Sasirangan craftsmen is often hampered by access to capital and managerial skills, so the BMT model, which offers holistic empowerment, is highly relevant to the characteristics of coastal communities whose access to formal banking is still limited (Nurkhaerani, 2020).

Sharia commercial financial instruments or access to capital provided by Sharia Financial Institutions (LKS), such as Sharia Banks and Sharia Microfinance Institutions (LKMS) such as BMT. IFIs provide financing access based on the principles of fairness and without usury, through core contracts such as Mudharabah and Musyarakah (profit-sharing based) that encourage business partnerships, and Murabahah (sale and purchase based) for the fulfillment of productive assets. In addition, this economic development also critically requires Non-Financial Capital, namely the strengthening of Human Resources (HR) through training and increasing Sharia financial literacy, as well as optimizing the role of Sharia Institutions including BMT and Baitul Maal based on Mosques to ensure the availability of mentoring support and micro capital. The entire process must be strictly aligned with Sharia principles, namely the prohibition of usury, justice, and transparency, as the ethical foundation for realizing inclusive and sustainable economic growth (Ayunda dkk., 2025).

C. Structural Challenges

The main structural challenge faced by Sasirangan artisans centers on limited access to formal capital. Due to the absence of proper and reliable financial records, it is difficult for them to obtain bank financing. This situation creates dependence on contractors, who provide raw materials but are often exploitative by setting low purchase prices for finished products, thereby cutting into the artisans' profit margins. In addition, the urgency for capital also opens up the risk of falling into the trap of loan sharks or high-interest lending practices (usury), which makes it difficult for artisans to grow because their income is spent on paying interest (Ayunda dkk., 2025).

The instability of artisans' businesses is exacerbated by two main factors. First, fluctuations in the prices of raw materials such as fabric and dyes, which place artisans in the difficult position of either raising their selling prices or sacrificing profits (Alwie dkk., 2024). Second, limited digital marketing capabilities. The majority of artisans still rely on traditional offline sales and depend on orders from

wholesalers, making them vulnerable to external shocks such as a decline in tourism and unable to compete in reaching a wider market (Dahmiri, 2023).

This condition is also closely related to low levels of financial literacy, especially Islamic finance. Many artisans are unable to separate their business and personal finances, and do not understand Islamic financial products such as Murabahah or Mudharabah, which could be financing solutions. Although artisans may understand Islamic economic ethics, their awareness of avoiding usury and unfair transactions is often overwhelmed by pressing economic needs, forcing them to accept the existing system for the sake of business continuity (Hardana, 2022).

D. The Impact of Sharia Economics

The implementation of Islamic economics in Kampung Sasirangan has had a significant economic impact, marked by a twofold increase in average family income to Rp 4 million per month. This is supported by a 30% increase in access to interest-free Islamic capital, which has boosted production capacity, as well as a 25% reduction in usury-based debt in the community. This reduction in debt has provided financial relief for residents, allowing them to redirect their resources to productive needs such as education and health care (Hanif & Zafar, 2020).

Socially, this program has succeeded in strengthening mutual interest among residents through Community-Based Enterprises based on mutual cooperation and enhancing a sense of brotherhood (ukhuwah) through the optimization of zakat and infaq. Community participation in deliberations for decision-making has also increased rapidly, with the active involvement of women and youth (Firmansyah dkk., 2025).

On the spiritual side, bringing Islamic values into economic activities has improved the quality of people's worship. The most fundamental impact is a sense of inner peace or "blessing," which comes from avoiding usury and the belief that their business is halal. This inner peace is the main psychological motivator for continuing this empowerment program (Munir, 2015).

Discussion

This study identifies that Kampung Sasirangan reflects the geographical identity of Banjarmasin City as the "City of a Thousand Rivers," where the socio-economic activities of the riverside community depend heavily on access to water. Culturally, the majority of the population is Banjar with a strong Islamic culture and close family ties, which form the foundation of their economic interactions. This area has undergone a significant transformation from a traditional settlement to a center of creative industry and a leading tourist destination, supported almost entirely by Sasirangan fabric Micro, Small, and Medium Enterprises (MSMEs), with women playing a dominant role. However, these social networks often overlap with work relationships, creating a unique and vulnerable economic pattern.

Despite becoming a commercial center, Sasirangan artisans still face serious structural challenges, particularly limited access to formal capital due to a lack of proper financial records. This situation forces them to rely on exploitative contractors or even get caught up in high-interest lending practices (usury). Business instability is exacerbated by fluctuations in raw material prices and low digital marketing capabilities, which make them vulnerable to external shocks. These challenges are compounded by low Islamic financial literacy and the failure to separate business and personal finances. Therefore, the financing solutions offered must address these root causes and be based on Islamic ethical principles.

The Islamic economy offers a highly relevant intervention model. Islamic Microfinance Institutions (IMIs), such as Baitul Maal wat Tamwil (BMT), provide holistic empowerment that focuses not only on financing (tamwil) but also on social aspects (maal) and guidance. LKS provides access to riba-free capital through Mudharabah, Musyarakah, and Murabahah contracts that encourage partnership and the procurement of productive assets. The implementation of this program has proven to have a significant impact, marked by an increase in average income and a decrease in riba-based debt. Socially, there has been a strengthening of ukhuwah bonds through Community-Based Enterprise and the optimization of zakat/infaq, which fundamentally fosters inner peace or a sense of “blessing” that is the main motivation for business continuity.

Conclusion

This study aims to analyze the role and impact of Islamic economic implementation in empowering Sasirangan fabric artisans in Kampung Sasirangan, Banjarmasin. Nicknamed “A Thousand Rivers,” this city has a coastal community that has historically depended on the traditional fabric industry for their livelihood. Despite its great potential, artisans face structural challenges, particularly limited access to fair capital forcing them to be vulnerable to exploitative middlemen or usurious debt traps. Business instability is exacerbated by fluctuations in raw material prices and low levels of Islamic financial literacy and digital marketing skills.

The Islamic economy offers a holistic solution, particularly through Islamic Microfinance Institutions (LKMS) such as Baitul Maal wat Tamwil (BMT). This empowerment model not only provides riba-free financing (tamwil) through Mudharabah or Musyarakah contracts, but also integrates social aspects (maal) and skills development. Empirically, this implementation has had a significant impact, marked by an increase in average income and a decrease in interest-based debt.

In addition to its economic impact, this program strengthens social bonds (ukhuwah) through Community-Based Enterprises and the optimization of zakat/infaq. Most importantly, the internalization of sharia values fosters inner peace or a sense of “blessing” that becomes a fundamental motivation for business sustainability. The conclusion of this study confirms that the sharia economy, through the holistic LKMS model, is effective as a comprehensive solution to increase business capacity, economic independence, and spiritual well-being of the Sasirangan artisan community on the coast of Banjarmasin.

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