

The Integration Of Sharia Entrepreneurship And Banjarese Culture: A Driving Force For Muslimah Barefoot Entrepreneurs Performance

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Abstract

This qualitative study aims to provide a comprehensive understanding of how sharia entrepreneurship and Banjarese culture influence the performance of Muslimah barefoot entrepreneurs in Banjarmasin City. It explores the integration of Islamic entrepreneurial values and local cultural wisdom in shaping business behaviour and sustaining the performance of micro-enterprises. Data were obtained from five key informants selected through snowball sampling, complemented by passive participant observation and semi-structured interviews guided by open- and closed-ended questions. The study adopts an emic perspective, emphasizing the participants' own perceptions and lived experiences. Using the phenomenological analysis framework proposed by Miles and Huberman, the findings indicate that the application of sharia entrepreneurship plays a pivotal role in enhancing entrepreneurial resilience, ethical conduct, and performance among Muslimah barefoot entrepreneurs in Banjarmasin City. The study further highlights the cultural synergy between Islamic principles and Banjarese values as a foundation for sustainable women's entrepreneurship in local economic development.

Keywords – Sharia Entrepreneurship, Banjarese Culture, Performance, MSMEs

INTRODUCTION

Business longevity represents the founder's aspiration for an enterprise to endure and generate prosperity within its business environment. Business longevity is grounded in an entrepreneurial orientation (Lassini & Salvato, 2010). Within this framework, business continuity is defined as “the strategic and tactical capability of an organization to plan for and respond to incidents and business disruptions in order to continue business operations at an acceptable predefined level” (Ramakrishnan & Viswanathan, 2011).

In general, business longevity can be observed through the sustained existence of a business over many years. Most studies on business continuity have traditionally focused on large and mature enterprises, as their growth and performance are easier to measure due to the presence of formal administration and management systems. However, the phenomenon of business continuity also occurs among micro, small, and medium enterprises (MSMEs)—which differ significantly in capacity and structure from large corporations. The resilience of MSMEs during crises has been well documented. Micro-enterprises are characterized by small capital, flexible locations, and limited formal administration, yet they show significant resilience during crises.

Within the spectrum of micro enterprises, there exists the phenomenon of “barefoot entrepreneurship”, referring to the entrepreneurial practices and narratives of individuals who live primarily in marginal, poor, and socially excluded environments (Imas, Wilson, & Weston, 2012). These barefoot entrepreneurs possess unique entrepreneurial traits that warrant deeper understanding. In 2016, poverty levels in Indonesia remained concentrated in rural areas, in contrast to declining trends in urban centers (Andika, 2017). This situation reflects growing economic inequality in Kalimantan, where approximately 0.97 million people were recorded as living below the poverty line (Fauzie, 2017). Despite economic inequality in Kalimantan, the struggle for survival persists among those in marginal and socially excluded environments. Consequently, their business continuity often relies on family cooperation and the intergenerational transfer of production competencies. This dynamic is also evident among Muslimah barefoot entrepreneurs, whose business sustainability embodies both economic necessity and cultural resilience.

Shariah Entrepreneurship

Shariah entrepreneurship in this study is explored and explained based on verses from the Qur'an and Hadith, consisting of four key values: creativity, innovation, hard work, and risk-taking. It is acknowledged that other values may also contribute to explaining the dimensions of Shariah entrepreneurship. While resembling conventional values, Shariah entrepreneurship is uniquely rooted in Islamic law (syara') and the principle of sincerity for Allah SWT. The following section elaborates on each value of Shariah entrepreneurship as derived from the Qur'an and Hadith.

Creativity represents sensitivity, problem-solving, mental readiness for future tasks, and accurate thinking. Islamic teachings encourage humankind to pursue transformation in social and economic matters (mu'amalah, habluminannas), including improving the quality of life. This is reflected in the command of Allah SWT in Surah Ali Imran (3:190), which states: "Indeed, in the creation of the heavens and the earth and the alternation of the night and the day are signs for those of understanding." This is further reinforced in Surah Ali Imran (3:191). The Hadith of the Prophet Muhammad (peace be upon him) also emphasizes the importance of creativity and self-reliance. As narrated by Bukhari, the Prophet said: "If one of you were to take his rope and gather firewood on his back and sell it, and thereby Allah meets his needs, that is better for him than begging from people, whether they give him or refuse." This Hadith highlights that entrepreneurship and creative effort are more honorable than dependency on others. Innovation reflects continuous learning, idea generation, visionary thinking, and the ability to view problems as opportunities. This is aligned with the divine guidance in Surah al-Qashash (28:77): "And seek by means of what Allah has granted you the Hereafter, and do not forget your share of the world." As interpreted in the Tafsir of Ibn Kathir (Ar-Rifa'i, 2000:702), this verse encourages believers to pursue lawful worldly gains—such as food, drink, clothing, spouses, and shelter—while maintaining focus on the rewards of the Hereafter. Thus, Islam promotes a balance between material innovation and spiritual accountability. Hard work reflects diligence, self-belief, going beyond minimum effort, and proactive action. Islam not only encourages but commands its followers to work hard, as mentioned in many verses and Hadiths. Islam commands hard work, as reflected in Surah An-Naba' (78:11), which emphasizes the day

as a time for seeking livelihood. The Prophet Muhammad (peace be upon him) also emphasized the virtue of hard work, as recorded in several Hadiths narrated by Tabrani, Baihaqi, and Bukhari, all of which highlight industriousness as a form of worship and dignity. Risk-taking represents the willingness to bear uncertainty and act courageously in business. Islam highly encourages courage and initiative in seeking livelihood. This is reflected in Surah Al-Jumu'ah (62:10): "And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed." In Tafsir Ibn Kathir (Ar-Rifa'i, 2000:704–705), it is explained that this verse was revealed after Allah prohibited trade at the call to Friday prayer and commanded believers to assemble for worship. Once the obligation is completed, Allah permits them to resume their activities and seek His bounty across the land. This verse illustrates that taking initiative and engaging in productive endeavors, while maintaining remembrance of Allah, is both permissible and encouraged as part of Islamic economic ethics.

Banjar Culture: Non-Material Cultural Products of the Martapura River Culture

Bates and Plog state that culture is a system of beliefs, values, customs, shared behaviors, and artifacts used by members of a society to deal with their world and with one another, which is passed down from generation to generation through learning (Quingxue, 2003). Schein's identification of cultural levels classifies culture into three tiers ranging from the concrete to the abstract: (1) Artifacts, which are visible organizational structures and processes that are difficult to interpret; (2) Espoused Values, which include goals, strategies, and philosophies; and (3) Basic Underlying Assumptions, referring to beliefs, perceptions, feelings, and so on, which are the sources of values and actions.

Banjar culture is divided into two categories: material and non-material culture. The material culture of the Banjar people includes their distinctive water channels or canals, referred to by Schophuys as the "Banjar irrigation system," known locally as handil, anjir, or saka. Meanwhile, the non-material culture of the Banjar ethnic group, which is abstract and embedded in their attitudes, mindset, feelings, and daily life, consists of four key concepts: bubuhan, papadaan, gawi sabumi, and kayuh baimbai. These concepts exist in complementary pairs (bubuhan vs papadaan, and gawi sabumi vs kayuh baimbai), as explained by Anisah et al. (2013).

The Concept of *Bubuhan*

In Banjar society, the term "*bubuhan*" is understood to refer to a kin group or community. Abdul (2008:19), in the Banjar–Indonesian Dictionary, defines bubuhan as: (1) citizens or a group (for example, sidin warga beliau meaning his people), and (2) traders. The bubuhan system has functioned as a form of collective social life since the Banjar kingdom era, characterized by actions oriented toward collectivism and maintained as a social tradition. Helius (in Bambang, 2010) describes bubuhan in its simplest sense as a family bond, referring to close relationships among members of a family descended from the same ancestor. The essence of bubuhan is family solidarity, helping one another in every endeavor due to shared interests and kinship ties with a common ancestor. Its main philosophy is mutual support, cooperation, and unity within the same lineage. Maintaining family ties to keep the bubuhan intact was often achieved through marriage among members of the same bubuhan. Historically, for example, the bubuhan of Antasari and Surapati joined forces to form a larger bubuhan in their resistance against their enemy, the Dutch colonial forces. Over time, the concept of bubuhan has evolved beyond blood relations, kinship, or ancestry. It has broadened to include a sense of belonging among those who share other similarities. Examples include *bubuhan Amuntai*, *bubuhan Martapura*, *bubuhan kampung A*, *bubuhan kampung B*, *bubuhan pendatang* (migrant community), *bubuhan urang banua* (local people), or even *bubuhan Banjar*, *bubuhan Jawa*, *bubuhan Bugis*, and *bubuhan Dayak*. In this broader context, bubuhan no longer depends solely on ancestry but also extends to shared professions such as *bubuhan paiwakan* (fishermen group), *bubuhan pedagang* (traders group), *bubuhan guru* (teachers group), or *bubuhan dukun* (healers group). It can also refer to institutional affiliations such as *bubuhan pegawai* (civil servants), *bubuhan Unlam* (Lambung Mangkurat University community), *bubuhan bank*, *bubuhan tentara* (soldiers), or *bubuhan polisi* (police officers).

The Concept of *Papadaan*

In Banjar society, the term papadaan is understood as “one of us” or “our fellow.” This concept represents a cultural element of Banjar society that emphasizes peace as a characteristic, containing broad values of solidarity that essentially serve as a neutralizer to

the bubuhan concept. The value of papadaan is illustrated in the expression: “*bubuhan ikam bubuhanku, bubuhan inya, bubuhanku jua*,” meaning “your group is my group, their group is also my group.” Thus, “*kita sabarataan papadaan*” translates as “we are all the same.” When the phrase “*kita ini semua papadaan*” (“we are all the same”) is accepted as “we are one and the same” or “we are all part of each other,” it signifies that any problem can be faced and resolved together, without anyone placing themselves as more correct, superior, or powerful than others.

The concept of papadaan can therefore be interpreted as “we are all equal,” as in “we are all Indonesians,” “we are all from Kalimantan,” or even more broadly, “we are all human beings.” The values embedded in papadaan serve as a path toward peace among bubuhan groups because of its wide spectrum of flexibility. As an element of Banjar culture, papadaan embodies strong, proactive, and productive solidarity, in contrast to the bubuhan concept, which tends to represent narrower, egocentric, and group-based individualism.

The vitality of papadaan in Banjar society is reflected in the frequent use of the term in the names of public places such as food stalls, shops, restaurants, inns, alleys, or streets. Papadaan symbolizes unity and peace, evoking a sense of comfort and inclusiveness among individuals—unlike bubuhan, which may create exclusivity. Banjar people generally avoid using the word bubuhan in naming businesses or locations because it carries a sense of limitation and exclusiveness, which is considered unproductive and non-progressive. For instance, naming a place “*Rumah Makan Bubuhan*” (Bubuhan Restaurant) or “*Gang Bubuhan*” (Bubuhan Alley) may make people hesitate to visit, as they might question whether they belong to the same lineage or bubuhan grouping. Consequently, papadaan serves as an inclusive and harmonious cultural symbol, fostering openness and collective peace within Banjar society.

The Concept of *Gawi Sabumi*

In general, gawi sabumi is often assumed to be synonymous with gotong royong (mutual cooperation). However, Koentjaraningrat in Bambang (2010) explains that gotong royong in this context refers to a form of cooperation that can create dependency among individuals. The act of gawi sabumi involves working together collectively but in an unstructured or loosely organized manner. Further explanations suggest that the concept of

gotong royong itself was introduced as a new idea in Indonesia after the proclamation of independence. Historically, in the early periods, the Banjar community did not practice gotong royong in its true sense, because most individuals performed work based on a system of payment.

Daud (2000) describes this tendency to base every task or activity on wages as a trading character (watak dagang), which is a defining feature of Banjar society. This trading character reflects an attitude that always considers profit and loss in every action. It was initially found among the Banjar sub-ethnic groups of Batangbanyu and Kuala, but eventually spread to the Pahuluan sub-group as well. Thus, gawi sabumi in Banjar culture can be understood as a collective work activity influenced by a transactional mindset, where cooperation is often tied to mutual benefit rather than voluntary or communal service.

The Concept of *Kayuh Baimbai*

The term *kayuh baimbai* is generally assumed to be synonymous with partnership or cooperation. This concept emphasizes working together toward achieving a shared goal, involving clear planning, division of tasks, and a collective effort toward a common target. In essence, *kayuh baimbai* embodies values of harmony, mutual respect, and trust among those working together. While it carries the essence of partnership, it does not abandon the spirit of mutual assistance and support among individuals.

According to Daud (2000a), Banjar society tends to be individualistic in orientation due to a worldview that prioritizes responding to greater challenges rather than living in service to others. This perspective ultimately shapes a competitive orientation among the Banjar people. Within this context, *kayuh baimbai* serves as a balancing cultural value, promoting collaboration and harmony amid an otherwise individualistic and competitive social structure.

Muslimah Barefoot Entrepreneur Performance

Ajzen's Theory of Planned Behavior (TPB) states that an individual's intention to perform a behavior, such as entrepreneurship, is determined by three main factors:

1. Attitude Toward the Behavior – The individual's belief about the outcomes of a behavior and their evaluation of those outcomes.

2. Subjective Norm – The perceived social pressure to perform or not perform the behavior.
3. Perceived Behavioral Control – The individual's belief in their capability to perform the behavior, encompassing perceived control and ease.

In relation to Muslimah Barefoot Entrepreneurs, the application of TPB can be seen as follows:

1. Attitude: A strong motivation to fulfill their family's needs forms a positive attitude toward trading, even when facing difficulties.
2. Subjective Norm: Support or, at times, pressure from family and the surrounding community, along with religious values that encourage seeking halal sustenance, greatly influence their entrepreneurial decisions.
3. Perceived Behavioral Control: Confidence in their own abilities, such as cooking, sewing, or selling, despite limited capital, serves as a key driving force. The willingness to take risks and the courage discussed earlier represent their perceived behavioral control in action.

Barney's Resource-Based View (RBV) theory (1991) posits that the performance of a business is determined by the resources it possesses and its ability to manage them. Resources that are valuable, rare, and difficult to imitate lead to a sustainable competitive advantage. In the context of Muslimah Barefoot Entrepreneurs:

1. They often have limited tangible resources such as financial capital, technology, and strategic locations.
2. Their performance is instead driven by unique intangible resources.
3. Social Capital: Strong networks with neighbors, loyal customers, and religious communities form their market base and support system.
4. Spiritual Capital: Resilience, honesty, and gratitude derived from religious faith act as "brand value" that earns customer trust.
5. Resilience: The ability to endure and persist despite constraints becomes an invaluable resource in itself.

Putnam's Social Capital Theory (2000) defines social capital as a resource derived from social networks, norms of reciprocity, and mutual trust. For Muslimah Barefoot Entrepreneurs, this theory applies through:

1. Utilizing family and community networks.
2. Building trust through personal reputation.
3. Leveraging social bonds as the foundation for marketing activities.

Previous Research

Numerous prior studies have explored river culture, typically focusing on the contextual social interactions of riverbank communities. Sharia entrepreneurship has been studied by Pareno (2001), who examined factors influencing Muslim entrepreneurs. Another study by Anisah et al. (2011) on Islamic entrepreneurship found that Banjar culture did not significantly influence Islamic entrepreneurship.

With regard to river culture in Banjarmasin, which is shaped by the Martapura River, previous research by Anisah et al. (2015) examined Banjar culture as a non-material product of the Martapura River culture. Their findings indicated that Banjar cultural values—comprising four key conceptions: bubuhan, papadaan, gawi sabumi, and kayuh baimbai—did not have a significant influence on the performance of mass organizations in South Kalimantan.

RESEARCH METHODS

To understand the relationship between entrepreneurship, Banjar culture, and the performance of Muslimah barefoot entrepreneurs in the city of Banjarmasin, while identifying the key elements based on the research problems, objectives, and benefits, this qualitative method is used. Essentially, qualitative research involves observing a community within its living environment, interacting with that community, and attempting to understand the language and interpretations (perceptions) of that community.

In this study, observations were carried out on Muslimah barefoot entrepreneurs who engage in trading activities in Banjarmasin City. The interaction between traders (actors), their trading activities (activities), and the environment (place) creates a particular social

situation. According to Sugiyono (2009), through a qualitative approach, the information and data obtained are expected to be more effective in achieving research objectives because they are deeper, more meaningful, and more credible in revealing feelings, norms, beliefs, mental attitudes, work ethics, and in this case, the values and culture of Muslimah barefoot entrepreneurs.

The following table presents the structured interview framework design.

Table 1. Structured Interview Framework Design

VARIABLE	INDICATOR	SOURCE
Sharia Entrepreneurship	Creativity	Surah Ali Imran (3) ayat 190 dan 191 (Ar-Rifai, 2000)
	Innovation	Surah al-Qashash (28) ayat 77 (Ar-Rifai, 2000)
	Hard work	Surah An-naba (78) ayat 11 HR. Tabrani dan Baihaki, HR. Bukhari, HR. Tabrani dan Baihaki (Ar-Rifai, 2000)
	Risk-taking	Surah Al-Jumu'ah (62) ayat 10 (Ar-Rifai, 2000)
Budaya Banjar	Konsepsi Bubuhan	Bambang Subyakto (2010) ⁱ
	Konsepsi Papadaan	
	Konsepsi Gawi Sabumi	
	Konsepsi Kayuh Baimbai	

Sumber: Anisah et al. (2013).

Data Sources and Data Collection Techniques

In line with the focus of the study, the data sources and data collection techniques were adjusted according to the research objectives. The data samples were selected by prioritizing an emic perspective (emphasizing the informants' perceptions), meaning that the researcher must not impose their own assumptions to obtain the desired data. Based on this principle, the determination of data samples and collection techniques is as follows:

- 1) To obtain information regarding the brief profiles of the Muslimah barefoot entrepreneurs, the data sources were the coordinators of the Muslimah barefoot entrepreneurs and the traders themselves. The data collection technique used was interviews with the selected data sources.

2) To explore the application of Sharia entrepreneurship values, Banjar cultural values, and the performance of Muslimah barefoot entrepreneurs, the data sources were the Muslimah barefoot entrepreneurs. The data collection technique employed was structured interviews.

Essentially, the researcher serves as the main instrument in qualitative research. However, once the research focus became clear, additional research instruments were developed—namely, a structured interview guide form containing questions and statements related to Sharia entrepreneurship, Banjar culture, and the performance of Muslimah barefoot entrepreneurs. Supplementary data, which constitute secondary data, were obtained from other relevant sources.

Data Analysis Techniques

The study employed a phenomenological approach based on Miles and Huberman (2009), with analytical techniques adapted to the stages of research as outlined by Spradley (in Sugiyono, 2009). The activities in data analysis included data reduction, data display, and conclusion drawing/verification, which were generally conducted throughout each phase of the research.

The credibility test of the data in this study was carried out through member checking, in which the researcher discussed the values and principles of Sharia entrepreneurship, Banjar culture, and the performance of Muslimah barefoot entrepreneurs with the original data sources—namely, the Muslimah barefoot entrepreneurs themselves.

RESULTS

Profile of Muslimah Barefoot Entrepreneurs

In Banjarmasin City, the *Muslimah Barefoot Entrepreneurs Community* was established with the aim of empowering Muslim women to earn their own income through halal business ventures. The community seeks to educate its members about Sharia-based entrepreneurship—emphasizing anti-usury (*riba*), halal practices, transparency, and fairness—while also expanding connections among Muslim women entrepreneurs to support one another. Additionally, the community functions as a platform to encourage financial independence among Muslim women through entrepreneurship. It provides

various forms of support such as training, seminars, mentoring, and access to business resources (including capital, marketing, and others), as well as opportunities to strengthen business networks among members to create collaboration prospects.

According to information from the coordinator of the Muslimah Barefoot Entrepreneurs, Neng Ummu Ashim (informant), there are approximately 75 traders who are part of the community, all originating from Banjarmasin City. The average business experience of these Muslimah barefoot entrepreneurs is around ten years.

The types of products sold are diverse, though most are typical goods found in traditional markets, particularly food and snack products. These can be grouped into two main categories:

1. Main dishes, such as *nasi kuning masak habang, lontong sayur, ketupat kandangan*, and *soto/sop Banjar*.
2. Traditional Banjar cakes and snacks, including *kelelepon, buras, laksa, lupis, putu mayang*, and others.

Islamic Entrepreneurship and Its Values among Traders in Banjarmasin City

The following section elaborates on the values of Islamic entrepreneurship practiced by Muslimah barefoot entrepreneurs. Creativity represents sensitivity, mental readiness to face future tasks, innovation, and the ability to think accurately. The findings obtained during data collection are as follows:

Most Muslimah barefoot entrepreneurs stated that, in addition to selling in the traditional markets of Banjarmasin City, they also accept catering orders.

This indicates that these entrepreneurs are not limited to market trading alone—they also diversify their income sources through catering services. Occasionally, they also participate in smaller local markets (*pasar sejumput*) and seasonal night markets held on specific days. Innovation represents continuous learning, the pursuit of ideas and dreams, viewing problems as opportunities, and the willingness to try new things. This is reflected in the question of whether innovation serves as a representation of “continuous learning.” The findings from data collection are as follows:

An innovative Muslimah barefoot entrepreneur never stops learning. She learns from her surroundings, from customer feedback, from competitors, and from current trends. For instance, a fried snack vendor who used to sell only fried bananas noticed that many of her customers had become more health-conscious. She then learned how to make fried bananas with low-calorie flour or use healthier cooking oil. She might learn these methods through the internet or short courses. This process of continuous learning becomes the main fuel for her innovation.

Regarding innovation as a representation of “ideas and dreams,” the findings are as follows:

The dream of achieving a better life and the creative ideas to realize it are the driving engines of innovation. Dreams provide direction, while ideas serve as the vehicle. For example, a Muslimah selling ice desserts dreams of sending her child to university. From this dream emerges the idea to introduce unique flavors—such as coffee ice or premium fruit ice—to increase her sales. The idea is an innovation born from a great dream.

Regarding innovation as a representation of “seeing problems as opportunities,” the findings are as follows:

This mindset forms the core of innovative thinking. For ordinary people, problems are obstacles. For innovators, problems are signals pointing to new opportunities.

For example:

Problem: Rainy weather discourages customers from leaving their homes.

Opportunity & Innovation: A *nasi kuning* (yellow rice) vendor begins offering delivery services via WhatsApp or online delivery apps. The weather challenge pushes her to innovate her business model.

Regarding innovation as a representation of “enjoying trying new things,” the findings are as follows:

Innovation requires the courage to experiment and the willingness to fail. Failure is seen as part of the learning process. For instance, a hijab vendor at a street market does not only sell plain scarves. She enjoys experimenting with new concepts, such as offering “hijab styling packages” or “ready-to-wear wrinkle-free hijabs.” She tests new ideas and observes the market’s response—if they sell well, she continues; if not, she revises.

In relation to innovation among Muslimah barefoot entrepreneurs, the findings are as follows:

- Spirituality as a Motivator: As Muslim women, their innovation is not solely driven by material profit, but also by worship and gratitude. They view their business as a trust (amanah) from Allah, motivating them to innovate in ways that provide the best and most halal products for their customers.
- Limitations as a Source of Creativity: With limited resources (small capital, simple locations), these barefoot entrepreneurs turn constraints into creativity. They must innovate with what they have—for example, using social media for promotion instead of renting expensive shop space.
- Women's Resilience: Many Muslimah traders play dual roles as homemakers and breadwinners. Their innovations reflect their resilience in providing for their families and maintaining dignity through halal and independent means.

This means that innovation is not an exclusive or luxurious concept limited to technology companies. Innovation is a way of life that anyone can practice — including Muslimah street vendors — by combining continuous learning, the power of ideas and dreams, a mindset that sees opportunities within challenges, the courage to experiment, and a foundation of spirituality and resilience.

Muslimah barefoot entrepreneurs exemplify that innovation is about how we respond to life intelligently, creatively, and with deep faith. Innovation is the art of surviving and growing with dignity.

Hard work represents dedication, refusing to underestimate one's potential, working beyond expectations, and taking proactive steps. This is reflected in the question of whether trading is done to meet daily needs, fill spare time, or pursue a hobby. The findings from data collection are as follows:

Most Muslimah barefoot entrepreneurs engage in trading primarily to fulfill their daily living needs, with very few doing it as a hobby or pastime.

This means that the main motivation behind most Muslimah barefoot entrepreneurs' trading activities is economic necessity and survival. Trading is not always their first dream, but rather a response to immediate needs and obligations. This reflects two key points:

- 1) Driven by Necessity: Their trading activities are rooted in pragmatic reasons — to provide for basic family needs such as food, children's education, electricity bills, and household expenses; to supplement their husband's income; or to become the main breadwinner, especially for widows or women left by their spouses.
- 2) More Than a Supplement — It's a Lifeline: For them, income from trading is essential for day-to-day survival. A single failure in trading could directly impact their ability to provide for their families the next day.

Risk-taking represents the willingness to bear uncertainty and the courage to face potential loss. This is reflected in the question of whether they have ever experienced losses in their business. The findings show that most Muslimah entrepreneurs have not suffered significant losses — or, if they have, they face them with resilience and faith.

This indicates that Muslimah barefoot entrepreneurs possess a profound sense of courage that blends tawakkal (trusting in God's will) with ikhtiar (active effort). They are not merely resigned to fate but are proactive and steadfast in striving for a better life. Their courage is not recklessness but is built upon patience, perseverance, and purpose. They trade not only to earn income but to live meaningfully — with conviction, effort, and faith.

Thus, these Muslimah barefoot entrepreneurs are not just survivors sustaining daily life; they are grassroots innovators — women who transform adversity into opportunity and embody the true essence of courage and entrepreneurship.

Banjar Culture, Non-Material Culture of the Martapura River Community

Bubuhan is fundamentally understood as a form of family-based solidarity. The orientation of traders in applying the *bubuhan* concept is reflected in several responses to the research items. Meanwhile, the concept of *papadaan* serves as a neutralizing extension of *bubuhan*, as it encompasses broader and more universal values of solidarity. *Papadaan* is understood as the notion of "we are equal", which bridges different *bubuhan* groups without creating a sense of superiority of one group over another.

The findings from the data collection are as follows:
Most traders stated that family members are also involved in trading activities in Banjarmasin City — primarily their children, followed by their husbands. These

family members are generally also engaged in trade within the city. Only a small number reported that no family members were involved in trading in Banjarmasin. On average, the informants acknowledged that trading is a family profession. Other family members also work as traders, even if not in the same type of market (such as the floating market). Most traders admitted that they have family members who assist them in trading activities in Banjarmasin, including in matters such as business licensing. Furthermore, most traders prioritize helping their own family members before assisting others. The same applies when choosing business partners or deciding whom to support in the face of problems — family always comes first. This reflects the deep-rooted familial values and solidarity within Banjar culture, particularly among the river-based communities along the Martapura River.

The Concept of *Gawi Sabumi* vs *Kayuh Baimbai*

Gawi Sabumi refers to collective work based on the principle of mutual cooperation (*gotong royong*). However, this form of cooperation often carries the potential for dependency among members, as tasks are carried out together in a less structured and spontaneous manner. In contrast, *Kayuh Baimbai* aligns more closely with the idea of partnership-based collaboration. It embodies the spirit of working together toward a shared goal, supported by clear targets, structured planning, and task distribution.

In essence, *Kayuh Baimbai* represents harmony, mutual respect, and trust among collaborators — emphasizing cooperation without losing the core values of helping and supporting one another.

The findings from the data collection are as follows:

Most traders have additional occupations besides trading in Banjarmasin City. Some also trade in other locations or work as seasonal laborers (*ke pehumaan*) — cultivating others' land during planting and harvesting seasons to earn extra income. These activities are undertaken primarily to meet daily living needs, while trading in Banjarmasin remains their main professional choice.

For these traders, engaging in business within Banjarmasin City is part of their identity as traders. Among them, mutual support is a common practice — they help each other sell their goods under the guiding principle of “as long as it sells first.” Financial calculations

or profit-sharing are considered secondary. Support and assistance among traders continue as long as they remain active in the city's trading community. During their trading activities, many traders rely heavily on their community leaders when facing challenges. This is primarily because these leaders act as intermediaries between the traders and the city government through the Department of Tourism, serving as both representatives and protectors of the traders' interests.

DISCUSSIONS

Performance of Muslimah Barefoot Entrepreneur

The performance of Muslimah Barefoot Entrepreneurs can be understood as the result of interactions among several theoretical perspectives:

1. Theory of Planned Behavior (TPB): Their *intention* and *courage* to start a business reflect the core elements of this theory — where behavioral intention, influenced by attitude, subjective norms, and perceived control, drives entrepreneurial action.
2. Effectuation Theory and Resource-Based View (RBV): Their *survival strategies* under limited resources demonstrate effectual reasoning — making the most of what is available — and leveraging *intangible resources* such as relationships, reputation, and resilience as key assets.
3. Social Exchange Theory: Their *networks and relationships* with customers and fellow traders are built on reciprocal trust and mutual benefit, forming a social capital that sustains their businesses.
4. Islamic Entrepreneurship Values: All their business activities are guided by Islamic principles — honesty (*amanah*), fairness (*adl*), gratitude (*syukr*), and community welfare (*maslahah*) — serving as both an ethical compass and a source of spiritual motivation.

The performance of Muslimah Barefoot Entrepreneurs in Banjarmasin cannot be separated from the region's distinctive socio-cultural and religious context — a community deeply rooted in Islamic values, kinship ties, and local wisdom. Their *intention* and *courage* carry unique spiritual dimensions, where entrepreneurship is not merely a pursuit of profit, but also a manifestation of faith, resilience, and devotion to family and community welfare.

Marketing and Networking Strategies of Muslimah Barefoot Entrepreneurs: “The Power of *Silaturahmi* and Trust”

The marketing and networking strategies of Muslimah Barefoot Entrepreneurs are deeply rooted in the values of *silaturahmi* (social connection) and trust, forming a unique ecosystem of resilience that integrates faith, ethics, and community-based cooperation. Their marketing strength does not rely on large capital or sophisticated technology but rather on authenticity, sincerity, and the power of relationships. One of their most effective approaches is word-of-mouth marketing. For these entrepreneurs, reputation is the greatest asset — a single recommendation from a satisfied customer is far more influential than any paid advertisement. Their main priority is customer satisfaction, as they believe that trust and loyalty cannot be bought but must be earned through consistent honesty and good service.

In addition, they maximize the use of free social media platforms such as WhatsApp, Facebook Groups, and Instagram. Without spending on advertising, they skillfully share product photos, customer testimonials, and price information through neighborhood community groups, *arisan* gatherings, and *pengajian* circles. These digital spaces serve as modern extensions of traditional community networks, where engagement is built on familiarity and mutual trust rather than transactional marketing. Their commitment to honest and sincere trading also serves as a subtle yet powerful marketing strategy. By being transparent in pricing, accurate in measurements, and kind in service, they foster customer loyalty and respect. In the Islamic context, this practice aligns with *amar ma'ruf nahi munkar* — promoting good and discouraging wrongdoing — which strengthens not only their business credibility but also their spiritual integrity as Muslim entrepreneurs.

Taken together, these findings reveal that the survival and success of Muslimah Barefoot Entrepreneurs form an integrated ecosystem of resilience: financially, they live modestly and avoid *riba*; operationally, they emphasize efficiency and waste reduction; in marketing, they prioritize *silaturahmi* and trust; in innovation, they remain adaptive by utilizing local resources; mentally and spiritually, they are grounded in *tawakkal* (trust in God) and sincere intention for worship; and socially, they are supported by strong networks of *gotong royong* (mutual cooperation). In essence, their approach shows that sustainable marketing does not depend on material wealth or advanced systems, but on moral strength, faith-based

integrity, and a deep connection with the community. Through these values, the Muslimah Barefoot Entrepreneurs of Banjarmasin have proven that *trust and sincerity* remain the most enduring currencies in business.

CONCLUSION

Based on the focus of this research, it can be concluded that the *Muslimah Barefoot Entrepreneur* community in Banjarmasin City aims to empower Muslim women to earn their own income through halal business activities, educate members about sharia-based entrepreneurship (emphasizing anti-usury principles, halal practices, transparency, and fairness), and expand networks among Muslim women entrepreneurs to foster mutual support. Furthermore, the community serves as a platform that encourages Muslim women to achieve financial independence through entrepreneurship. The level of implementation of sharia entrepreneurship values and Banjar cultural values in their business activities indicates that, in general, *Muslimah Barefoot Entrepreneurs* integrate both aspects into their practices, although not entirely. Their performance is achieved through the effective management of valuable, rare, and inimitable resources. In practice, this involves utilizing unique local resources, developing distinctive competencies grounded in local wisdom, and building trust-based relationships within their community network. Ultimately, the performance of *Muslimah Barefoot Entrepreneurs* in South Kalimantan reflects the embodiment of “Sincere Intention,” which provides mental and spiritual resilience as an ethical compass in business, and “Intelligent Courage,” which arises from strong social networks (*bubuhan*) and the ability to innovate using local resources.

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