

The Development of Sasirangan Entrepreneurs In Banjarmasin: Study on Sharia-Based Business Perspective

S. Purnamasari^{1*}, Purnama Rozak², Kurniaty³, Ibrahim Dahiru Idriss⁴

^{1*} Faculty of Islamic Studies, UNISKA MAB Banjarmasin, Banjarmasin, Indonesia email:

s_purnamasari@uniska-bjm.ac.id

²Tarbiyah, STIT Pemalang, Pemalang, Indonesia

³ Faculty of Economics, UNISKA MAB Banjarmasin, Banjarmasin, Indonesia

⁴ Department of Primary Education Federal College of Education (Technical) Potiskum, Yobe State, Yobe, Nigeria

Article Info

Article History:

Received : 14 February 2023
Accepted : 25 May 2023
Published : 1 June 2023

Abstract

The aim of the study was to describe the knowledge of Sasirangan cloth entrepreneurs in Sasirangan Village and their perceptions of sharia-based venture capital loans. This type of research is field research which is a case study with a descriptive approach. The results of this study concluded that the knowledge of Sasirangan cloth entrepreneurs in Sasirangan Village regarding sharia-based business capital loans was still divided into 3, namely: (1) knowing enough about providing sharia-based business capital loans, (2) not knowing about providing capital loans. sharia-based businesses, and (3) very little knowledge about providing sharia-based business capital loans. The perceptions of sasirangan cloth entrepreneurs in Sasirangan Village regarding sharia-based business capital loans also varied, namely: informants who had a good view of providing sharia-based business capital loans because they were banking based on sharia principles in their management and informants who thought that according to them, sharia banking and conventional are the same. The implication is knowing the knowledge and perceptions of Sasirangan Cloth MSME entrepreneurs in Sasirangan Village, Banjarmasin regarding sharia-based capital loans will be able to increase the economic growth of UMKM in Banjarmasin City, including having implications for the large number of workers absorbed so that they can become a driving force for the economy because they can also solve current economic problems. This has hit the Indonesian nation, among others: creating jobs, increasing people's income, and alleviating poverty. Therefore, the researcher's suggestion is the need to increase Islamic financial literacy and inclusion for Sasirangan Fabric MSME actors in Sasirangan Village, Banjarmasin City by collaborating with related parties and in a sustainable manne.

Keywords:

Venture Capital, Sharia,
Sasirangan cloth

DOI: 10.28918/ijibec.v7i1.6922

JEL: G10, M20, M21



1. Introduction

This study raises the differences between *das sein* and *das sollen* that occur. Banking parties who have a surplus of funds and as mediators for entrepreneurs to obtain funds as a party with a deficit of funds, in fact, in application, parties with a deficit of funds have difficulty accessing it as well as knowledge related to the existence of loan funds, not many people know about it. The lack of knowledge about lending capital and the difficulty of the terms and procedures proposed by banks in disbursing financing have an impact on the difficulties for small entrepreneurs who need capital to obtain funding. Thus this research is important to do and there has been no similar research conducted, especially on Sasirangan Cloth UMKM in Sasirangan Village, Banjarmasin. As a perfect living system, Islam wants its people to carry out economic activities according to the Qur'an and As-Sunnah. As it is known that usury is prohibited based on the Qur'anic texts because of the impact arising from taking usury, as well as bank interest set by conventional banks. So that based on the guidelines of the Qur'an and As-Sunnah, an Islamic rule is established, known as Islamic law.

Islamic law as a human problem is a problem that is always faced by Muslims everywhere and at any time. This can be seen from how law is a factor that plays an important role in regulating the lives of Muslims. In Indonesia, apart from Islamic law, positive law and customary law also have an influence in regulating people's lives, especially those who are Muslim. In meeting the needs of life, humans as social beings cannot be separated from dealing with others. The life association where everyone performs actions in relation to other people is called *muamalat*. In this case, then there is economic activity between human beings (Ahmad Azhar Basyir, 2013).

Economic activity in the view of Islam is a guide to life. In addition, there are suggestions that have a worship dimension. Basically all forms of business activity according to Islamic law are included in the category of *muamalat* which is legally valid. In this case, humans are required to be responsible for what has been entrusted to them, in line with the call of Islam in Surah al-Anfal / sura 8 verse 27 which mean:

O you who believe, do not betray Allah and the Messenger (Muhammad) and (also) do not betray the trusts entrusted to you, while you know.

The verse above explains about being careful not to betray Allah and His Messenger, and so that you don't fail to fulfill the mandate you carry. Humans will suffer the consequences if they do not fulfill their mandate or betray their responsibilities. As in Surah Yaasin/sura 36 verse 12, which mean:

Verily We bring the dead to life and We write down what they did and the marks they left behind. and all things We collect in a clear Master book.

This verse emphasizes that responsibility is not only what he does, but extends to all the consequences and various accesses of the act, especially in terms of economic progress must be accompanied by responsibility. Especially in the Islamic economy. In this case, in addition to being responsible with humans, they are also asked to be accountable before Allah SWT.

Islamic economics is a science that studies human economic behavior whose behavior is regulated based on Islamic religious rules and is based on monotheism as summarized in the pillars of faith and pillars of Islam.

Islamic economics is built on the basis of the Islamic religion, therefore it is an integral part of the Islamic religion. As part of the Islamic religion, Islamic economics will follow Islam in various aspects. Islam is a system of life (way of life), where Islam has provided a complete set of rules for human life, including in the field of Economics. Every human being aims to

achieve prosperity in his life, but humans have different understandings of welfare. In various conventional Economics literature, it can be concluded that the purpose of humans to fulfil their needs for goods and services is to achieve well-being. Humans want happiness and prosperity in their lives, and for this they strive in every way possible to achieve them (Ahmad Azhar Basyir, 2013).

One form of application of Islamic economics is the existence of a Sharia Bank. Islamic bank is one of the financial institutions that have important functions and objectives in the economy. The functions and objectives of Islamic Commercial Banks include widespread economic prosperity, employment and optimal levels of economic growth, socio-economic justice, equitable distribution of income and wealth, stability of the value of money, mobility and savings investments that ensure fair returns and good services. effective.

Islamic banks, in their operations, obtain profit sharing from the distribution of funds to customers which consist of various forms of contracts including profit sharing financing. (*Mudharabah dan Musyarakah*), buying and selling financing (*Murabahah, Salam, Istishna*) and lease financing (*Ijarah, Qord*).

According to Soerjono Soekanto, if the members of a group, whether large or small, live together in such a way that they feel that the group can fulfill their main life interests, then the group is called the local community or community (Soerjono Soekanto, 2015). . The basis of the local community is the locality and feelings of the local community. Thus, a community is a social group that resides in a certain area with certain boundaries, where the group can meet the needs of life and influence each other.

On the other hand, the public has high hopes for Islamic banks. In the perception, of course, Islamic banks are the perfect and most ideal banks, because Islam is not the perfect religion. Even though Islamic banks are not Islam itself, they are just banks that apply the concept of sharia. Public responses or attitudes towards Islamic banks are quite diverse, both regarding their services, the ease of obtaining access to funding, as well as regarding the products offered. Therefore, the development of Islamic banking needs to get the attention of related parties.

The existence of UKM in Indonesia is very important because it can increase the country's economic growth with the large number of workers absorbed by the sector. Or it can also be said that UKM are economic catalysts because they can solve economic problems that are now afflicting the Indonesian nation, including: creating jobs, increasing people's incomes, and alleviating poverty. However, the existence of UKM in Indonesia cannot be separated from various problems. The biggest problem faced by UKM in developing their business is limited capital caused by the difficulty of finding loans or credit from formal financial institutions or banks. Thus, although the prospect of SMEs in the future as an economic catalyst is quite good, if they are not supported by adequate support from the banking sector, SMEs will not be able to progress and can only "walk in place".

The community is one of the important elements in the banking world, this is because the community will be the customers for the lenders of capital in the banking world. Therefore, knowing people's attitudes towards capital loans provided by banks is the first key in paving the way for the development of sharia-based banks and at the same time as a material for investment considerations in the world of Islamic banking.

Sasirangan village is a place for making batik typical of Banjarmasin, namely sasirangan cloth where batik making is still using traditional methods such as batik craft on the island of Java. Sasirangan Village is located on Jalan Seberang Masjid, Kampung Melayu Village, Banjarmasin City, since 2010 it has been used as a tourist attraction for souvenirs of cloth

crafts and Sasirangan clothing. The establishment of Sasirangan Village by the Banjarmasin City Government Tourism Office aims to facilitate buyers as well as a means of fostering micro, small and medium enterprises.

The government has recognized the important role of UMKM as one of the main pillars of the national economy, which is expected to be able to spur national economic growth so that UMKM need protection in the form of government policies related to UMKM from the production side and the banking side. These policies include efforts to increase business capacity and performance, and increase support for the business climate. This populist business that gets the attention of the government is mandated by law, including business credit assistance with low interest rates, ease of requirements for business licenses from government institutions, as well as several other facilities. However, based on initial observations made by researchers, especially in Kampung Sasirangan Banjarmasin, there are gaps in this policy.

Entrepreneurs in Sasirangan Village have a desire to increase capital for their businesses, but among them there are those who feel they have not been able to meet the requirements that are considered burdensome by banks, especially sharia-based banking in providing capital to small and medium businesses like them. Most of them want additional capital for the business they run, so that UMKM can run quickly and can compete with other UMKM, their desire should be welcomed by financial institutions such as Islamic banking, to provide UMKM capital on conditions that do not burden them. The entrepreneur in question is the owner of small and medium UMKM who can employ other people in their business in the Sasirangan village.

2. Method

This type of research is a field research with the character of a case study, which is a research carried out by the author directly going to the research location to get the necessary data. Research conducted intensively, in detail and in depth on an organization, institution or a particular phenomenon (Suharsimi Arikunto, 2006). In qualitative research there is no standard provision regarding the minimum sample size, because in qualitative research what is important is the depth and "richness" of the data to be able to understand the problem under study which is the main purpose of qualitative writing. The nature of this research is descriptive research, namely research that seeks to describe existing problems based on data from interviews with informants and analyzes these data. In this study, the researchers took the location in Sasirangan Village, located on Jalan Seberang Masjid, Kampung Melayu Village, Banjarmasin City. The method of data collection in this research, namely field research (field research) is a data collection method in which researchers go directly to the object under study, through: Observation, Interview (interview), and Documentation. To process the data obtained from interviews and other supporting literature using the following techniques: 1) Editing, namely the author re-examines the data that has been collected and corrects so that the completeness of the data, clarity and perfection can be known. 2) Categorization, namely all the data collected are grouped according to the type and chronology of the problems studied.

3. Result and Discussion

This study raises the differences between *das sein* and *das sollen* that occur. Banking parties who have a surplus of funds and as mediators for entrepreneurs to obtain funds as a party with a deficit of funds, in fact, in application, parties with a deficit of funds have difficulty

accessing it as well as knowledge related to the existence of loan funds, not many people know about it. The lack of knowledge about lending capital and the difficulty of the terms and procedures proposed by banks in disbursing financing have an impact on the difficulties for small entrepreneurs who need capital to obtain funding. Thus this research is important to do and there has been no similar research conducted, especially on Sasirangan Cloth UMKM in Sasirangan Village, Banjarmasin. After doing research, this research produces the following:

Knowledge of Sasirangan Fabric Entrepreneurs in Sasirangan Village on Sharia-Based Business Capital Loans

Regarding the knowledge of Sasirangan cloth entrepreneurs in Sasirangan Village on sharia-based business capital loans, there were 14 informants who were explored by researchers. These informants are entrepreneurs of Sasirangan cloth in Sasirangan Village, Banjarmasin.

According to the first informant who is the owner of Galuh Bungas Sasirangan, he does not really know about the provision of capital for small and medium-sized enterprises by Islamic banking, this informant knows only to hear from residents and also from Islamic banks who have made offers. The second piece of information that researchers explored was the owner of Amayna Sasirangan. This informant is one of the successful entrepreneurs who is engaged in the clothing industry, namely the typical fabric of South Kalimantan, namely the sasirangan cloth. This informant is a business owner who has grown up in Sasirangan village. In the business that is run, of course it doesn't run smoothly, especially from what this informant conveyed that the typical South Kalimantan sasirangan fabric that was produced had penetrated the international market, one of which was already exported to Japan, of course in this business it cannot be separated from banking assistance, this informant is a customer of sharia banking, namely BRI sharia for savings and necessary transactions. This informant actually does not know clearly about Islamic banking, but when asking for opinions and exchanging ideas with the family for a loan application, the family agrees that it is better to apply to Islamic banking on the grounds that there is no interest but only for profit sharing.

Furthermore, the third informant is the owner of Baim Sasirangan who is the successor of the business from the legacy of his parents. As this informant said that so far he has never been in direct contact with any financing, which makes this informant less aware of the provision of capital from banks, this informant knows that the program does exist in almost every bank, be it Islamic or conventional banking, this knowledge is obtained from the bank that often provides offers related to this matter. Although this informant is a customer of a conventional bank, it is only limited to savings and transaction tools. According to the fourth informant, the owner of Lina Sasirangan who is the head of a group of sasirangan cloth craftsmen named Susi Sasirangan, this informant said that Lina Sasirangan is not a private property but a group that consisting of 10 (ten) craftsmen, Susi Sasirangan is one of the shops in the sasirangan fabric business located in the Sasirangan village of Banjarmasin. This informant knows that the banking world currently has a mainstay program, namely the provision of capital to small and medium-sized business owners, including Islamic banking, but this informant added more clearly that their knowledge of providing capital for small and medium-sized businesses carried out by Islamic banking is only limited to knowledge from brochures, the surrounding community and sales promotion from Islamic banking which usually offers the program. According to the fifth informant who is the owner of Kamila Sasirangan. This informant is the successor to the business previously run by the informant's parents. Therefore, this informant, who is also a customer of a conventional bank, whether it

be savings or borrowing for the business that this informant runs, is indeed sponsored by BNI tires, so many SMEs choose to use products from the BNI bank. What this informant said is that it is not uncommon for sales promotions from other banks or Islamic banks to offer loans for the smooth running of our business, but when we look at the requirements that are met or what must be submitted, they are the same as BNI banks, for example there must be a guarantee certificate. , a clear business, is responsible if the delay in payment is subject to a fine. This informant added that he did not understand the difference between the interest and profit-sharing system, for this informant there was still interest in Islamic banking because the loan amount and the amount to be paid did not match and the monthly installments from Islamic banks and conventional banks were not much different.

Furthermore, the knowledge of Sasirangan cloth entrepreneurs in Sasirangan Village on sharia-based business capital loans, according to the sixth informant, as well as other informants, this sixth informant is also the owner of one of the small and medium businesses in the Sasirangan village of Banjarmasin, this informant Having had this business for about 15 years, this informant said that in the past, Sasirangan was still not very popular, so there was no need for large capital in managing the business that this informant was running until now, but now the demand is increasing day by day and it is undeniable to run a business with smoothly requires a lot of funds. The informant's knowledge of Islamic banking and the provision of capital for small and medium-sized enterprises by Islamic banking this informant got from brochures distributed and usually carried out by banks to attract customers' interest, according to this informant, Islamic banking must of course be based on Islamic principles and in Islamic principles it is not allowed to complicate the process. borrowing and not allowed to take interest. What you know is only obtained from reading and listening, because it is not once or twice that Islamic banking offers loans which he said there is no interest in profit sharing, the more profits the more the distribution, but this informant said he still did not understand from the explanation of the Islamic bank. According to the seventh informant who is an informant who has a relationship with Islamic banking, namely having savings and also having a loan in Islamic banking, namely BRI sharia, the same as other informants, this informant is one of the owners of small and medium SME businesses in the Sasirangan village. This informant has knowledge about the provision of capital for small and medium SME businesses by Islamic banking, because they are customers, according to this informant in Islamic banking there is no interest, there is only profit sharing. Furthermore, regarding profit sharing according to this informant, it is correct because the profit and loss dependents are determined according to the agreed ratio. Islamic banking in this informant's statement remains the best for Muslims because it is guided by Islamic teachings.

According to the eighth informant who is one of the owners of small and medium businesses in Sasirangan village, precisely in RT. VI, this informant in running his business is only assisted by his children and close relatives, so far he has never applied for a loan for the development of small and medium businesses that this informant has, be it conventional banks or Islamic banks. This informant's knowledge about Islamic banking is very little, namely only knowing that Islamic banks are banks owned by Muslims, especially the problem of providing capital for small and medium-sized enterprises (SMEs) programmed by Islamic banking, this informant gently said that he did not know about it. According to this informant, if a bank is sharia-based, of course there are Islamic provisions in it, and it must be carried out accordingly. However, this informant himself has heard that all banks are equal in providing capital, there must be guarantees and monthly installments also in Islamic

banking there is still interest. According to the ninth informant, that regarding Islamic banks this informant did not know much about it. According to this informant, Islamic and conventional banks are generally the same, this informant only knows about the bank from his family and the surrounding community, does not know more clearly about banking. This informant has a BNI account simply because to make transactions easier, the reason stated is that Sasirangan entrepreneurs or buyers from outside the region mostly use BNI accounts. Actually, this informant knows about providing capital for small and medium-sized businesses from Islamic banking, according to this informant the interest on borrowing from Islamic banking is smaller, although this informant does not yet know in detail, even the concept of profit sharing this informant does not really understand. For the business that this informant is currently running, it does not require additional capital from the bank, it still relies on its own capital. According to the tenth informant, HA who is the owner of Irma sasirangan, a large and growing sasirangan cloth shop has also been able to employ local housewives to produce sasirangan cloth, as this informant said it is not as easy as turning the palm of the hand to become what it is today. . This informant is very knowledgeable about loan funds, both from Islamic and conventional banking. In addition, this informant also argued that Islamic banks that still have cooperation with conventional banks such as sharia branch offices have mixed capital, so their capital is not pure from Islamic banks. In the opinion of this informant, there is not much difference in financing and lending for small and medium businesses from conventional banks or from Islamic banking.

According to the eleventh informant, who is one of the owners of small and medium businesses in the Sasirangan village, this informant has been in or has a business for this Banjarmasin cash cloth sasirangan for quite a long time, Of course, this informant wants the best for the development of the business being carried out, as stated, this informant often applies for loans to increase business capital, but is sometimes hindered by conditions that cannot be fulfilled, for example, the amount of money to be borrowed must be in accordance with the collateral. that we provide while we do not have the collateral desired by the bank, our application is rejected even if the amount is not as desired. As stated, this informant actually knows that there are loans for small and medium businesses that want to be developed by Islamic banking from their families and surrounding communities, but do not know more about these loans, and do not know the conditions that must be met. According to the twelfth informant, he does not use Islamic banking products, but uses conventional bank products, both savings and loans, namely at BNI bank, this informant is the owner of Ani Sasirangan, one of the shops in Sasirangan village, Sasirangan village said this informant uses BNI bank more because it is sponsored by the BNI bank and the lending requirements are made easier, because the BNI bank itself clearly knows the type of business and the location of the business that we run, and that affects the number of loans that can be issued by the bank. This informant knows about other banks that also provide loans to small and medium-sized businesses, both Islamic and conventional banking, this informant also adds that each bank does have different terms and conditions but in general the terms and conditions are the same, meaning that the bank can we will certainly ask for a certificate as collateral, a clear and definite effort, we as applicants have no relationship with other banks. According to this thirteenth informant, the knowledge of the Sasirangan cloth entrepreneurs in Sasirangan Village regarding business capital loans is the same as the other informants. This informant has had this business for about 10 years, this informant said that in the past Sasirangan was still not very popular so that it did not need large capital in managing its business, but now the demand is increasing and to run a business smoothly it

requires a lot of funds. According to this informant, to borrow from a bank, be it sharia or conventional, there is still no intention because it still relies on personal and family capital, the reason for this informant is the same as the other informants, because of fears of not being able to pay the fairly large monthly installments.

Furthermore, the knowledge of Sasirangan cloth entrepreneurs in Sasirangan Village about sharia-based business capital loans, according to the fourteenth informant, owner of Katuju Sasirangan, Sasirangan village is a village located in Banjarmasin, where the Banjarmasin cash cloth craftsmen are sasirangan cloth, that's where the business stands. - small and medium businesses, one of which is Katuju Sasirangan, this informant is also the successor to the business previously run by the informant's parents. Therefore, this informant is a customer from a conventional bank, the Sasirangan village is indeed sponsored by BNI tires so that many SMEs choose to use products from the BNI bank. What this informant said is that there are several banks or Islamic banking that offer loans for the smooth running of our business, but when we look at the conditions that are met or what must be submitted, they are the same as conventional banks, for example there must be a certificate of guarantee, a clear business, responsible for delays in payment will be subject to fines. This informant added that he did not understand the difference between the interest and profit-sharing system, for this informant there was still interest in Islamic banking because the loan amount and the amount to be paid did not match and the monthly installments from Islamic banks and conventional banks were not much different.

Perception of Sasirangan Fabric Entrepreneurs in Sasirangan Village on Sharia-Based Business Capital Loans

Regarding the perception of Sasirangan cloth entrepreneurs in Sasirangan Village on sharia-based business capital loans, the researchers also collected information from 14 informants. These informants are entrepreneurs of Sasirangan cloth in Sasirangan Village, Banjarmasin. As for the perception of Sasirangan cloth entrepreneurs in Sasirangan Village towards sharia-based business capital loans, according to the first informant in trading, of course there are problems, for example, financial problems in terms of additional capital, but this informant has his own strategy to overcome this so that it is not directly thinking of applying for a loan to the bank. This informant explained that it is not uncommon for banks to come to offer additional capital loans for the business they are running, but they still feel they don't need it, so they are still rejected. This informant also added that the Sasirangan village was actually sponsored by the BNI bank, which neighbors said that had borrowed, borrowing from the BNI bank was facilitated and the process was fast. This informant is of the opinion that if the bank is called sharia, it must adhere to Islamic principles and its management should be in accordance with the teachings of Islam. However, this informant also explained that he is still not interested in applying for additional capital loans to any banking, be it sharia or conventional banks, on the grounds that private family capital can still be and is more profitable. According to the second informant who is the owner of Amayna Sasirangan. This informant is one of the successful entrepreneurs who is engaged in the clothing industry, namely the typical fabric of South Kalimantan, namely the sasirangan cloth. This informant is a business owner who has grown up in Sasirangan village. Although they do not know clearly about Islamic banking, when asking for opinions and exchanging ideas with their families for loan applications, the families agree that it is better to apply to Islamic banking on the grounds that there is no interest but only profit sharing. The family also thinks that as bad as something that adheres to Islamic rules it will be better than

others, so that until now this informant has always used Islamic banking in lending additional capital. This informant also gave the view that in making a living if you want to be successful in the world and the hereafter, you must use the right way and in accordance with religious teachings, looking for halal ones will make it easier for those who have them. According to the third informant who is a business successor from the legacy of his parents, this sasirangan fabric business has been around for almost 30 years, starting from small businesses producing and marketing sasirangan fabrics by entrusting their products to businesses that were already big at that time. not as cool as it is today, only certain people wear it and only for certain occasions. This hereditary business is a source of additional income from the family of the owner of Baim Sasirangan as this informant said, in family capital, including families who can afford / capital with personal family money, because until now they have never applied for capital funding assistance for the business they are running. Ignorance of the provision of capital for small and medium enterprises from Islamic banking, made this informant not want to know more. However, despite the lack of knowledge about the provision of capital for small and medium enterprises from Islamic banking, this informant welcomed the program positively with the reason of course that the people of Banjarmasin, especially the Sasirangan village, really need the program, especially those who are Muslim, because of course they adhere to Islamic principles in their management.

According to the fourth informant, the perception of Sasirangan cloth entrepreneurs in Sasirangan Village towards sharia-based business capital loans, according to the fourth informant, is that it is better to increase the business capital that is run in order to compete with other Sasirangan cloth entrepreneurs. According to this informant, when there is an explanation from the Islamic banking side that in Islamic banking there is no interest, but what is there is profit sharing and it will benefit both parties, in addition to the occurrence of contracts according to Islamic teachings. This informant reasoned that what is called Islamic banking is of course intended for Muslims with a system that is guided by Islamic teachings, thus making them interested in increasing their business capital by submitting an application to Islamic banking. This informant's knowledge and perceptions expressed are only based on the ratio of thoughts and experiences, not referring to relevant references. According to the fifth informant, all banks are the same, the only difference is the amount of interest that applies each year. This informant reasoned that the banks were interrelated, meaning that conventional banks and Islamic banks under the same auspices, for example, there is a BNI bank, then there is also a BNI sharia bank, this informant knows that a sharia bank is a muamalat bank. However, despite the opinions above, this informant stated that Islamic banking is better because after all in Islamic banking there is such a thing as a contract, in Islam itself when transacting there must be a contract so that the transaction is halal. This informant added that the Banjar people usually prioritize religion and Islamic provisions in running a business or in daily interactions.

According to the sixth informant, the perception of Sasirangan cloth entrepreneurs in Kampung Sasirangan towards sharia-based business capital loans, according to the sixth informant, to borrow from banks, both sharia and conventional, still has not thought about because they still rely on personal capital and families who participate in running the business, the reason this informant does not Borrowing capital from the bank is due to fears of not being able to pay the sizable monthly installments. According to this informant, Islamic banking must of course be based on Islamic principles and in Islamic principles it is not allowed to complicate the lending process and it is not allowed to take interest. What I

know is only obtained from reading and listening, because it is not once or twice that Islamic banking offers loans which they say there is no interest, there is no profit sharing, the more profits the more the distribution, but this informant said it was still lacking. understand from the explanation of the Islamic bank. Although this informant does not know about Islamic banking or the provision of SME capital by Islamic banking, and has nothing to do with Islamic banking, this informant argues that Islamic banking is certainly the best for Muslims because after all, we as Muslims must prioritize Islamic products, for example. food then must be labeled halal. According to the seventh informant. This informant has knowledge about the provision of capital for small and medium-sized enterprises by Islamic banking, because it is a customer, according to this informant in Islamic banking there is no interest, there is only profit sharing. according to the agreed ratio. Islamic banking in this informant's statement is still the best for Muslims because it is guided by Islamic teachings, this informant said that conventionally we will be consumed by usury, while usury is haram and what is haram will become flesh and blood.

According to the eighth informant, according to the eighth informant, if the bank is sharia-based, of course there are Islamic provisions in it, and that must be carried out accordingly. However, this informant himself has heard that all banks are equal in providing capital, there must be guarantees and monthly installments also in Islamic banking there is still interest. This informant also added that for Muslims, of course, Islamic banking is better than conventional banks, because after all, Islamic banking is certainly guided by sharia. According to the ninth informant, regarding Islamic banks, this informant did not know much about it. According to this informant, Islamic and conventional banks are generally the same, this informant only knows about the bank from his family and the surrounding community, does not know more clearly about banking. According to this informant, borrowing from Islamic financial institutions such as Islamic banking is certainly easier, safer and more comfortable and based on sharia provisions, so that it is more Islamic (not violating Islamic law). The opinion of this informant is based on knowledge obtained from reference books on Islamic banking and experience in society. According to the tenth informant, Islamic banks that still have cooperation with conventional banks such as sharia branch offices have mixed capital, so their capital is not pure from Islamic banks. According to the opinion of this informant, financing and lending for small and medium enterprises are not much different from conventional banks or from Islamic banking. This informant believes that all banks are the same, depending on our needs, usually the more we need capital and apply for a loan, the more difficult the conditions that must be met, meaning the certificate we submit as collateral must be of high value so that the bank can approve our application, as well as interest. which is getting bigger. This informant perceives that borrowing or financing from Islamic banking is not too special (mediocre). The opinion of this informant is based on the experience and knowledge that this informant has obtained from several times submitting a loan application to Islamic banking. According to the eleventh informant, he really wants the best for the development of the business being carried out, as stated, this informant often applies for loans to increase business capital, but is sometimes hindered by conditions that cannot be fulfilled, for example the amount of money to be borrowed must be in accordance with the collateral that we provide while we do not have the collateral desired by the bank, our application is rejected even if the amount is not as desired. This informant has the perception that all banks, especially Islamic banking, will not make it difficult for small and medium business owners, SMEs or individuals, to borrow funds to increase capital as long as they meet the conditions set by the bank. The opinion of this informant is only based on

experience and knowledge obtained from the environment, not based on relevant sources.

According to the twelfth informant, the perception of Sasirangan cloth entrepreneurs in Kampung Sasirangan towards sharia-based business capital loans, according to the twelfth informant, that each bank does have different terms and conditions but in general the terms and conditions are the same, meaning that the bank will certainly ask for a certificate as guarantees, clear and definite efforts, we as applicants have no relationship with lending to other banks. According to this informant, all banks are the same, whether Islamic banking or conventional banking, the important thing is our ability to pay on time and not violate the agreement with any bank, Islamic banking may be better because it adheres to sharia guidelines and principles, but this informant explained Again, the debtor must be responsible, punctual in payment, any bank will feel aggrieved and disappointed if we violate the agreement, let alone experience long-term arrears in payments. This informant's perception is only based on personal thoughts and experiences, not based on clear references. According to the thirteenth informant, in the past, Sasirangan was still not very popular, so there was no need for large capital to manage its business, but now the demand is increasing and running a business smoothly requires a lot of funds. Knowledge about Islamic banking and also about the provision of capital for small and medium-sized enterprises by Islamic banking, this informant also obtained from brochures distributed and usually carried out by banks to attract customers, according to this informant, Islamic banking must of course be based on Islamic principles and not in Islamic principles. are allowed to complicate the loan process and are not allowed to take interest. What I know is only obtained from reading and listening, but this informant said he still did not understand about the loan from the Islamic bank. However, this informant argues that Islamic banking is certainly the best for Muslims because after all we as Muslims must prioritize Islamic products. According to the fourteenth informant that there are several banks or Islamic banking that offer loans for the smooth running of our business, but when we look at the conditions that are met or what must be submitted, they are the same as conventional banks, for example there must be a certificate of guarantee, a clear, responsible business. If there is a delay in payment, a fine will be imposed. This informant added that he did not understand the difference between the interest and profit-sharing system, for this informant there was still interest in Islamic banking because the loan amount and the amount to be paid did not match and the monthly installments from Islamic banks and conventional banks were not much different. This informant is of the opinion that all banks are the same, the only difference is the amount of interest that applies each year. However, despite the opinions above, this informant stated that Islamic banking is better because after all in Islamic banking there is such a thing as a contract, in Islam itself when transacting there must be a contract so that the transaction is halal. The opinion of this informant is only based on the ratio of thoughts, does not refer to clear references.

4. Conclusion

The findings of the researchers in this study are as follows: 1. The knowledge of sasirangan cloth entrepreneurs in Sasirangan Village regarding sharia-based business capital loans is divided into 3, namely: not bad, not enough and very few know about sharia-based venture capital loans. 2. The perceptions of sasirangan cloth entrepreneurs in Sasirangan Village regarding sharia-based business capital loans vary, namely those who have a good view of providing sharia-based business capital loans and those who think that according to them sharia and conventional banking are the same. The implication is knowing the knowledge

and perceptions of Sasirangan Fabric MSME entrepreneurs in Sasirangan Village, Banjarmasin regarding sharia-based capital loans will be able to increase MSME economic growth in the City of Banjarmasin, among other things, will be able to increase the number of workers absorbed so that they can become drivers of the economy, creating jobs. , increasing people's income, and alleviating poverty because they can also solve the current economic problems that hit the Indonesian nation. Therefore, the researcher's suggestion is the need to increase Islamic financial literacy and inclusion for Sasirangan Fabric MSME actors in Sasirangan Village, Banjarmasin City by collaborating with related parties and in a sustainable manner

References

- Agus, W. (2022). Profit-Loss Sharing Financing and Stability of Indonesian Islamic Banking. *International Journal of Islamic Business and Economics (IJIBEC)*, 6(1), 1-16. <https://doi.org/10.28918/ijibec.v6i1.4196>
- Al-Melahi, Abdellah Ali Ahmed, Auwal Adam Sa'ad, and Syed Musa Bin Syed Jaafar Alhabshi. (2022). "Developing Repayment Risk Management Model of Qard Al-Hasan Financing for SMEs in Islamic Banks." In *Lecture Notes in Networks and Systems*, 486:817–31. https://doi.org/10.1007/978-3-031-08087-6_57.
- Amaliah, Ima. (2020). Dynamic behaviour model: A sustainable smes development (*Jurnal : Polish Journal of Management Studies*, Volume: 22, Page: 57, ISSN : 20817452 DOI : 10.17512/pjms.2020.22.1.04)
- Habriyanto. (2022). Does the Component of Islamic Financial Literacy Effect on MSMEs Decision in Islamic Banking Financing: Creative Economy Investigate. *IJIBEC*, 6(2), 138-147. DOI 10.28918/ijibec.v6i2.6090
- Hendraswati. (2012). *Banjar traditional cloth sasirangan*. Yogyakarta: Pustaka Book Publisher.
- Kalkavan, Hakan. (2020). "The Importance of Ethics and Corporate Social Responsibility in Financial Markets." In *Handbook of Research on Decision-Making Techniques in Financial Marketing*, 172–86. <https://doi.org/10.4018/978-1-7998-2559-3.ch008>.
- Keller, Philip Kotler dan Kevin Lane. (2018). *Marketing Management. Thirteenth Edition Volume III*. Jakarta: Erlangga.
- Kulińska-Sadłocha, Ewa. (2022). "Environmental Regulations as a Framework for Environmental Risk Management in Banks." In *Environmental Risk Modelling in Banking*, 23–49. London: Routledge. <https://doi.org/10.4324/9781003310099-3>
- Muhammad, R., Suluki, A., & Nugraheni, P. (2020). Internal factors and non-performing financing in Indonesian Islamic rural banks. *Cogent Business and Management*, 7(1), 1–12. <https://doi.org/10.1080/23311975.2020.1823583>.
- Nurhasanah, Neneng. (2020). Micro finance in sharia rural banks in Indonesia: A case study (*Jurnal : Entrepreneurship and Sustainability Issues*, Volume : 7, Page : 3455, ISSN : DOI : 10.9770/jesi.2020.7.4(58))
- Oyewo, Babajide. (2022). "Enterprise Risk Management and Sustainability of Banks Performance." *Journal of Accounting in Emerging Economies* 12 (2): 318–44. <https://doi.org/10.1108/JAEE-10-2020-0278>.

- Rivai, Veithzal and Andria Permata Veithzal. (2017). *Credit Management Handbook: Theories, Concepts, Procedures and Applications Practical Guide for Students, Bankers and Customers*. Jakarta: PT. Raja Grafindo Persada.
- S. Purnamasari, dkk. (2021). Positioning Analysis of Chicken Rocket Mapping at Fast Food Restaurant Manarap Branch Banjarmasin. *East Asian Journal of Multidisciplinary Research* Vol. 1 No. 1 (2022): February 2022
<https://journal.formosapublisher.org/index.php/eajmr/article/view/33>
- S. Purnamasari. (2020). BDI Funds Allocation Through Kotaku Towards the Development of Pasar Lama Kelurahan Banjarmasin Tengah Viewed from Impact and Islamic Economy. *Journal of Sustainable Development Science* <https://doi.org/10.46650/jsds.2.1.899.14-23>
- S. Purnamasari. (2022). Implementation of Ijarah Contracts at the Islamic Pawnshop Service Unit of Sultan Adam, North Banjarmasin, lecturer research proceeding UNISKA MAB. https://scholar.google.co.id/citations?view_op=view_citation&hl=en&user=mQer-DgAAAAJ&citation_for_view=mQer-DgAAAAJ:5nxA0vEk-isC
- S.Purnamasari. (2018). Sharia Pawnshop Marketing Strategy in Increasing Sales of Product Services. *At-Taradhi: Jurnal Studi Ekonomi* vol. 9 Issue 1. <http://jurnal.uin-antasari.ac.id/index.php/taradhi/article/view/2085>. Hlm. 25-37
- Sage Research Method, What Is Exploration?: In: *Exploratory Research in the Social Sciences*, SAGE Publications, Inc, January 13, 2019, DOI: <http://dx.doi.org/10.4135/9781412984249>
- Widarjono, A., & Rudatin, A. (2021). Financing diversification and Indonesian Islamic bank's non-performing financing. *Jurnal Ekonomi & Keuangan Islam*, 7(1), 45–58.