

Socialisation of Sharia Economy Based on Wetlands and Development of the SIESBLB Application in Banjar Regency, South Kalimantan Province, Indonesia

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Abstract. Sharia economics is increasingly recognized as an alternative in the global economic system due to its emphasis on justice and ethics. However, in Banjar Regency, South Kalimantan Province, Indonesia the potential of wetland-based economics has not been optimally utilized. This study aims to explore and promote the application of wetland-based sharia economics with the hope of improving the welfare of the local community. Using a qualitative-descriptive approach, data were collected through in-depth interviews, observations, and literature reviews. The findings reveal that while the community is aware of sharia principles, the socialisation of sharia economics has not been effectively implemented. To address this, the development of the Wetland-Based Sharia Economics Information System (SIESBLB) application is needed as a tool to accelerate the implementation of sharia economics in the region. Several challenges identified include the lack of community education, limited government support, and restricted access to sharia financial institutions. This study recommends a comprehensive socialisation strategy and collaboration between the government, financial institutions, and the community to optimize the use of wetlands within the framework of sharia economics. This approach is expected to enhance the economic welfare of Banjar Regency's residents and establish sharia economics as a sustainable economic system.

Keywords : SIESLB, information, system, sharia, economics.

1 Introduction

Sharia economics is now considered one of the alternative solutions in creating a more just and sustainable economic system in Indonesia [1], [2]. This system is based on the principles of Islamic Sharia, which emphasize justice, equality, and social welfare [3], [4]. In the context of regional development, the implementation of Sharia economics holds significant potential to improve the quality of life for communities, particularly in areas with unique economic characteristics, such as Banjar Regency in South Kalimantan Province, Indonesia.

Banjar Regency is characterized by its unique geography dominated by wetlands, including rivers, swamps, and lakes. This geographical condition presents both challenges and opportunities for local economic development [5], [6]. With proper management guided by

Sharia principles, wetlands can become a significant economic resource through sectors such as agriculture, fisheries, and sustainable tourism [7], [8]. However, as of now, there is no web-based platform available to support learning and information exploration related to the potential of wetlands and the application of Sharia economics in Banjar Regency. Therefore, the development of such a platform is necessary to facilitate the community in understanding and optimizing the potential of Sharia-based economics in the region [9], [10].

The socialisation of wetland-based Sharia economics is a crucial step to maximize the utilization of these natural resources while ensuring environmental sustainability and the welfare of the local community. Through this socialisation, it is expected that the community will gain an understanding of various Sharia economic principles, such as the prohibition of *riba* (usury), *maysir* (gambling), and *gharar* (uncertainty), as well as the application of concepts like *zakat* (almsgiving), *waqf* (endowment), and profit-sharing systems in their economic activities [3], [11]. In this way, the development of Sharia-based economics has the potential to support the realization of more inclusive and sustainable economic development in Banjar Regency [7], [12].

2 Community Service and Development of the SIESBLB Application

Community service is a tangible manifestation of the role of universities in making a direct contribution to society. The Socialisation of Wetland-Based Sharia Economics in Banjar Regency, South Kalimantan Province, Indonesia is part of a community service initiative aimed at supporting regional economic development through the application of Sharia economic principles in areas with unique wetland characteristics.

In addition to socialisation, this initiative includes the introduction and development of the SIESBLB, a web-based digital platform designed to facilitate the community in learning about, exploring, and accessing information related to the implementation of Sharia economics and the economic potential of wetlands.

This platform is expected to serve as an effective tool for enhancing public literacy on Sharia economic principles, such as the prohibition of *riba* (usury), *maysir* (gambling), and *gharar* (uncertainty), as well as the application of concepts like *zakat* (almsgiving), *waqf* (endowment), and profit-sharing systems. It also aims to promote the sustainable management of wetland resources. Figures 1 through 6 showcases various community service activities conducted by the Universitas Lambung Mangkurat (ULM) team in support of this program.



Figure 1. Community Service 1



Figure 2. Community Service 2

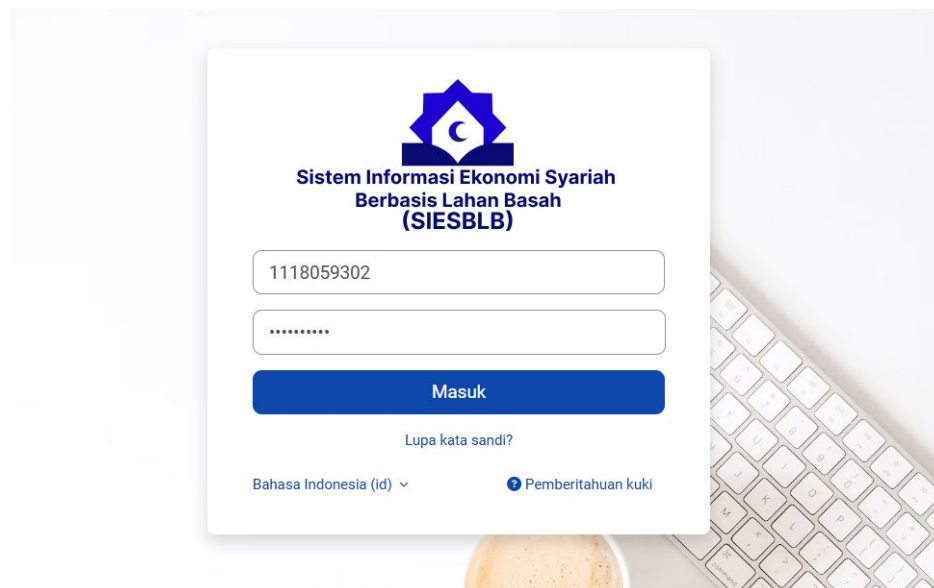


Figure 3. Login to SIESBLB E-Learning

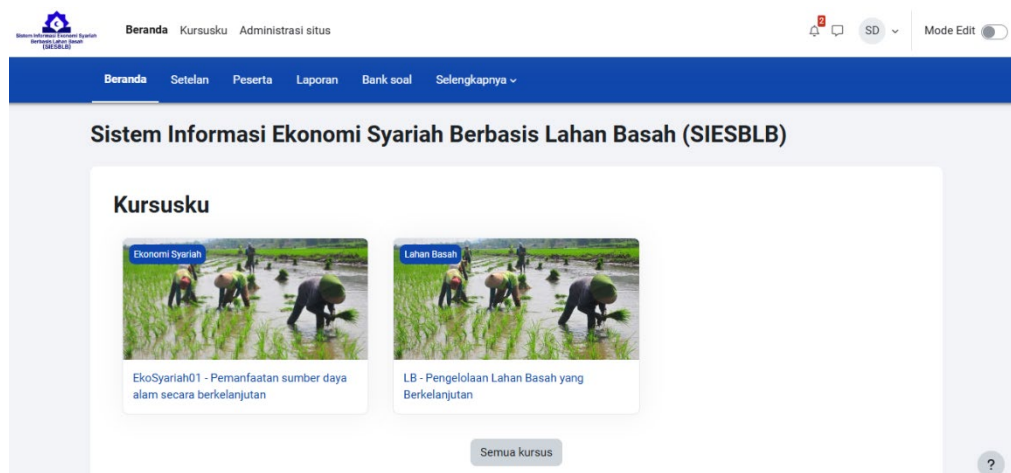


Figure 4. Training Dashboard or Courses Facilitated

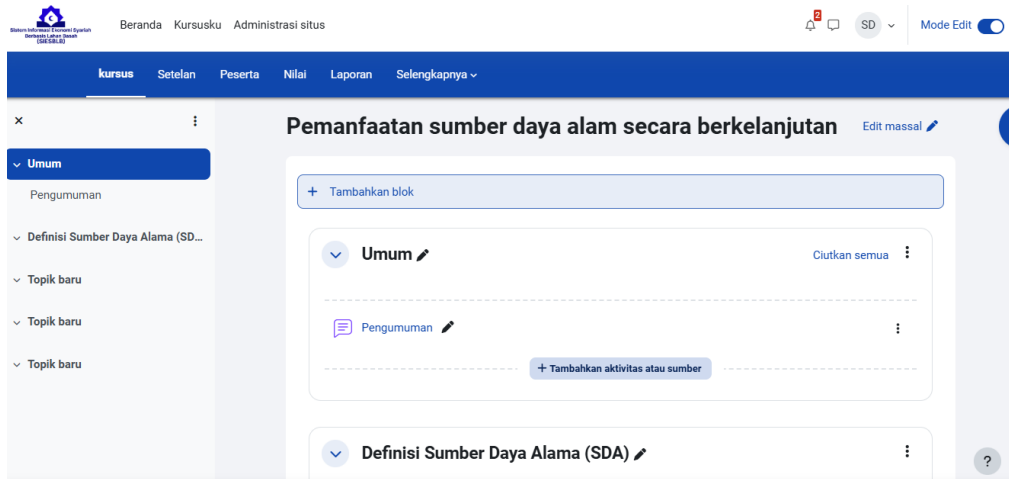


Figure 5. Material Editing Interface

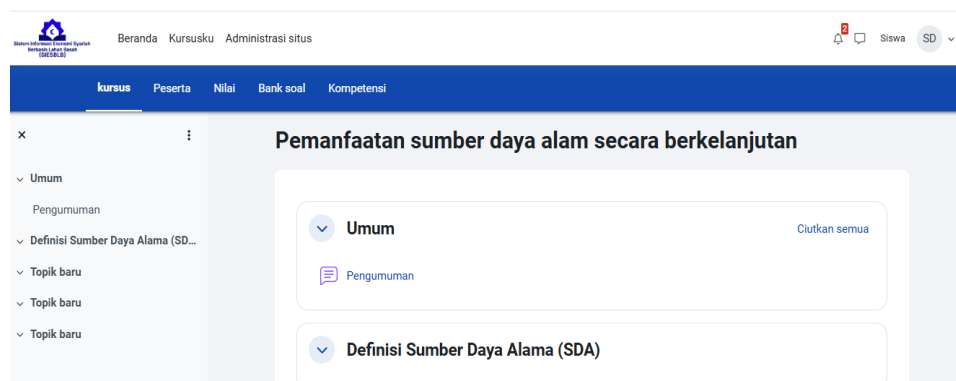


Figure 6. Student View

Banjar Regency is a region rich in natural potential, particularly in the agricultural, fisheries, and plantation sectors, most of which consist of wetlands. Despite its vast potential, the management of these natural resources often faces various challenges, such as limited access to fair financing and low community understanding of the economic potential that can be developed based on Sharia principles. To address these challenges, the socialisation activities aim to introduce and enhance public understanding of the concepts and implementation of Sharia economics, which are based on Islamic values such as justice, balance, and mutual welfare.

These activities involve various community elements, including farmers, fishermen, small business owners, as well as religious and community leaders. Through interactive discussions,

training sessions, and seminars, the community is introduced to the basic principles of Sharia economics, such as the prohibition of *riba* (interest), profit-sharing practices, *waqf* (endowment), productive *zakat*, and Sharia-compliant financial management. Additionally, the socialisation emphasizes the importance of environmental sustainability in wetland management, so that natural resources can be used wisely without damaging the existing ecosystems.

One of the key aspects of this community service is to open broader access for the community to Sharia-compliant financial services, such as Sharia microfinance (*Baitul Maal wa Tamwil/BMT*). This type of financing has the potential to improve local business productivity, especially in agriculture and fisheries. Therefore, this initiative is expected to create positive synergies between environmental preservation, strengthening the local economy, and improving the community's welfare through the application of Sharia principles.

In addition to the socialisation activities, this community service is supported by the SIESBLB, which ensures the sustainability of this program. SIESBLB is a web-based platform that provides E-Learning, allowing it to be accessed anytime and anywhere by the people of Banjar Regency. This information system is designed to enhance the knowledge and skills of the community regarding Sharia economics and the potential of wetlands as a sustainable economic resource. With this platform, the community can independently learn about Sharia principles and how to manage the potential of wetlands in an environmentally friendly and productive manner.

SIESBLB not only functions as a tool for education and socialisation but also serves as a means to raise awareness and understanding of the importance of integrating Sharia values into everyday economic activities. Thus, this system is expected to support the creation of a more inclusive, just, and sustainable economic system in Banjar Regency, as well as help realize the vision of regional development that is more independent, prosperous, and based on the sustainable use of its natural potential.

3 Conclusion

The Socialisation of Sharia Economics Based on Wetlands in Banjar Regency, South Kalimantan Province is a strategic step to support the development of a fair, sustainable, and Sharia-compliant local economy. Through this approach, the community is introduced to Sharia economics concepts that are relevant to the potential of wetland natural resources in their region, such as agriculture, fisheries, and other small businesses. This socialisation not only helps improve the community's understanding of economic justice, productive *zakat*, and profit-sharing financing, but also opens opportunities for them to access Sharia-compliant financial services that can support the increased productivity of local businesses.

With optimal management that aligns with Sharia principles, the potential of wetlands can significantly contribute to the economic welfare of the local community while maintaining environmental sustainability. This socialisation also plays a role in raising deeper awareness about the importance of integrating Sharia values into daily economic activities, while creating a synergy between economic welfare, environmental sustainability, and social justice.

Overall, this program is expected to become a model for sustainable and inclusive regional economic development, serving as an inspiration for other regions in South Kalimantan and Indonesia in general. In addition, the development of the SIESBLB plays a crucial role in supporting the sustainability of this socialisation. With the SIESBLB platform,

which provides web-based E-Learning, the community can access information flexibly at any time and from anywhere. This system not only enhances knowledge about Sharia economics and wetland potential but also strengthens the community's capacity to manage their natural resources sustainably. Therefore, SIESBLB can be an effective tool for achieving more inclusive and sustainable economic development in Banjar Regency and other regions.

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