

Analysis of the Welfare of MSME Traders in the Mandalika Special Economic Zone Pujut District, from the Perspective of Islamic Economics

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ABSTRACT

This study aims to analyze the welfare of MSME traders in the Mandalika Special Economic Zone (KEK Mandalika), Pujut District, from the perspective of Islamic economics using the maqashid sharia approach. This research employs a qualitative approach with a descriptive method. Data were collected through in-depth interviews, field observations, and documentation, and were analyzed through data reduction, data display, and conclusion drawing techniques. The findings show that MSME traders operate diverse types of businesses with relatively simple management systems, and their marketing activities are still predominantly based on direct sales. The existence of the tourism area provides added value for MSME traders, although its potential has not yet been fully optimized. In addition, MSME development is supported by ITDC through coaching, training, access to capital, and market expansion, although these efforts have not been evenly distributed. Traders' income is generally fluctuating but remains above the poverty line. Through the maqashid sharia approach, in the aspect of preservation of religion (hifz al-din), traders perform obligatory worship such as prayer, fasting, and zakat, supported by available worship facilities and the surrounding environment. However, prayers are not always performed on time, not all traders are actively involved in religious activities, and acts of worship such as Hajj, Umrah, and Qurban have not yet been performed. In the aspect of preservation of life (hifz al-nafs), traders strive to fulfill household needs, but attention to diet, health, and environmental cleanliness remains limited. In terms of preservation of intellect (hifz al-'aql), children's education is prioritized, although self-development remains limited. Regarding the preservation of lineage (hifz al-nasl), children's needs and education have been fulfilled, but supervision and guidance still need improvement. In the aspect of preservation of wealth (hifz al-mal), traders have made efforts to act honestly, give charity, and save money; however, the use of conventional banking, limited understanding of riba, and

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practices such as price differentiation and persuasive selling methods that tend to be coercive are still found. Overall, MSME traders in KEK Mandalika are economically able to meet their basic needs; however, from the perspective of Islamic economics through the maqashid sharia approach, their welfare has not yet been fully achieved due to several suboptimal aspects.

INTRODUCTION

The development of the Mandalika Special Economic Zone (SEZ) aims to stimulate national economic growth through the development of the tourism sector. This sector is regarded as a strategic sector in enhancing regional economic growth because it plays an important role in boosting exports, creating employment opportunities, and strengthening business development and infrastructure. Therefore, tourism is often referred to as a core leading sector in economic development (Ratman, 2016). The presence of the Mandalika International Circuit as an icon of sport tourism has also had a positive impact on the economy of West Nusa Tenggara (NTB), which in the first quarter of 2022 grew by 7.76% (yoy), driven by the hosting of MotoGP (Krismawati et al., 2022). In addition, data from the Central Statistics Agency (BPS) of Central Lombok Regency (2025) shows an increase in regional revenue from IDR 2.278 trillion in 2023 to IDR 2.718 trillion in 2024, reflecting the growing economic activity in the area (Krismawati et al., 2022). In addition, data from the Central Statistics Agency (BPS) of Central Lombok Regency (2025) shows an increase in regional income from IDR 2.278 trillion in 2023 to IDR 2.718 trillion in 2024, reflecting the growing economic activity in the area.

Research by Masrun et al. (2022) indicates that the designation of Mandalika as a SEZ accelerates economic development, provides positive national impacts, and creates a multiplier effect. Suryade et al. (2022) emphasize that integrated tourism areas have the potential to absorb a larger workforce. Furthermore, the development of the Mandalika SEZ can promote economic equality and open new business opportunities (Hasbi et al., 2024; Yunarni & Haris, 2020) as well as serve as a model for integrative sustainable tourism development (Estriani, 2019).

The development of the Mandalika Special Economic Zone (SEZ) has had an impact on the growth of Micro, Small, and Medium Enterprises (MSMEs) in the area. Juniarti et al. (2024) note that the development of the Mandalika SEZ has significantly encouraged MSME growth, both in terms of quantity and quality. Mahendra (2020) also found that the

development of the Mandalika SEZ has a significant impact on the development of MSMEs in the surrounding area.

Based on data from the Cooperatives and SMEs Office of Central Lombok in 2023, the total number of MSMEs in Pujut District was 3,119 units, and in 2024 this number increased to 3,308 MSMEs. Among these MSME actors, there is a group of traders who directly carry out business activities within the Mandalika SEZ area. In this study, MSME traders are defined as Micro, Small, and Medium Enterprise actors engaged in trade who conduct their business activities in the Mandalika SEZ area. Trading businesses, which are generally part of the informal sector, have a strategic position and role in supporting the achievement of national development goals (Rindiani & Nadia, 2024). Therefore, the welfare of traders is an important aspect to consider, as welfare is the main objective of economic activities, reflecting the fulfillment of human needs, including primary, secondary, and tertiary needs (Rinawati, 2018).

Based on the facts and potential it possesses, the Mandalika Special Economic Zone (SEZ) is considered capable of improving the welfare of MSME traders. However, behind the physical development and global branding of Mandalika, which is expected to enhance community welfare, the reality on the ground shows a different condition. Not all MSME traders experience significant and equitable economic benefits. Some traders face fluctuating incomes, dependence on certain events, limited access to trading spaces, as well as capital constraints and limited business management capabilities. This condition indicates that the existence of a Special Economic Zone does not automatically guarantee an improvement in the welfare of all traders. As found in the study by (Apriani, 2023), some traders complained about limited access to trading spaces in the main area during major events, which resulted in a decrease in income. The entry of global culture, economic inequality, and social exclusion also widen the welfare gap (Adisty et al., 2024; Irwan et al., 2022; Nafisah & Haryono, 2024). On the other hand, Sayuti et al. (2023) Pratama et al. (2022) found that communities still face basic problems such as limited access to clean water, sanitation, and education.

ITDC, as the manager of the Mandalika Special Economic Zone (SEZ), has implemented various MSME empowerment programs, including for MSME actors in buffer villages surrounding the development area. However, based on interviews with MSME actors, the implementation of these programs has not yet fully reached all MSME participants evenly within the Mandalika SEZ area. In addition to these issues, there are other phenomena related to the application of Islamic values in MSME trading activities. Observation results indicate that some traders have not fully fulfilled their religious obligations, such as performing prayers on time, due to their busy trading activities. This reflects the suboptimal fulfillment of the aspect of religion (*hifz ad-din*). Furthermore, unfair pricing practices were also found, indicating that the principle of justice in wealth protection (*hifz al-mal*) has not yet been fully realized. On the other hand, the involvement of children in trading activities is also a concern,

as it may affect the fulfillment of children's rights, which is related to the aspect of preserving offspring (*hifz an-nasl*).

These phenomena indicate a gap between the economic growth of the Mandalika SEZ and the welfare conditions of MSME traders in the field. This suggests that welfare cannot be measured solely from material aspects, but must also include non-material aspects such as spiritual, social, and moral dimensions. In Islam, welfare is understood as a condition in which both material and spiritual needs are fulfilled (Itriyah et al., 2024), making it holistic as it encompasses all dimensions of human life (Sardar & Nafik, 2017). One of the approaches in Islamic economics used to measure welfare is *maqasid syariah*, an approach aimed at realizing public benefit (Hasan, 2016).

Previous studies show that welfare has been examined using various approaches, both quantitative and qualitative, as well as from the perspectives of conventional economics and Islamic economics. Rojia et al. (2023) and Suropto et al. (2022) highlight welfare based on economic and social indicators such as income, land area, and community welfare levels. Andini et al. (2024) and Sunjoto et al. (2023) demonstrate that business actors can achieve a state of well-being through the application of Islamic economic values in business management. Baasithurrahim & Zaki (2020) and Harahap et al. (2024) emphasize that welfare is not only material in nature but also includes spiritual aspects, although various obstacles still exist in its fulfillment. In line with this, Kamaluddin et al. (2024) stress the importance of justice and the protection of human dignity in welfare, while Priyatno et al. (2023) show that non-material aspects make a dominant contribution to welfare based on *maqasid syariah*.

Although previous studies have extensively examined welfare from the perspective of *maqasid syariah* across various sectors, research that specifically discusses the welfare of MSME traders in tourism-based economic zones such as the Mandalika SEZ remains limited, both empirically and contextually, particularly studies that use a *maqasid syariah* approach which assesses welfare not only from material aspects but also non-material ones. Therefore, this study is expected to provide a comprehensive overview of the welfare of MSME traders in the Mandalika SEZ, Pujut District, from the perspective of Islamic economics. The objective of this research is to analyze the welfare of MSME traders in the Mandalika Special Economic Zone (SEZ), Pujut District, from the perspective of Islamic economics.

RESEARCH METHODS

This study uses a qualitative approach with a descriptive method, which is an approach used to explore and understand the meanings that individuals or groups assign to a social or humanitarian issue (Creswell & Creswell, 2023). This research was conducted in the Mandalika Special Economic Zone (SEZ), Pujut District, Central Lombok Regency, with a focus on MSME traders operating within the Mandalika area, particularly in Kuta Village. The data collection techniques used in this study include in-depth interviews, field observations, and documentation. The informants in this study totaled 19 people, consisting of

13 MSME traders as key informants, 2 religious leaders as main informants, as well as 2 local residents, 1 hamlet head, and 1 tourist as additional informants. The informants were selected using purposive and snowball sampling techniques. The validity of the data was tested using source triangulation and technique triangulation. The data were then analyzed using the Miles and Huberman model, which consists of data reduction, data display, and conclusion drawing

RESULTS AND DISCUSSION

Description of the Research Location and Characteristics of Informants

The Special Economic Zone (SEZ) is a designated area established to carry out economic activities with special facilities. SEZs are developed in regions that have geographical and strategic advantages to support industrial activities, exports, imports, and other high-competitive economic activities (Dewan Nasional Kawasan Ekonomi Khusus, 2024). The Mandalika SEZ is located in Pujut District, Central Lombok Regency, covering an area of approximately 1,035.67 hectares and directly bordering the Indian Ocean. This area is one of the leading tourism destinations that drives local economic growth, with surrounding villages consisting of Prabu, Kuta, Rembitan, Mertak, Sengkol, and Sukadana. Among these areas, Kuta Village serves as the main center of activity that contributes significantly to the economic development of the community, particularly MSME actors. Based on data from the Integrated Data Information System (SIDT) in 2024, there are 6,162 MSME units in Pujut District, all of which are classified as micro enterprises. Kuta Village is one of the areas with relatively high economic activity, with 907 MSME units, in line with the increasing tourism activities in the Mandalika area. Therefore, the welfare of MSME traders becomes the focus of this study. MSME traders operating in the Mandalika SEZ are selected as the main informants. Based on field findings, MSME traders are predominantly female, in the productive age group, all are married, generally have a basic educational background, and have business experience ranging from approximately 1 to 20 years.

Klasifikasi Pedagang UMKM di Kawasan Ekonomi Khusus (KEK) Mandalika Kecamatan Pujut

Classification of MSME Traders in the Mandalika Special Economic Zone (SEZ), Pujut District:

Table 1. Classification of MSME Traders Based on Type of Business in the Mandalika SEZ

No	Type of Business	Products Sold	Business Location/Form	Source of Capital	Number of Workers	Number of Actors
1	Clothing Business	T-shirts, clothing, accessories	Shops and Stalls	Personal and family capital	1-2 people	2
2	Culinary Business	Food and Drink	Stalls	Personal, land compensation	1-2 people	2

No	Type of Business	Products Sold	Business Location/Form	Source of Capital	Number of Workers	Number of Actors
				fund and ITDC		
3	Grocery Business	Basic and Daily Necessities	Kiosk	Personal and family capital	1–2 people	3
4	Fruit and Vegetable Business	Fruit and Vegetable	Kiosk	Personal and ITDC	1–2 people	3
5	Marine Products Business	Marine Fish	Stalls	Personal	1–2 people	1
6	Souvenir Business	Bracelets, necklaces, and rings	Shops	Personal	1–2 people	1
7	Pharmacy	Medicines and medical equipment	Shops	Personal	1–2 people	1

Source: Results of Interviews with Main Informants, 2025

Based on the table above, MSME traders in the Mandalika SEZ can be classified into seven types of businesses, namely clothing, culinary, grocery and daily necessities, fruits and vegetables, seafood products, souvenirs, and pharmacies. MSME traders in this study operate their businesses using personal capital, family support, ITDC assistance, and land acquisition compensation funds from the government, with a limited workforce ranging from one to two people, who are generally family members. This condition illustrates that although the Mandalika SEZ has great economic potential, MSME actors are still operating at a micro-scale level with limited access to capital, labor, and simple business management. Based on data from the Integrated Data Information System (SIDT) in 2024, there are 6,162 MSME units recorded in Pujut District. All of these businesses fall under the micro enterprise category, defined as businesses with assets and annual turnover below IDR 2 billion.

Sources of Goods for MSME Traders in the Mandalika SEZ

Supply chain management positions the source of goods as part of the distribution flow from suppliers to consumers. The relationship between suppliers, distributors, and traders plays an important role in maintaining product availability and ensuring smooth business operations (Kholisoh et al., 2025). The sources of goods for MSME traders in the Mandalika SEZ, Pujut District, come from local markets in Lombok, wholesale shops or distributors both within and outside Lombok, and a small portion from their own production. Most traders act as resellers who purchase goods from suppliers for resale (Yanti et al., 2023), such as traders of basic necessities, vegetables, fruits, fish, clothing, and pharmacy products.

This condition makes traders' businesses highly dependent on product availability and price fluctuations in the market. Such dependence may disrupt business activities when goods are difficult to obtain or prices become unstable. This situation represents a supply chain risk that can affect business sustainability (Kholisoh et al., 2025).

Marketing System of MSME Traders in the Mandalika SEZ**

The marketing concept includes various efforts carried out by business actors to distribute products to consumers and achieve sales targets Kotler (2018) in Yuda (2024). Based on the research findings, the marketing system of MSME traders in the Mandalika SEZ can be divided into two approaches. First, direct marketing at the business location is carried out by most MSME traders, such as traders of basic necessities, vegetables and fruits, seafood, clothing, and culinary products. This method is known as direct selling, which refers to selling without intermediaries through direct interaction with consumers at the business location Pride (2010) in Vina Ersu et al. (2021). In this approach, products are not distributed to other places but are sold directly to consumers who come to the business site, so sales are highly dependent on visitor numbers and the level of area crowd. Second, broader marketing is carried out by a small number of MSME actors, particularly those under ITDC guidance. In this approach, business actors do not only sell directly but also utilize digital media and distribute products to various places such as small shops, hotels, and restaurants, and even establish partnerships with business partners. This condition is in line with the modern marketing concept that utilizes digital marketing to expand market reach and increase sales (Mardiah et al., 2024).

The difference in marketing approaches indicates variations in the ability of MSME actors to develop their businesses. MSMEs that rely solely on on-site sales have limited market reach, while those utilizing digital marketing and broader distribution channels have greater opportunities to increase and stabilize their sales.

Added of Tourism for MSMEs in the Mandalika SEZ

The added value of tourism for MSMEs refers to the economic impact generated by tourism activities, which is not only directly felt by business actors but also spreads to various other sectors. This is explained through the concept of the multiplier effect, namely the multiplying impact of tourist spending that stimulates economic circulation and creates economic benefits for various actors within the tourism business chain (Muryani dan Siswahto, 2020). The analysis of this added value uses an inter-sectoral linkage approach, which includes backward linkage, referring to upstream linkages through the demand for inputs from other sectors, and forward linkage, referring to downstream linkages through the distribution of outputs to other sectors (Soeharto, 2007). In addition, economic leakage analysis refers to the condition where tourism income flows out of the destination area, meaning that not all economic benefits can be enjoyed by the local economy (Al-Smadi & Al-Saad, 2022).

The findings show that backward linkage is reflected in MSME traders' activities, which are connected to supplies from traditional markets, local distributors, as well as farmers and fishermen in East Lombok, such as in culinary businesses, basic goods, seafood products, and fruits and vegetables. Meanwhile, forward linkage is reflected in the distribution of MSME products to other business sectors in the tourism area, such as stalls, restaurants, cafés, and hotels in the Kuta Mandalika area. This includes hydroponic vegetable businesses supplying restaurants and hotels, as well as culinary businesses serving orders for events and community activities. These findings indicate that backward and forward linkages reflect the existence of economic value added for MSMEs in the tourism area of the Mandalika SEZ. This is consistent with previous studies showing that the tourism sector can stimulate economic growth through inter-sectoral linkages, increased community income, and the creation of business opportunities for MSMEs (Muryani dan Siswahto, 2020). However, not all business needs are met from local sources, as some raw materials come from outside the region, such as in clothing and pharmacy businesses. This condition indicates the presence of economic leakage, which reduces the economic benefits for local business actors. Economic leakage is also difficult to avoid in the tourism sector due to market liberalization that allows external actors to participate in economic activities (Utama et al., 2015). Nevertheless, tourism in the Mandalika SEZ still generates economic value added for local business actors, although it has not yet been fully optimal.

Income of MSME Traders in the Mandalika Special Economic Zone

An economic decision in which higher business income leads to higher profit (Azikin et al., 2023). Based on interviews and observations, the income of MSME traders in the Mandalika SEZ is fluctuating and influenced by the level of crowd activity in the area, especially the difference between normal days and during events. This finding is in line with Wael et al. (2024) and Dalimunthe et al. (2024), who state that MSME income in tourism areas largely depends on the number of tourist visits, making it relatively unstable. The income of MSME traders in the Mandalika SEZ obtained in the field generally refers to daily income that is closer to gross turnover, since most traders do not yet have financial records that separate costs, cost of goods sold, and net profit (Fatahillah et al., 2023). To obtain a more comprehensive picture, daily income is converted into an estimated monthly income based on 25 working days per month, while income during major events is excluded because it is not regular. The estimated monthly income of traders is presented in the following table.

Table 2. Income of MSME Traders in the Mandalika Special Economic Zone (SEZ)

Infomant	Type of Business	Average Daily Income (IDR)	Estimated Monthly Income (IDR)
1	Clothing Business	200.000–300.000	5.000.000–7.500.000
2	Pharmacy	± 800.000	±20.000.000
3	Grocery Business	150.000–300.000	3.750.000–7.500.000

Infomant	Type of Business	Average Daily Income (IDR)	Estimated Monthly Income (IDR)
4	Grocery Business	100.000–150.000	2.500.000–3.750.000
5	Clothing Business	500.000–600.000	12.500.000–15.000.000
6	Culinary Business	600.000–800.000	115.000.000–20.000.000
7	Souvenir Business	±800.000	±20.000.000
8	Grocery Business	±500.000	±12.500.000
9	Fruit & Vegetable Business	±500.000	±12.500.000
0	Fruit & Vegetable Business	±500.000	±12.500.000
11	Marine Products Business	±500.000	±12.500.000
12	Fruit & Vegetable Business	–	±7.000.000–15.000.000
13	Culinary Business	–	±5.000.000

Note: The estimated monthly income is calculated based on an assumption of 25 working days per month

Source: Interview and Field Observation Results, 2025.

Based on Table 2, the income of MSME traders in the Mandalika Special Economic Zone varies depending on the type of business they operate. When converted into monthly figures, their income ranges from approximately IDR 2,500,000 to IDR 20,000,000.

This study uses the 2025 poverty line of Central Lombok Regency, which is IDR 568,910 per capita per month, as a reference to assess the economic condition of MSME traders. The poverty line refers to the minimum expenditure value for both food and non-food basic needs that must be met in order not to be classified as poor. The poverty line method is also defined as a predetermined level of income or expenditure, where if a person's income falls below the poverty line, they are considered poor (Yasin et al., 2020). The approach to identifying poor populations is generally carried out by calculating consumption expenditure or income. This calculation is known as monetary poverty. Grosh & Glewwe (2000) explain that the monetary approach is the most commonly used method to measure poverty (Nuryitmawan, 2016). According to Patrick (2024) Patrich (2024), poverty is associated with an individual's inability to achieve an adequate standard of living and is directly related to welfare.

Thus, Table 3 presents the calculation results of MSME traders' per capita income, which is obtained by dividing monthly income by the number of household members. These results are used to determine the position of each informant in comparison to the poverty line of Central Lombok Regency

Table 3. Per Capita Income of MSME Traders Compared to the Poverty Line of Central Lombok Regency

Informant	Estimated Monthly Income (IDR)	Household Size	Per Capita Income (IDR)	Position Relative to Poverty Line (PL)
1	5.000.000	3	1.666.667	Above PL
2	20.000.000	4	5.000.000	Above PL
3	3.750.000	5	750.000	Above PL
4	2.500.000	4	625.000	Above PL
5	12.500.000	2	6.250.000	Above PL
6	15.000.000	5	3.000.000	Above PL
7	20.000.000	2	10.000.000	Above PL
8	12.500.000	3	4.166.667	Above PL
9	12.500.000	4	3.125.000	Above PL
10	12.500.000	2	6.250.000	Above PL
11	12.500.000	2	6.250.000	Above PL
12	7.000.000	2	3.500.000	Above PL
13	5.000.000	2	2.500.000	Above PL

Source: Processed data, 2025

Based on Table 3, the results of the calculation show that all MSME traders who served as the main informants in this study have a per capita income higher than the 2025 poverty line set by the Central Statistics Agency (BPS) of Central Lombok Regency, which is IDR 568,910 per person per month. This per capita income is obtained from the total monthly household income divided by the number of household members.

Based on these results, it can be seen that none of the traders have income below the poverty line. In other words, according to the standard used, all MSME traders in the Mandalika SEZ included in this study are not classified as poor. This finding is not only related to poverty status but can also be associated with the level of community welfare, as welfare is part of the broader discussion on poverty. However, this condition still needs to be understood within the context of a tourism area. Based on interviews and observations, traders' incomes are not always stable because they are highly dependent on the number of tourists and events held in the Mandalika SEZ. Although in numerical terms their income is above the poverty line, the stability of traders' income remains an important concern in assessing their overall welfare condition.

The Role of ITDC in the Development of MSME Traders in the Mandalika Special Economic Zone (SEZ)

Based on the findings of the study, the researcher found that the Indonesian Tourism Development Corporation (ITDC) plays a role in supporting the development of MSMEs traders in the Mandalika Special Economic Zone (SEZ), which can be described as follows.

1. MSME Training and Development by ITDC (Indonesian Tourism Development Corporation)

ITDC provides training and mentoring to MSMEs in the Mandalika SEZ as part of efforts to develop community businesses. These training and mentoring programs represent an intervention in MSME development oriented toward capacity building, namely the improvement of individuals' and groups' abilities to manage businesses more effectively and sustainably (Wijaya et al., 2023). This is in line with the study by Septiani et al. (2024) which states that training and mentoring can improve MSME performance. Since 2019, ITDC has implemented various training programs such as basic accounting, entrepreneurship, digital marketing, product packaging, and hospitality to enhance the capacity and competitiveness of MSMEs in the Mandalika area (Injourney Tourism Development Corporation, 2020).

The research findings show that MSMEs under ITDC's assistance benefit not only from short-term training but also from continuous mentoring and business monitoring. This approach reflects the concept of capacity building, which does not only focus on output results but also on improving processes and the managerial capabilities of business actors. However, the implementation of this mentoring program has not yet been fully evenly distributed, as MSMEs that are already organized and included in ITDC's assistance programs have easier access to these initiatives, while non-assisted MSME traders still face limited access due to constraints in information, networks, and business readiness.

This condition is in line with studies on community-based tourism, which show that participation in development processes is often not inclusive and tends to be enjoyed by groups that are more prepared in terms of capacity and networks (Sumandi & Rizkikadduhani, 2025). Other studies also indicate that limited capital, skills, and capacity-building support prevent some business actors from fully participating in development programs (Azizurrohman et al., 2023). Thus, the role of ITDC in developing MSMEs in the Mandalika SEZ has been implemented through training and mentoring programs; however, the benefits are still more widely experienced by assisted MSMEs compared to non-assisted MSME traders.

2. ITDC Corporate Social Responsibility (CSR) Program

Corporate Social Responsibility (CSR) is a social and environmental responsibility that must be carried out by companies, especially for limited liability companies operating in the natural resources sector, as regulated in Law No. 40 of 2007 Article 74 (Wea et al., 2023). The implementation of CSR has also been proven to have a positive impact on the performance and development of MSMEs (Nursholikah & Sulistyowati, 2024). The research findings show that ITDC also plays a role in the development of MSMEs in the Mandalika SEZ through CSR (Corporate Social Responsibility) programs aimed at supporting and empowering business actors. These CSR programs are implemented through training, provision of business facilities, and the involvement of MSMEs in various area-based

activities, rather than in the form of direct cash assistance. This CSR approach reflects an empowerment strategy focused on improving production capacity, management, and sustainable economic access. This is in line with (Yasin & Rohman, 2022), who state that CSR based on capacity strengthening has a greater impact compared to consumptive assistance. Thus, ITDC's CSR can be understood as an MSME empowerment effort oriented toward business sustainability, although further improvement in socialization is still needed so that its benefits can be more evenly experienced by all MSME actors in the Mandalika SEZ.

3. Access to MSME Capital

Business capital refers to resources used to establish or operate a business. Access to capital has a positive influence on the sustainability of MSMEs, where better access to financing improves the ability of businesses to survive and grow (Anggara & Purnamawati, 2023). The research findings show that ITDC implements a Partnership Program in the form of working capital assistance or the procurement of fixed assets for MSMEs to increase production and sales (Injourney Tourism Development Corporation, 2020). The results indicate that only a small number of MSMEs under ITDC's assistance have received business capital from this program, while most traders in the Mandalika SEZ rely on their own capital or family resources. This condition shows that access to partnership programs and capital financing is still not evenly distributed. These findings are in line with previous studies indicating that access to financing remains a major challenge for MSMEs, particularly in the tourism sector, influenced by social, cultural, and financial system factors (Lin et al., 2024). (Yazid, 2025) also found ongoing obstacles such as administrative requirements, financial literacy, and limited information. Thus, ITDC's capital support is still limited and tends to reach MSMEs that are more administratively prepared.

4. Opening of Market Access and MSME Involvement

Another role of ITDC is facilitating market access for local MSMEs through collaboration with various business partners. In addition, ITDC's policies also encourage the involvement of local communities in tourism activities (Karini et al., 2025), so that MSMEs in the Mandalika SEZ are more frequently engaged in the area's economic activities. Market access strategies and distribution networks are also important in expanding MSME markets (Chopra et al., 2024). The research findings show that MSME market access in the Mandalika SEZ is influenced by ITDC's assistance programs and tourism events. MSMEs under ITDC's guidance obtain wider market access through cooperation with hotels, restaurants, villas, as well as participation in various events. Meanwhile, non-assisted MSMEs mostly rely on direct sales and visitor crowds during events. This indicates that market access is not yet evenly distributed and still highly dependent on networks and tourism activities, particularly events. This dependency makes existing market opportunities unstable. From these findings, it can be seen that the involvement of MSMEs in tourism activities does help open market access.

However, the market access formed is still not stable because it is highly dependent on tourism activities (Mastuki et al., 2025). This condition shows that tourism development can create economic opportunities for MSMEs through increased tourist visits. However, for long-term sustainability, MSME market access needs to be supported by strong institutions and more structured collaboration within the tourism ecosystem. Thus, MSME development in the Mandalika SEZ should be directed so that it does not only depend on tourism events, but also has more stable and sustainable market access.

Analysis of MSME Traders' Welfare Based on Maqasid Sharia

This study uses the Maqasid Sharia approach as an analytical framework within the perspective of Islamic economics to assess the welfare conditions of MSME traders in the Mandalika Special Economic Zone (SEZ). *Maqasid Sharia* is understood as an effort to achieve public benefit (*maslahah*) and protect human beings from harm, as explained by Sheikh Muhammad Abu Zahrah, who views it as a form of mercy for humankind (Mohiuddin & Siddiqui, 2023). In line with this, Yusuf al-Qardhawi (2007) states that Maqasid Sharia represents the objectives of every Islamic legal ruling applied in human life, both at the individual and social levels (Rindiani & Nadia, 2024). This approach encompasses five essential elements, namely as follows.

1. Preservation of Religion (*Hifz ad-Din*)

Religion serves as the foundation of a Muslim's behavior, social ethics, and life orientation. When religion is properly maintained, individuals have clear guidance in their actions, are able to control their economic behavior, and live their lives peacefully and responsibly (Güney, 2024). The pillars of Islam are part of acts of worship that sustain the continuity of religion, such as faith, declaring the two testimonies of faith (*shahada*), performing prayer, giving zakat, fasting during Ramadan, performing Hajj, and other similar acts of worship (Haraki et al., 2024). The implementation of these acts of worship forms the main foundation in preserving the existence of religion in a Muslim's life. The preservation of religion is also reflected in the words of Allah SWT in Surah Al-Ma'un verses 1–7:

③ الْمَسْكِينِ طَعَامٍ عَلَى يَحْضُ وَلَا ④ الْيَتِيمِ يَدْعُ الَّذِي فَذَلِكَ ① بِالَّذِينَ يُكَذِّبُ الَّذِي أَرَعَيْتَ
 ⑥ يِرَاعُونَ هُمُ الَّذِينَ ⑤ سَاهُونَ صَلَاتِهِمْ عَنْ هُمُ الَّذِينَ ④ لِلْمُصَلِّينَ فَوَيْلٌ
 ⑦ الْمَاعُونَ وَيَمْنَعُونَ □

Meaning: "Have you seen the one who denies the religion? That is the one who repulses the orphan, and does not encourage feeding the poor. So woe to those who pray, those who are heedless of their prayer, those who show off, and refuse to give assistance." (Q.S. Al-Ma'un [107]: 1–7).

The above verse indicates that the preservation of religion (*hifz ad-din*) is not only reflected in ritual acts of worship, but also in social concern in daily life. In the verse, those who deny religion are described as people who mistreat orphans, do not encourage feeding

the poor, neglect their prayers, perform acts of showing off (*riya'*), and refuse to help others. This emphasizes that preserving religion cannot be separated from attitudes of care, mutual assistance, and social responsibility toward others (Khairi et al., 2025). The Hadith of the Prophet Muhammad (peace be upon him) also emphasizes the importance of practicing the pillars of Islam as the foundation of preserving religion, as he said:

بُنِيَ الْإِسْلَامُ يَقُولُ ﷺ سَمِعْتُ رَسُولَ اللَّهِ : عَنْ أَبِي عَبْدِ الرَّحْمَنِ عَبْدِ اللَّهِ بْنِ عُمَرَ بْنِ الْخَطَّابِ رَضِيَ اللَّهُ عَنْهُمَا قَالَ شَهَادَةُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، وَإِقَامُ الصَّلَاةِ، وَإِيتَاءُ الزَّكَاةِ، وَحَجُّ الْبَيْتِ، وَصَوْمُ رَمَضَانَ : عَلَى خَمْسٍ

Meaning: “Islam is built upon five pillars: testifying that there is no god but Allah and that Muhammad is the Messenger of Allah, establishing prayer, giving zakat, performing pilgrimage to the House (Hajj), and fasting in the month of Ramadan.” (HR. Bukhari, no. 8 and Muslim, no. 16).

Thus, the preservation of religion (*hifz ad-din*) among MSME traders in this study is assessed through several aspects, namely the consistent performance of the five daily prayers, the availability of prayer facilities, the payment of *zakat*, the observance of obligatory fasting, the performance of *Hajj or Umrah*, participation in religious study gatherings, and the ability to carry out *qurban* (animal sacrifice). Based on the research findings, MSME traders in the Mandalika SEZ have made efforts to preserve their religion by performing obligatory acts of worship such as prayer, fasting, and *zakat*. This is supported by the availability of worship facilities and cooperation among traders. Some traders also attend religious study sessions to increase their religious knowledge. However, in practice, these efforts have not yet been fully implemented optimally. Busy trading activities sometimes cause prayers not to be performed on time, not all traders are actively involved in religious activities, and acts of worship that require financial capability, such as *Hajj, Umrah, and qurban*, have not yet been carried out due to economic limitations.

2. Preservation of Life (*Hifdz an-Nafs*)

Human life in Islam is highly honored and must be preserved, protected, safeguarded, and not exposed to sources of harm or destruction (Jauhar, 2018 in Sunjoto et al., 2023). The concept of preserving life (*hifz al-nafs*) in this context includes the fulfillment of basic human needs for survival, such as food, clothing, shelter, health services, road infrastructure, transportation, security, employment, and social services (Priyatno et al., 2023).

The preservation of life is also related to self-purification and the control of human desires. This is emphasized in the words of Allah SWT:

فَذَا فَلَاحٍ مَنْ زَكَّاهَا ۙ (٩) وَقَدْ خَابَ مَنْ دَسَّاهَا ۙ (١٠)

Meaning: “Indeed, successful is the one who purifies the soul, and indeed, failed is the one who corrupts it.” (Q.S. Ash-Shams [91]: 9–10).

This verse explains that the human soul has inclinations toward both good and evil. Therefore, humans are required to engage in self-purification (*tazkiyah al-nafs*) by avoiding reprehensible traits and directing themselves toward virtuous qualities. A soul that is not

purified will easily fall into moral and behavioral corruption (Roslan, 2023). This principle is also reinforced by the Hadith of the Prophet Muhammad (peace be upon him):

مَنْ أَصْبَحَ مِنْكُمْ آمِنًا فِي سِرْبِهِ مُعَافَى فِي جَسَدِهِ عِنْدَهُ قُوتٌ يَوْمَهُ فَكَأَنَّمَا حِيزَتْ لَهُ الدُّنْيَا

Meaning: “Whoever among you wakes up in the morning feeling secure in his home (in himself, his family, and his society), has a healthy body, and possesses food for that day, it is as if the entire world has been gathered for him.” (HR. Tirmidhi no. 2346)

This hadith explains that whoever in the morning feels safe in his place of residence, even if it is simple or modest, has a healthy body, and has food for the day, it is as if all the pleasures of the world have been granted to him (Nadhiroh & Khoir, 2025). Thus, the preservation of life (*hifz an-nafs*) is not only related to spiritual aspects through self-purification but also includes the maintenance of physical aspects such as health, safety, and the fulfillment of basic needs.

In this study, the preservation of life (*hifz an-nafs*) among MSME traders is examined through several aspects, namely enrollment in health insurance, regular exercise, consumption of healthy food, and maintaining personal and environmental cleanliness. The findings show that MSME traders in the Mandalika Special Economic Zone have made efforts to preserve life through participation in the national health insurance program, work activities that keep the body physically active, simple eating patterns, and maintaining personal hygiene. This indicates an awareness of the importance of health in daily life. However, its implementation has not yet been optimal. Healthy eating patterns are not yet a primary concern, as traders tend to focus more on food availability rather than its nutritional content. Health maintenance practices are generally carried out only when illness occurs, and the cleanliness of the business environment has also not been fully maintained. Thus, efforts to preserve life already exist, but they are not yet fully optimal due to daily trading activities, environmental conditions, and limited understanding of health.

3. Preservation of Intellect (*Hifdz al-‘Aql*)

In the Islamic perspective, intellect is regarded as the primary means for humans to understand religious teachings, make decisions, and manage economic life in a rational and responsible manner (Kamali, 2015). The preservation of intellect in Islam is also closely related to the nobility of knowledge. Allah SWT says:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا قِيلَ لَكُمْ تَفَسَّحُوا فِي الْمَجَالِسِ فَافْسَحُوا يَفْسَحِ اللَّهُ لَكُمْ وَإِذَا قِيلَ انشُرُوا فَانشُرُوا يَرْفَعِ اللَّهُ الَّذِينَ ءَامَنُوا مِنْكُمْ وَالَّذِينَ أُوتُوا الْعِلْمَ دَرَجَاتٍ

Meaning: “O you who believe! When you are told to make room in gatherings, then make room; Allah will make room for you. And when you are told to rise, then rise; Allah will raise those who believe among you and those who are given knowledge in degrees. And Allah is All-Aware of what you do.” (Q.S. Al-Mujadilah [58]: 11).

This verse emphasizes the importance of faith and knowledge as elements that elevate human status in the sight of Allah (Rafilah et al., 2024). Knowledge serves as the main means

of developing human intellectual potential, enabling individuals to think and act correctly in life. This is reinforced by the Hadith of the Prophet Muhammad (peace be upon him), which states that seeking knowledge is an essential part of preserving and honoring the intellect, as through knowledge a person is able to understand the truth and direct their life properly:

مَنْ سَلَكَ طَرِيقًا يَلْتَمِسُ فِيهِ عِلْمًا سَهَّلَ اللَّهُ لَهُ طَرِيقًا إِلَى الْجَنَّةِ

Meaning: “Whoever travels a path in search of knowledge, Allah will make easy for him a path to Paradise.” (HR. Tirmidhi, no. 2646).

In this study, the preservation of intellect (*hifz al-‘aql*) among MSME traders is assessed through several aspects, namely attaining at least a senior high school education level and having an interest in attending courses or training to develop soft skills. The findings show that MSME traders in the Mandalika Special Economic Zone generally have a low level of education, as most of them only completed elementary school due to limited family economic conditions. However, this does not reduce their concern for education, as they continue to strive to ensure their children receive higher levels of education through the income generated from their businesses. Meanwhile, the development of knowledge and skills among the traders themselves remains limited. The willingness to participate in training is not evenly distributed, as they are more focused on trading activities and household responsibilities. As a result, the development of business skills, innovation, and the use of technology has not yet been maximized. Thus, the preservation of intellect is evident, particularly in terms of children’s education, but the personal development of the traders themselves is still not optimal due to their daily business activities.

4. Preservation of Lineage (*Hifdz an-Nasl*)

The preservation of lineage (*Hifz an-Nasl*) includes providing lawful sustenance, ensuring children’s education, and supervising the social interactions and morals of the younger generation to maintain the continuity of the family. The basis for preserving lineage in the Qur’an is reflected in the advice of Luqman to his son (Q.S. Luqman: 13–19), which emphasizes the values of monotheism (*tawhid*), obedience to parents, responsibility for one’s deeds, prayer, enjoining good and forbidding evil, patience, and proper manners in both behavior and speech. Allah SWT says:

يُنَبِّئُ لَا تُشْرِكْ بِاللَّهِ إِنَّ الشِّرْكَ لَظُلْمٌ عَظِيمٌ

Meaning: “O my son! Do not associate anything with Allah. Indeed, associating others with Allah is truly a great injustice.” (Q.S. Luqman [31]: 13).

This verse provides guidance for various aspects of educational issues faced by the Muslim community today, including morals and acts of worship (Kusuma et al., 2024). This is further reinforced by the Hadith of the Prophet Muhammad (peace be upon him), which states that every individual is a leader and will be held accountable for their leadership, including the responsibility of caring for one’s family:

كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْنُونٌ عَنْ رَعِيَّتِهِ

Meaning: “Each of you is a leader, and each of you will be held accountable for those under your leadership.” (HR. Abu Dawud, no. 2928; also narrated by Muslim, no. 1829a).

In this study, the preservation of lineage (*hifz an-nasl*) among MSME traders is examined through several aspects, namely the ability to provide for the family, ensuring that income is derived from lawful (*halal*) sources, limiting children’s social interactions to prevent immoral associations, and providing both general and religious education for children. MSME traders in the Mandalika Special Economic Zone have made efforts to preserve lineage through fulfilling proper family maintenance, educating their children, and instilling religious values within the family. They consider this part of parental responsibility. However, in practice, it has not been fully implemented effectively. Their busy trading activities limit their ability to supervise their children, while the tourism environment also influences children’s social interactions, meaning moral guidance requires greater attention. It was also found in the field that some children engage in selling activities around the area. Thus, the preservation of lineage has been carried out, but it is not yet optimal due to parents limited time and the influence of the surrounding environment.

5. Preservation of Wealth (*Hifdz al-Mal*)

Wealth is one of the basic human needs that affects the quality of life, both in the present and in the future. From the perspective of Maqasid Sharia, the management of wealth must be directed toward achieving benefit (*maslahah*) and preventing harm (*mufsadat*). Therefore, the preservation of wealth (*hifz al-mal*) is carried out through proper management, which includes the acquisition, consumption, distribution, purification, and protection of wealth (Irwan, 2021).

This principle of wealth preservation is in line with the words of Allah SWT in the Qur’an

مِنْكُمْ تَرَا ضٍ عَنِ تِجَارَةٍ تَكُونُ أَنْ إِلَّا بِالْبَاطِلِ بَيْنَكُمْ أَمْوَالَكُمْ تَأْكُلُوا لَا آمَنُوا الَّذِينَ أَيُّهَا يَا

Meaning: “O you who believe! Do not consume one another’s wealth unjustly, but only (in lawful) business by mutual consent among you.” (Q.S. An-Nisa: 29)

This verse emphasizes the importance for traders or entrepreneurs to apply Islamic business ethics in every business activity so that it is in accordance with Sharia principles and does not harm others. The application of good ethics will support the creation of welfare and business success (Ismayanti et al., 2026). This also shows that wealth must be obtained and managed in a lawful (*halal*) way and must not harm other people. This principle is further reinforced by the Hadith of the Prophet Muhammad (peace be upon him), which emphasizes that humans will be held accountable for their wealth, both in terms of how it is acquired and how it is used:

أَنْفَقَهُ وَفِيمَا اكْتَسَبَهُ أَيَّنَ مِنْ مَالِهِ وَعَنْ فَعَلَ فِيمَا عَلِمَهُ وَعَنْ أَفْئَاهُ فِيمَا عَمَّرَهُ عَنْ يُسْأَلُ حَتَّى الْقِيَامَةِ يَوْمَ عَبْدٍ قَدَمَا تَزُولُ لَا
أَبْلَاهُ فِيمَا جَسَمِهِ وَعَنْ

Meaning: “The feet of a servant will not move on the Day of Judgment until he is asked about his life how he spent it; about his knowledge what he did with it; about his wealth how he

earned it and how he spent it; and about his body—how he used it.” (HR. at-Tirmidhi, no. 2417).

In this study, the preservation of wealth (*hifz al-mal*) among MSME traders is examined through several aspects, namely having income sourced from lawful (*halal*) work, giving charity when having surplus income, and maintaining savings for future needs. The findings show that MSME traders in the Mandalika Special Economic Zone have made efforts to preserve wealth through honesty in trading, not selling problematic goods, and maintaining customer trust. They also allocate part of their income for charity and savings for family needs and children’s education. However, its implementation has not yet been fully optimal. The use of conventional banking is still dominant, and understanding of *riba* (usury) and Islamic finance is not yet evenly distributed. In addition, differences in pricing between local buyers and tourists are still found, as well as marketing practices that sometimes tend to be persuasive or forceful. Thus, the preservation of wealth has been practiced, but it is not yet fully in accordance with Islamic economic principles

CONCLUSION AND SUGGESTIONS

MSME traders in the Mandalika Special Economic Zone (SEZ) consist of various types of businesses with simple management and limited labor. Goods are sourced from suppliers as well as self-production, while marketing is still dominated by direct sales, making it highly dependent on the number of visitors. Tourism provides added value, although it has not been fully optimized. Traders’ income is unstable, but generally already above the poverty line. The role of ITDC in providing guidance, training, access to capital, and market access already exists, but it is not yet evenly distributed. From the perspective of Islamic economics, traders have attempted to fulfill the objectives of Maqasid Sharia. Religious practices are still performed, basic needs are met, and children’s education is given attention. However, personal development remains limited, child supervision is not yet optimal, and in some cases children are involved in trading activities. In business practices, the use of conventional banking is still found, the understanding of *riba* is still limited, price differences exist, and marketing practices sometimes tend to be coercive. Based on these findings, MSME traders still need to improve the implementation of Islamic economic values, particularly in honesty, justice, and wealth management in accordance with Sharia principles, as well as pay greater attention to children’s education and supervision. The local government and Mandalika Special Economic Zone (SEZ) management are expected to expand guidance, training, and socialization of Islamic finance to reach more traders. Future research is recommended to involve a larger number of respondents, expand the research location, and use more diverse methods in order to obtain more comprehensive results.

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