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ERADICATING CULTURAL POVERTY IN SAMBAS REGENCY USING A PARTNERSHIP MODEL FROM THE PERSPECTIVE OF ISLAMIC DEVELOPMENT ECONOMICS

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ABSTRACT

The suboptimal state of economic development in Sambas Regency has resulted in the community living in cultural poverty, effectively sidelined amidst the abundance of natural resources in the region. Using the perspective of Islamic Development Economics, this study aims to formulate empowerment strategies that place justice and brotherhood as the main foundations for realising equitable and sustainable community welfare in Sambas Regency. The solution proposed is a Partnership Model for Community Economic Welfare Development that integrates the roles of the government, Sharia institutions, the private sector, and the community through the principles of *Ta'awun* and *Syarikah*. This model encompasses five strategic pillars: policy partnerships based on *ukhuwah*, Sharia investment and financing (*mudharabah*), expertise management (*syarikah abdan*), and collective entrepreneurship (*syarikah al-inan*). Through this synergy, it is hoped that an inclusive economic ecosystem will be created in Sambas Regency, where the community plays an active role as the primary agent in managing the region's economic sovereignty in accordance with the principles of *Maqashid al-Syariah*.

Keywords: *Islamic Development Economics; Cultural Poverty; Partnership Model*

A. INTRODUCTION

Although the poverty rate in Sambas Regency has shown a downward trend every year, it remains below the poverty rate of West Kalimantan Province. In terms of the percentage of the poor population, in 2025 the poverty rate in Sambas Regency stood at 6.16%, below West Kalimantan's 6.37%.

Figure 1. Poverty Rates in West Kalimantan and Sambas Regency

Poverty in Sambas Regency, which consistently lies below the provincial poverty line, is not merely viewed as a phenomenon, but also indicates the presence of a cultural dimension to poverty. This phenomenon aligns with the 'Culture of Poverty' theory proposed by Oscar Lewis (1966), in which poverty is viewed as a subculture possessing self-perpetuating mechanisms and passed down across generations through values, attitudes towards life, and a work ethic that tends to be passive. In Sambas Regency, the community's motivation towards the government's structural assistance programmes has not been particularly successful. Yet, regional development in Sambas Regency demands community innovation so that local resource potential can be managed independently and sustainably.

From the perspective of Islamic development economics, poverty is regarded as a serious threat to human dignity and faith. Umer Chapra (2000), in his book *Islam and the Economic Challenge*, emphasises that development must be human-oriented, encompassing mental and spiritual transformation in the pursuit of *falah*—or well-being in this world and the hereafter. Therefore, addressing cultural poverty in Sambas requires a reconstruction of the community's mindset to align with the principles of self-reliance and hard work emphasised in Islam. This effort is not merely about providing physical capital, but about internalising Islamic values that encourage individuals to change their own fate, in accordance with the fundamental principles of the human development paradigm grounded in Maqashid al-Shariah.

The success of this cultural transformation depends heavily on the intervention model employed, addressing both material and spiritual aspects simultaneously. The eradication of poverty in Sambas Regency should no longer be a top-down approach that fosters dependency, but rather a collaborative movement that empowers the community through sustained mentoring to permanently break the cycle of cultural poverty. The persistence of cultural poverty in Sambas Regency hinders the effectiveness of the regency's development, necessitating an integrated solution through a partnership model informed by the lens of Islamic Development Economics. In light of these issues, this paper aims to address the question of how to identify the characteristics of cultural poverty currently affecting communities in Sambas Regency, as well as how to reconstruct an ideal partnership model between the government, philanthropic institutions, and the community when analysed through the principles of Islamic Development Economics, including the concepts of ta'awun and Maqashid Syariah. Furthermore, this research also seeks to determine the extent to which such a partnership model can enable Sambas Regency to achieve sustainable economic self-reliance.

B. METHOD

This study employs a qualitative approach using a descriptive-analytical method to formulate strategies for eradicating cultural poverty in Sambas Regency. The methodological focus is directed towards an in-depth exploration of the socio-cultural conditions of the community in Sambas Regency through data collection techniques in the form of participatory observation and in-depth interviews with community leaders, Sharia economic practitioners, and underprivileged families. The data obtained was then analysed using interactive analysis techniques, including data reduction, data presentation, and drawing conclusions. To produce an accurate strategy, this study applied comparative-normative analysis, namely comparing the empirical reality of the economic behaviour of the community in Sambas Regency with the ideal values in Islamic Development Economics theory. This resulted in a strategic model based on a partnership model that integrates various aspects for the eradication of cultural poverty in Sambas Regency.

C. DISCUSSION

RESULTS AND DISCUSSION

With the various concepts and models of community economic development that have been proposed or implemented in Sambas Regency, a question arises: why has community economic development not yet been optimal? Why has the community not yet emerged from poverty? Why have the extraordinary natural resources not been utilised effectively by the community? These are the central questions of this study. Furthermore, there is intellectual concern regarding the control of natural resources by foreign entities. For it is meaningless if development and the available natural resources are utilised solely by a select few who possess capital, whilst the community which ought to be the primary agent of development remains merely a spectator to that very development.

Islamic economic values, grounded in the principle of justice, entail equitable development, where the brotherhood of humanity is only realised alongside the concept of justice. Human brotherhood, in this context, means working together to build a better community economy; therefore, to eradicate cultural poverty in Sambas Regency, a partnership is required between the government as the central driver of development Sharia institutions and the private sector as mediators of development and the community itself as the primary actors in Sambas Regency's development. The partnership in question involves granting equal roles and opportunities to every element in Sambas Regency in developing their local economy. Hence, a community-oriented economic development concept is proposed, namely the "Partnership Model for Community Economic Welfare Development in Sambas Regency".

Partnership is fundamentally based on the principle of mutual assistance; mutual assistance in doing good is the duty of humanity as His vicegerents on earth. Mutual assistance amongst all elements in Sambas Regency is a shared responsibility between the government, Sharia institutions, the private sector, and the community as the primary agents of development in Sambas Regency.

This responsibility for mutual assistance is expressed in the form of ukhuwah (brotherhood) and syarikah (partnership), whereby through ukhuwah, it is hoped that all development objectives in Sambas can be aligned and harmonious in many respects. Community participation includes involvement in formulating development policies, implementing policies correctly, and monitoring development activities. This is accompanied by the government's obligation to facilitate the interests of its people.

In this context, the government refers to the Sambas Regency Local Government, which plays a central role in the economic development of Sambas Regency. In addition to coordinating planning and formulating policy documents with all stakeholders involved in the development of Sambas Regency, the government also carries out control, supervision, evaluation and reporting of the management of Sambas Regency.

Sharia institutions, as development partners, play a highly strategic role given that the majority of Sambas Regency's population is Muslim, amounting to approximately 88.96 per cent by 2025. In Sambas Regency, there are at least two Sharia Banks, one Baznas, one Islamic university, and several Islamic organisations. Sharia institutions are strategic in contributing expert personnel, financial contributions, and the operationalisation or implementation of partnership programmes.

The private sector plays a vital role in operationalisation, funding, investment, and the provision of experts. Meanwhile, the community, as a vital subject in the development of Sambas Regency, plays a role through participation, whether in the formulation of area management programmes, their implementation, or programme monitoring. The respective roles of each subject are outlined in the table below.

Table 1. Organisation of Development Actors in Economic Development and Poverty Alleviation in Sambas Regency

No.	Subject	Role	Output	Facilitation
1	Government	- Formulation of development strategies and policy formulation for Sambas Regency. - Implementation of monitoring and evaluation - Mediation	Policy: Political, General, Specific/Departmental/Sectoral Budgeting, setting of success indicators Legal Regulation,	- Funds - Information Management Systems
	Sharia institutions	- Contribution to the formulation of development strategies for Sambas Regency and the formulation of policies - Contribution to the implementation of monitoring and evaluation	- Donors - Actions and steps - Investment	- Funds - Tools - Technology - Skilled labour
	Private	- Contribution to the formulation of the Sambas Regency development strategy	- Consultation and policy recommendations - Educated, skilled and expert personnel	- Funding - Information management system - Experts and skilled workers
	Community	- Participation in regional development in Sambas District - Contribution to monitoring and evaluation	- Providing recommendations, suggestions, criticism and objections regarding the development strategy for Sambas District - Key actors in the regional development process in Sambas District - Fostering the function of social control in regional development in Sambas Regency	- Educated and skilled personnel

Analysis results, 2025

To achieve this economic prosperity, a partnership is required, which can be understood as cooperation among all development stakeholders in Sambas Regency. Furthermore, to establish the regional development strategy for Sambas Regency, all these stakeholders must take into account the indicators and factors currently evolving in the region. The partnership model is intended to ensure that all regional development entities in Sambas Regency play an equal role in regional development without disadvantaging any of the partnering parties, in accordance with the principles of Islamic economic development based on welfare.

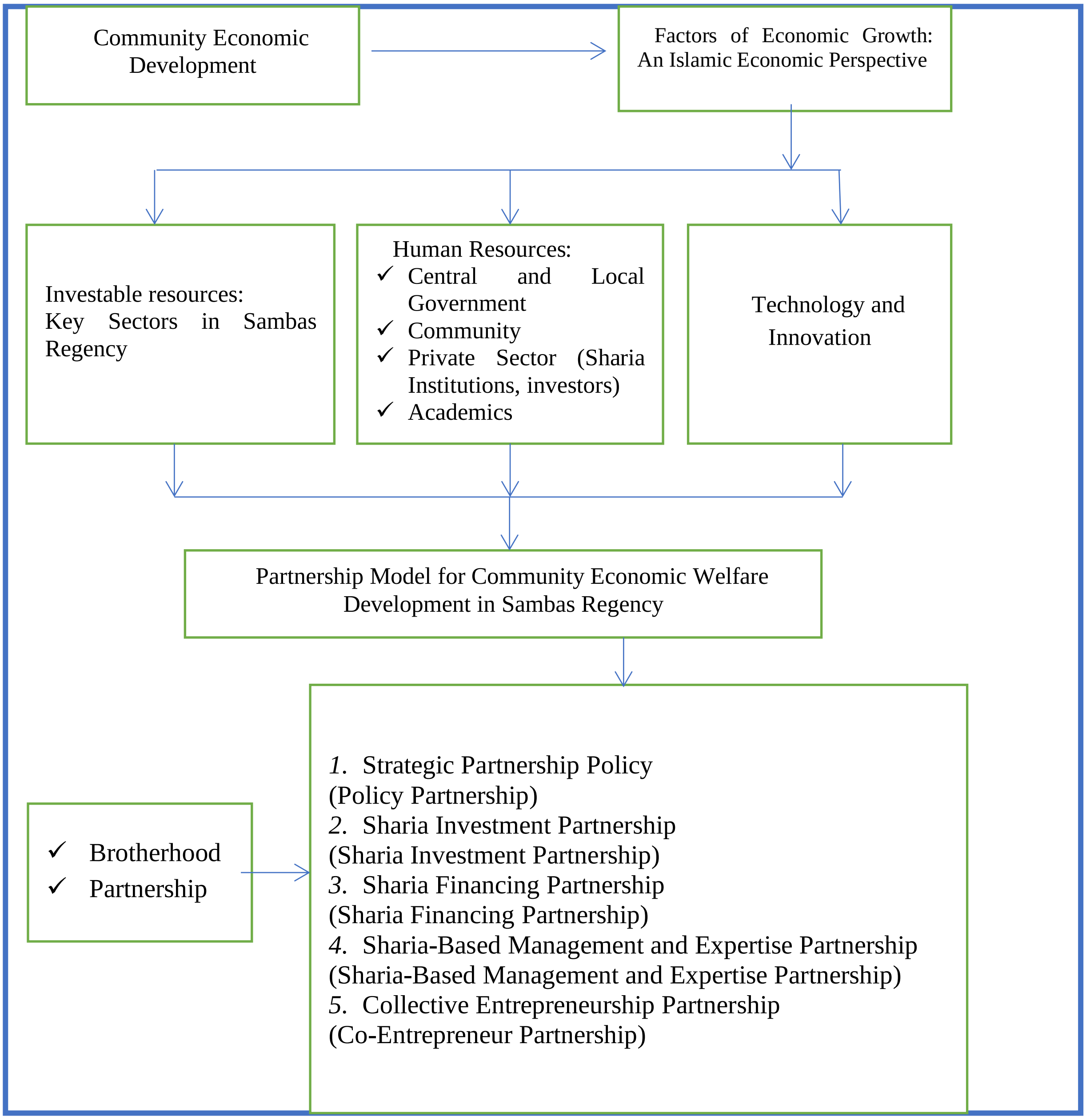

Figure 1. Model of Partnership for Economic Welfare Development in Sambas Regency

This concept is considered capable of supporting the implementation of an ideal partnership. This is because, in principle, partnerships in Islam are based on the principles of "mutual benefit" and "brotherhood". It is this principle of brotherhood that enables the people of Sambas Regency to work together to advance their economy. Therefore, the partnership models offered are:

1. Policy Partnership

An Islamic partnership demands alignment with the objectives of Sharia (maqasid as-syari'ah), including the preservation of religion, the preservation of life, the preservation of reason, the preservation of lineage, the preservation of wealth, and the preservation of the state. Naturally, all agree that the role of the state is essential in facilitating the needs of its people. In this regard, public officials who are truly trustworthy in their duties are required.

According to Chapra (2000), the more honest and competent the leadership of the local government is, the stronger the mandate from the community and the greater the available resources, the faster the overall economic conditions of the community will improve. To achieve this objective, economic development in Sambas Regency must be able to provide the widest possible opportunities for economic actors in Sambas Regency to play a role in accordance with regional priorities and the capabilities of each community.

In strategic policy partnerships, the concept of 'ukhuwah wathaniyyah wa an-Nasab' is employed. The concept of 'ukhuwah wathaniyyah' or national brotherhood refers to being brothers in the sense of sharing the same nation, even if not the same religion. As stated in the verse of Allah in Surah al-Sad 38:23. To strengthen national brotherhood despite differing religions, the Qur'an first emphasises that diversity is a natural law in this life. Furthermore, such diversity is not only the will of Allah but also serves to sustain life and achieve objectives. Muslims should understand that there are views or even opinions that differ from their religious perspective, as none of this can exist outside the will of Allah SWT. Although they may differ in religion, because they are part of the same community, the same nation and the same homeland, brotherhood amongst them must remain. Therefore, in formulating policy strategies, although they differ in religion, all members of society in Sambas Regency have the right and the duty to participate in these efforts.

2. Sharia Investment Partnership

The concept of this partnership is intended for large-scale investment. This investment aims to address the scarcity of capital to fund government commercial projects for the development of Sambas Regency and its supporting areas. To ensure that this investment is valuable and beneficial for the economic development of the community, a cooperation agreement that is truly binding on the partnering parties is required.

In Islam, if a business venture is undertaken by two or more individuals, or two or more institutions, any profits must be shared in accordance with the initial agreement, and any losses must be borne jointly based on the nature of the partnership. This partnership model falls under the category of syarikah mudharabah, which is a partnership between two or more parties regarding capital, business operations and profits. As stated in the verse of Allah in Surah al-Baqarah: 2:283.

In a mudharabah partnership, the contract may be with or without conditions. For investments under a mudharabah contract without conditions, the mudharabah agreement does not specifically mention the period, place of business, type of trade, or the person to be appointed as a partner. Whereas for investments under a mudharabah contract with conditions, the mudharib must respect the conditions imposed by the shahibul-maal.

3. Sharia Financing Partnership

This type of partnership is more geared towards micro-entrepreneurs. According to (Beik and Arsyanty, 2016), there are at least four channels of Sharia financing for micro-entrepreneurs in the country. These include Sharia banking, BMTs and Sharia cooperatives, charitable organisations, and government programmes.

In the first channel, access to microfinance through Islamic banking comes from Islamic Commercial Banks (BUS), Islamic Business Units within conventional banks (UUS), and Islamic Rural Banks (BPRS). The second channel—BMTs and Islamic cooperatives—is specifically designed for micro-entrepreneurs not covered by Islamic banking. The third channel involves financing by zakat collection organisations, including the National Zakat Agency (BAZNAS) and Zakat Collection Institutions (LAZ). This financing channel is specifically intended for beneficiaries (mustahik) in the micro-enterprise category through business empowerment programmes. Finally, there are government programmes, including the PNMP and Village-Owned Enterprises (BUMDES).

Mudharabah partnerships and al-wujuh partnerships can be applied in this partnership model. In this partnership, profits are shared according to the agreement, whilst losses are borne solely by the investor in the case of a mudharabah partnership; in the case of an al-wujuh partnership, losses are borne by the business partners based on the percentage of goods they own (if it is an al-wujuh partnership).

4. Sharia-Based Management and Expertise Partnership

A fundamental principle of Islam is that it places no restrictions and permits people to choose the work they prefer. This is because people differ in terms of talent, ability, knowledge, preferences and experience in carrying out work and choosing their respective professions.

To unlock the economic potential of the community in accordance with Sharia principles, partnerships based on Sharia-compliant management and expertise are urgently needed. A service-oriented syarikah abdan can be utilised as a model for this partnership. In this syarikah, there is a partnership between two or more parties to carry out a specific task. There is no requirement for the partners to share the same profession or expertise; they may have different professions. The proceeds from the work are divided in accordance with the agreement between the partners.

Through this syarikah, the partners contribute their expertise and efforts without contributing capital. There may be differences in the expertise applied to the business undertaken. Profits are shared in accordance with the agreement established by the partners.

5. Co-Entrepreneur Partnership

The term 'co-entrepreneurship' is cited by (Beik and Arsyanty, 2016) in Baga, who state that, in addition to the general concept of entrepreneurship (individual entrepreneur), there is also the concept of co-entrepreneurship (co-operative entrepreneur). In this concept, it is not necessary for everyone involved in the partnership to possess the skills to innovate and identify market opportunities. At least one person with an entrepreneurial spirit is required to play the role of entrepreneur, after which existing business opportunities are developed together with the entrepreneurial group.

In this partnership, what must be considered from the outset is that the members of the partnership must share the same vision and mission, particularly regarding the profit-sharing model. The type of partnership recommended in this model is the syarikah al-'inan. This type of partnership is one in which the positions and parties involved are not equal, whether in terms of capital, labour, or in terms of profit and risk of loss. Profits earned in this partnership are divided according to agreement, whilst losses are borne in proportion to the capital contributed.

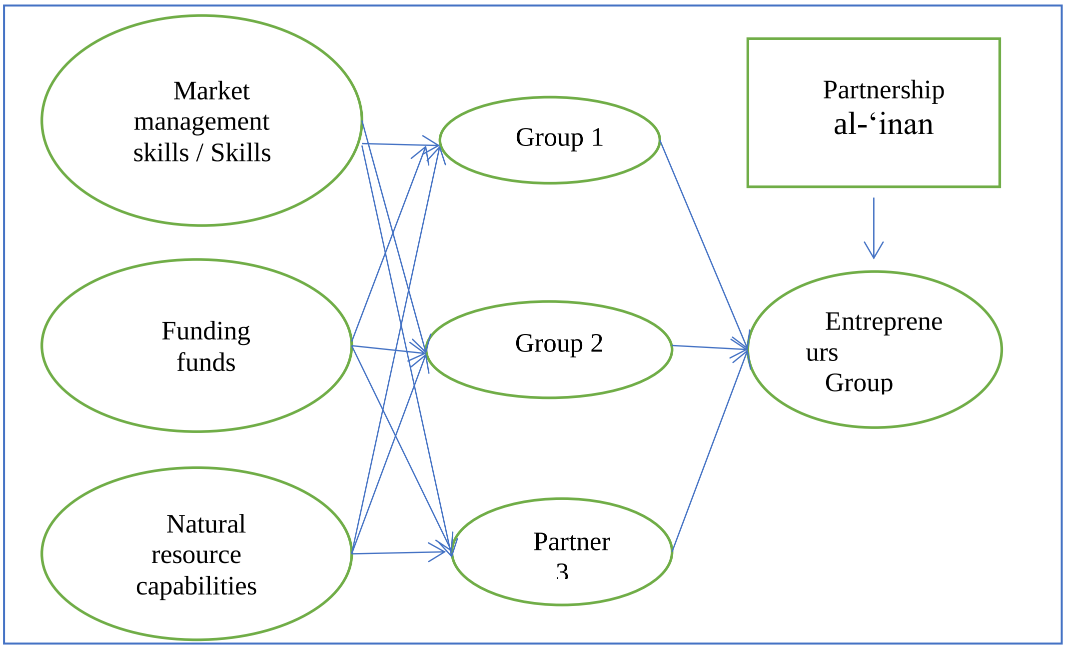

Figure 3. The Concept of Collective Entrepreneurial Partnership

Partnership in the context of syarikah al-‘inan implies that not all partners must have the same capital. Not all partners must possess the same expertise in terms of investment or business management. Consequently, their share of the profits is not equal; this must be clearly stated in the partnership contract. This is done to safeguard the rights of the partners.

D. CONCLUSION

The eradication of cultural poverty in Sambas Regency, with a view to developing the local economy and improving the welfare of its people in a sustainable manner, requires an economic approach that takes into account Sharia-compliant aspects, including the need for Sharia-based financial management. Moreover, Muslims in Sambas are deeply devout and hold Islamic values in high regard; indeed, Sambas culture is closely aligned with Islamic culture (interview with Sumarin, Chairman of the MUI in Sambas Regency). The partnership model here is defined as collaboration amongst all development stakeholders in Sambas Regency, aimed at economic development and the eradication of cultural poverty amongst the community. This partnership model represents a positive first step towards developing Sharia-based economics and finance in Sambas Regency. It is hoped that the partnership model established will accelerate economic growth in Sambas Regency, whilst simultaneously achieving income equality among the community, thereby realising the aspiration to eradicate cultural poverty in Sambas Regency.

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