

ABSTRAK

Abdul Aziz. 190105010516. *Analisis Kesejahteraan Ekonomi Masyarakat Tani di Desa Baliangin Kecamatan Sambung Makmur Kabupaten Banjar.* Pembimbing H. Badrian, S. Ag., M. Ag., pada Program Studi Ekonomi Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Antasari Banjarmasin. 2026.

Kata Kunci: Kesejahteraan, Masyarakat Tani, Petani

Penelitian ini dilatarbelakangi penghasilan petani di Indonesia yang dinilai rendah dan angka kemiskinannya cukup tinggi. Salah satu daerah yang masih didominasi oleh masyarakat dengan mata pencaharian sebagai petani adalah Desa Baliangin Kecamatan Sambung Makmur Kabupaten Banjar. Sebagian besar masyarakat di sana tidak dapat bergantung sepenuhnya pada sektor pertanian untuk memenuhi kebutuhan hidupnya. Penelitian ini bertujuan untuk mengetahui kesejahteraan ekonomi masyarakat tani di Desa Baliangin Kecamatan Sambung Makmur Kabupaten Banjar dan upaya yang dilakukan dalam meningkatkan kesejahteraan.

Penelitian ini menggunakan jenis penelitian lapangan dengan pendekatan deskriptif kualitatif. Dalam penelitian ini, data dikumpulkan dengan wawancara secara langsung dari lokasi penelitian dan hasilnya akan digambarkan secara mendalam.

Hasil penelitian ini menunjukkan bahwa petani di Desa Baliangin berada pada tingkat kesejahteraan yang beragam. Berdasarkan hasil analisis data menggunakan indikator keluarga sejahtera dari BKKBN diketahui bahwa dari total 15 informan, 3 informan termasuk Keluarga Prasejahtera, 4 informan termasuk Keluarga Sejahtera I, 3 informan termasuk Keluarga Sejahtera II, 2 informan termasuk Keluarga Sejahtera III, dan 3 informan lainnya termasuk Keluarga Sejahtera III+. Adapun upaya yang dilakukan dalam meningkatkan kesejahteraan yaitu dengan meningkatkan pendapatan melalui pelatihan keterampilan, mencari pekerjaan tambahan, membangun UMKM atau usaha rumahan, dan pemberdayaan perempuan. Pengelolaan keuangan melalui evaluasi keuangan sederhana dan menyiapkan dana darurat berupa tabungan dan/atau investasi berupa sapi. Serta dukungan dari pemerintah dan sosial berupa bantuan sosial (bansos) dan bedah rumah serta kemandirian pangan dengan pemanfaatan lahan secara maksimal.

ABSTRACT

Abdul Aziz. 190105010516. *Economic Welfare Analysis of Farming Communities in Baliangin Village, Sambung Makmur District, Banjar Regency.* Supervisor: H. Badrian, S.Ag., M.Ag. Department of Islamic Economics, Faculty of Islamic Economics and Business, UIN Antasari Banjarmasin. 2026.

Keywords: Welfare, Farming Community, Farmers.

This study was motivated by the relatively low income of farmers in Indonesia and the persistently high poverty rate among farming communities. One of the areas still predominantly inhabited by people whose primary livelihood is farming is Baliangin Village, Sambung Makmur District, Banjar Regency. Most of the local residents are unable to rely entirely on the agricultural sector to meet their daily needs. This study aims to examine the economic welfare of farming communities in Baliangin Village, Sambung Makmur District, Banjar Regency, and to identify the efforts undertaken to improve their welfare.

The study employed field research using a qualitative descriptive approach. Data were collected through direct interviews conducted at the research site, and the findings were analyzed and described in depth.

The results of this study indicate that farmers in Baliangin Village are at varying levels of welfare. Based on the result of data analysis using the prosperous family indicator from the National Population and Family Planning (BKKBN) it is known that out of a total of 15 informants, 3 were classified as Pre-Prosperous Families, 4 as Prosperous Family I, 3 as Prosperous Family II, 2 as Prosperous Family III, and the remaining 3 as Prosperous Family III+. Efforts undertaken to improve welfare include increasing household income through skills training, seeking additional employment, building UMKM or home businesses, and empowering woman.. Financial management strategies include conducting simple financial evaluations and preparing emergency funds through savings and/or investments in livestock, particularly cattle. In addition, government and social support programs such as social assistance and housing renovation initiatives, as well as food self-sufficiency efforts through the optimal utilization of available land, contribute to improving the welfare of farming households.