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Research Paper

The Impact of Tourism Activities on Local Community Income and Welfare: An Islamic Economic and Social Perspective in Tourist Areas of Banjarmasin City

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ABSTRAK

Tourism activities play an important role in promoting local economic development by creating employment opportunities, increasing household income, and supporting community welfare. However, the benefits of tourism development are not always distributed equally among communities surrounding tourist destinations. This study aims to analyze the impact of tourism activities on local community income and welfare in tourist areas of Banjarmasin City from an Islamic economic and social perspective. Specifically, the study examines how tourism-related economic activities contribute to employment opportunities, business development, household income, and the socioeconomic conditions of local communities. Furthermore, it explores the extent to which tourism development reflects Islamic economic and social principles, particularly justice (*al-'adl*), social welfare (*maslahah*), equitable distribution of wealth, and community empowerment. This study employs a quantitative approach supported by descriptive analysis. Primary data are collected through questionnaires and observations involving local communities engaged in or affected by tourism activities. The data are analyzed to identify the relationship between tourism activities, household income, and community welfare. The study is expected to provide insights into the economic and social contributions of tourism development while identifying challenges related to income inequality, employment opportunities, and community participation. From an Islamic economic perspective, sustainable tourism development should not be measured solely by economic growth but also by its contribution to equitable

prosperity, social justice, and the improvement of quality of life. The findings are expected to support the development of inclusive and sustainable tourism policies that integrate economic benefits with Islamic social values in Banjarmasin City.

INTRODUCTION

Tourism has become one of the important sectors supporting regional economic development because it generates economic activities beyond the direct provision of tourism services. The development of tourist destinations creates opportunities for local communities to participate in various productive activities, including accommodation, food and beverage services, transportation, handicrafts, souvenir businesses, local trade, and other informal economic activities. These activities can contribute to household income, expand employment opportunities, and encourage the growth of micro, small, and medium-sized enterprises (MSMEs). In this context, tourism should not be understood merely as a recreational activity but also as an economic instrument capable of generating wider social and economic benefits. The contribution of tourism to development, however, depends on the extent to which local communities are involved in tourism-related economic activities and receive a fair share of the benefits generated by destination development (UN Tourism, 2024; World Travel & Tourism Council [WTTC], 2024).

Tourism development also has an important relationship with community welfare. Increased tourist visits may stimulate demand for local products and services, encourage business expansion, and create additional sources of income for households living around tourist destinations. Local residents may benefit by establishing small businesses, working as tourism service providers, selling traditional products, or participating in community-based tourism management. Nevertheless, tourism growth does not automatically improve the welfare of all residents. Differences in business ownership, access to capital, education, skills, infrastructure, and market opportunities may determine who benefits most from tourism activities. Consequently, the economic impact of tourism needs to be assessed not only through the number of visitors or the expansion of tourism facilities but also through changes in household income, employment opportunities, economic participation, and living conditions (OECD, 2024; UN Tourism, 2024).

The relationship between tourism and local economic welfare is particularly relevant in urban areas, where tourism activities interact with trade, transportation, cultural activities, and other service sectors. Urban tourism destinations often create economic opportunities for residents through direct and indirect employment. Direct impacts include employment in hotels, restaurants, travel services, and tourism attractions, while indirect impacts arise from increased demand for agricultural products, food supplies, transportation, and other supporting services. Induced economic impacts occur when income earned by tourism workers and business owners is spent within the local economy. These interconnected activities can strengthen local economic circulation, although the extent of their contribution depends on the capacity of local businesses to participate in tourism supply chains and retain economic value within the destination (WTTC, 2024; OECD, 2024).

Banjarmasin City provides an important context for examining these issues because its urban characteristics, river-based environment, local culture, and trading activities offer

opportunities for tourism development. The city's identity as a river city creates distinctive tourism potential associated with river landscapes, traditional markets, culinary activities, cultural heritage, and community-based attractions. Tourism activities in such an environment can generate economic opportunities for residents who operate food stalls, provide transportation, sell local products, and offer other visitor-oriented services. The development of tourism areas may therefore strengthen the relationship between tourism, local entrepreneurship, and household income. However, the extent to which these opportunities contribute to the welfare of surrounding communities requires further examination, particularly in relation to the distribution of economic benefits and the participation of residents in tourism-related activities (Badan Pusat Statistik Kota Banjarmasin, 2025).

From an Islamic economic and social perspective, tourism development should be evaluated not only by its ability to generate financial returns but also by its contribution to social justice, equitable income distribution, and the improvement of community welfare. Islamic economics emphasizes that economic activities should generate benefits (*maslahah*) while preventing harm and exploitation. The principle of *'adl* (justice) requires that economic opportunities and benefits be distributed fairly, while the concept of *falah* refers to comprehensive prosperity encompassing material and spiritual dimensions. Therefore, tourism activities should provide meaningful opportunities for local residents, particularly small business owners, workers, and vulnerable households, rather than concentrating economic benefits among investors or business operators with greater capital. This perspective positions community participation, local empowerment, and equitable access to economic opportunities as important indicators of responsible tourism development (Romalee et al., 2025; Rohmatika et al., 2026).

The concept of sustainable tourism further reinforces the importance of integrating economic, social, cultural, and environmental considerations. Tourism destinations are expected to generate economic value while maintaining the quality of the environment and preserving local cultural identity. In river-based destinations such as those found in Banjarmasin, environmental sustainability is particularly important because tourism activities depend on the quality of river ecosystems, public spaces, and the cultural practices of riverside communities. Poorly managed tourism may create problems such as waste accumulation, congestion, environmental degradation, and unequal access to commercial spaces. These conditions can reduce the quality of life of local residents and undermine the long-term attractiveness of tourist destinations. Accordingly, sustainable tourism requires cooperation among government institutions, tourism managers, local communities, and business actors to ensure that economic development does not compromise social and environmental interests (United Nations Department of Economic and Social Affairs, n.d.; Ismanto et al., 2026).

Recent discussions of tourism development in Banjarmasin also indicate the importance of examining the relationship between destination governance, community participation, and local economic stability. Research on river tourism governance in Banjarmasin highlights the relevance of management capacity, supporting infrastructure, monitoring mechanisms, and community income in strengthening the green economy in riverside tourism areas (Jumriani et al., 2026). This suggests that tourism development cannot be separated from the institutional and social conditions of the communities surrounding tourist destinations. The availability of tourism facilities alone is insufficient

if local residents do not have the capacity, access, or opportunity to participate in economic activities. Strengthening local business capacity, improving access to information, developing skills, and encouraging community involvement are therefore important measures for ensuring that tourism produces more inclusive economic outcomes.

Furthermore, the impact of tourism activities on community welfare needs to be understood through several interconnected dimensions. The income dimension concerns changes in household earnings, business revenue, employment opportunities, and the stability of economic resources. The social welfare dimension includes access to education, health services, adequate housing, social security, and the capacity of households to meet their basic needs. The distributional dimension examines whether tourism benefits are shared among different groups of residents, including small traders, workers, service providers, and households located around tourist destinations. These dimensions are important because an increase in business revenue or employment does not necessarily translate into an overall improvement in welfare when accompanied by rising living costs, unstable employment, environmental pressures, or unequal economic opportunities. Thus, the assessment of tourism impacts should consider both the economic benefits received by local residents and the broader changes in their quality of life (Tiku & Kinjo, 2026).

Despite the growing attention given to tourism as a driver of local economic development, several important issues remain relevant for further investigation. First, the expansion of tourism activities does not always guarantee that surrounding communities experience a proportional increase in income and welfare. Second, local economic participation may be constrained by limited business capital, inadequate skills, restricted access to strategic business locations, and differences in the capacity of residents to respond to tourism demand. Third, the relationship between tourism development and community welfare requires an analytical perspective that considers not only economic performance but also social justice, community empowerment, and the distribution of benefits. Studies of tourism in Banjarmasin and other Indonesian destinations provide useful insights into local economic opportunities and tourism governance, but further research is needed to connect tourism activities, household income, and multidimensional welfare within an Islamic economic and social framework (Jumriani et al., 2026; Basrowi et al., 2025; Tiku & Kinjo, 2026).

Based on these considerations, this study aims to analyze the impact of tourism activities on local community income and welfare in tourist areas of Banjarmasin City. Specifically, it examines the contribution of tourism-related activities to employment opportunities, household income, and local business development, as well as their relationship with the socioeconomic conditions of surrounding communities. The study also evaluates tourism development through Islamic economic and social principles, particularly *maslahah*, *'adl*, equitable wealth distribution, and community empowerment. By integrating economic and social perspectives, this research is expected to contribute to a more comprehensive understanding of how tourism can support inclusive local development. The findings are also expected to provide practical recommendations for local governments, tourism managers, and community stakeholders in strengthening tourism policies that prioritize local participation, fair economic opportunities, environmental responsibility, and sustainable community welfare in Banjarmasin City.

RESEARCH METHODS

This study employs a qualitative research approach to explore the impact of tourism activities on local community income and welfare in tourist areas of Banjarmasin City, Indonesia. A qualitative approach is considered appropriate because the research seeks to understand the experiences, perceptions, economic conditions, and social dynamics of communities living around tourist destinations. Rather than focusing exclusively on numerical measurements, this study examines how tourism activities create economic opportunities, influence household income, encourage local business development, and contribute to changes in community welfare. The research uses a descriptive qualitative design to provide an in-depth understanding of the relationship between tourism development and the socioeconomic conditions of local residents within their actual social and economic environment. The research is conducted in selected tourist areas of Banjarmasin City, particularly locations where tourism activities interact directly with the economic activities of surrounding communities. Research participants are selected using purposive sampling, considering their knowledge, experiences, and involvement in tourism-related activities. The participants include local business owners, food and beverage vendors, traders, tourism workers, transportation service providers, community leaders, tourism managers, and relevant government representatives. The selection of participants continues until the information obtained is considered sufficiently comprehensive to address the research objectives. Primary data are collected through semi-structured interviews, direct observations, and documentation. Interviews are conducted to obtain information about community participation in tourism activities, changes in household income, business opportunities, employment conditions, and perceived improvements in living standards. Observations are used to examine economic interactions between visitors and local residents, while documentation provides supporting information from tourism reports, government publications, statistical records, and other relevant documents.

Data analysis is conducted through an interactive qualitative analysis process involving data condensation, data presentation, and conclusion drawing and verification, following the analytical framework of Miles, Huberman, and Saldaña (2020). Data condensation involves selecting, organizing, and simplifying information obtained from interviews, observations, and documentation according to the research objectives. Data presentation is conducted by organizing the findings into thematic categories, including tourism-related economic opportunities, changes in household income, community welfare, and local participation in tourism development. Conclusions are subsequently developed by identifying patterns, relationships, and important meanings emerging from the collected information. To strengthen research credibility, this study applies source and technique triangulation by comparing information obtained from different participants and data collection methods. The interpretation of findings also incorporates Islamic economic and social principles, particularly *maslahah* (public benefit), *'adl* (justice), equitable income distribution, and community empowerment. These principles provide an analytical foundation for evaluating whether tourism development generates benefits that are socially inclusive and contribute to the broader welfare of local communities. Through this qualitative methodological framework, the study is expected to provide a comprehensive understanding of how tourism activities influence local economic conditions and community welfare in Banjarmasin City. It also seeks to identify the

opportunities, challenges, and social implications of tourism development from an Islamic economic and social perspective.

RESULTS AND DISCUSSION

Tourism Activities and the Creation of Economic Opportunities for Local Communities

Tourism activities can generate economic opportunities for communities living around tourist destinations through the development of businesses, employment, and supporting services. The arrival of visitors creates demand for various products and services, including food and beverages, transportation, accommodation, souvenirs, parking, and local tourism experiences. These activities provide opportunities for residents to participate in the tourism economy without necessarily becoming formal tourism entrepreneurs. Small-scale economic activities, such as selling traditional food, operating small shops, providing transportation services, and offering local products, can become important sources of household income. Consequently, the economic contribution of tourism should be understood through its direct, indirect, and induced effects on local economic activities (OECD, 2024; UN Tourism, 2024). In Banjarmasin City, the potential for tourism-based economic participation is closely connected to the city's river environment, cultural identity, traditional markets, culinary activities, and community life. The character of Banjarmasin as a river city provides opportunities to develop tourism experiences based on river landscapes and local traditions. Tourism activities associated with river areas can encourage the development of transportation services, food businesses, trading activities, and other visitor-oriented enterprises. Such opportunities can strengthen the economic relationship between tourism destinations and surrounding settlements. Nevertheless, the existence of tourism potential does not automatically guarantee that local residents receive substantial economic benefits. The actual contribution depends on visitor demand, business capacity, infrastructure, accessibility, and the ability of local communities to participate in tourism-related value chains (Badan Pusat Statistik Kota Banjarmasin, 2025; Jumriani et al., 2026).

Community participation is one of the important factors determining whether tourism development can generate inclusive economic benefits. Residents who participate directly in tourism activities may obtain income through selling products, providing services, managing small businesses, or working for tourism operators. Meanwhile, residents who are not directly involved may still benefit from increased economic activity through the supply of goods and services to tourism businesses. This interaction illustrates that tourism can create a broader local economic network involving different types of businesses and workers. However, participation may be uneven because residents have different levels of education, business experience, capital ownership, technical skills, and access to information. Households with better access to capital and business networks may have greater opportunities to capture tourism-related economic benefits than households with limited resources (OECD, 2024). The development of local businesses around tourist destinations also depends on the availability of supporting facilities and the quality of destination management. Adequate transportation, sanitation, public facilities, security, accessibility, and promotional infrastructure can influence visitor comfort and the sustainability of tourism-related businesses. When these facilities are properly managed, local businesses may experience more consistent demand and have greater opportunities

to develop their products and services. Conversely, inadequate infrastructure can limit visitor movement, reduce business activity, and create additional costs for residents. In river-based tourism areas, environmental cleanliness and the quality of public spaces are particularly important because the attractiveness of the destination is closely connected to the condition of its natural and cultural environment. Tourism governance therefore needs to integrate economic development with environmental management and community participation (Jumriani et al., 2026; OECD, 2024).

Another important issue is the capacity of local communities to transform tourism opportunities into sustainable business activities. The availability of visitors does not necessarily result in long-term business growth if residents lack business management skills, access to financing, product innovation, and marketing capabilities. Small business owners may need assistance in improving product quality, managing business finances, using digital platforms, and developing attractive services. These capabilities are increasingly important because tourism markets are influenced by digital information, online reviews, social media promotion, and changing visitor preferences. Digital marketing can help local entrepreneurs reach a wider market, but its benefits depend on digital literacy, internet access, and the ability to maintain service quality. Thus, strengthening local business capacity should become an integral component of tourism development rather than an additional activity introduced after tourism infrastructure has been established (OECD, 2024; UN Tourism, 2024). From a community development perspective, tourism-related economic opportunities should be accessible to different groups of residents, including women, young people, informal workers, and small-scale entrepreneurs. These groups may contribute significantly to tourism activities through culinary businesses, handicrafts, cultural performances, local services, and household-based enterprises. Their participation can strengthen household economic resilience and expand opportunities for social interaction. However, participation needs to be supported by fair access to business locations, training, financing, market information, and institutional assistance. Without such support, tourism development may create a situation in which the most economically established actors receive a larger share of the benefits, while smaller businesses remain in low-value activities. This issue highlights the importance of inclusive destination governance and the distribution of economic opportunities (OECD, 2024).

The findings of this thematic analysis suggest that tourism-related economic opportunities should be evaluated through the quality of community participation, not merely through the growth of visitor numbers or tourism facilities. The existence of local businesses, employment opportunities, and supporting services provides an important foundation for strengthening the local economy. Nevertheless, the sustainability of these benefits depends on whether local residents can access productive opportunities, improve their business capacity, and participate in decision-making processes. In the context of Banjarmasin, the development of tourism based on river environments and local culture should therefore be accompanied by community-based economic programs that connect tourism operators, small businesses, local institutions, and government agencies. Such integration can help ensure that tourism development contributes to local economic activity while maintaining the cultural and environmental assets that form the basis of the destination's attractiveness (Jumriani et al., 2026; Basrowi et al., 2025).

The Contribution of Tourism Activities to Local Community Income and Welfare

The relationship between tourism activities and local community income is one of the central issues in assessing the socioeconomic impact of tourism development. Tourism can influence household income through employment, business ownership, the sale of local products, and the provision of services to visitors. For some households, tourism may become a primary source of income, while for others it may function as a supplementary economic activity alongside agriculture, trading, fisheries, or other occupations. This diversification can be important for households that depend on limited sources of income because tourism creates additional opportunities to earn money and respond to changing economic conditions. However, the extent of the contribution varies according to business scale, location, visitor demand, operating costs, and the capacity of households to maintain their economic activities (OECD, 2024; WTTC, 2024). The contribution of tourism to household income should not be assessed solely by examining the amount of money received from tourism-related activities. It is also necessary to consider income stability, business continuity, employment security, and the distribution of earnings among household members. Tourism businesses may experience fluctuations associated with weekends, holidays, seasonal demand, weather conditions, and changes in visitor preferences. Such fluctuations can create uncertainty for small entrepreneurs and informal workers who depend on daily transactions. Consequently, an increase in tourism activity may improve income opportunities but may not necessarily produce stable economic conditions for all households. This distinction is important because sustainable welfare requires not only higher income but also the capacity to maintain economic security when demand declines or unexpected costs arise.

Tourism can also contribute to household welfare by creating opportunities for productive investment. Income generated from tourism-related activities may be used to improve housing conditions, support children's education, meet healthcare needs, purchase productive equipment, and strengthen household savings. When tourism income is managed effectively, it can improve the ability of households to meet basic needs and reduce their dependence on a single economic activity. In this regard, tourism may function as a mechanism for economic diversification and household empowerment. Nevertheless, the relationship between additional income and welfare is influenced by household expenditure patterns, the number of dependents, debt obligations, and the cost of living. Therefore, the assessment of welfare needs to consider how tourism-related income affects the overall economic capacity of households rather than treating revenue growth as an automatic indicator of improved living standards (OECD, 2024). The social dimension of community welfare is equally important. Improved income may provide households with greater opportunities to access education, healthcare, adequate housing, and other essential services. Tourism-related employment may also encourage the development of new skills, including communication, customer service, business management, entrepreneurship, and digital marketing. These skills can strengthen the long-term capacity of local residents to participate in economic activities beyond tourism. In addition, interaction between residents and visitors may increase exposure to different cultures and business practices. However, these benefits need to be balanced against potential social pressures, including changes in local consumption patterns, competition for public spaces, rising prices in popular destinations, and unequal access to employment.

Tourism development should therefore be assessed in terms of its contribution to both material welfare and social conditions (UN Tourism, 2024; OECD, 2024).

In urban tourism destinations, the distribution of tourism-related income can become an important determinant of whether development benefits the wider community. Businesses located near major visitor routes may have greater opportunities to attract customers than businesses located farther away. Similarly, residents who own strategic commercial spaces or possess sufficient capital may receive greater benefits than informal workers and small vendors. This condition can create differences in economic opportunities even among households living in the same tourism area. For this reason, destination management needs to consider the interests of small entrepreneurs and residents who have limited economic resources. Providing transparent business-location arrangements, fair access to public facilities, affordable training, and opportunities to participate in tourism planning can help reduce barriers to participation and support a more balanced distribution of tourism benefits (OECD, 2024).

In Banjarmasin, the economic relationship between river-based tourism, traditional trading, and community livelihoods deserves particular attention. River-related tourism can create demand for transportation, food, local products, and visitor services, while traditional markets and cultural activities can provide distinctive experiences for tourists. These interactions offer opportunities for local residents to strengthen household businesses and develop products based on local identity. However, the long-term economic contribution of these activities depends on the continuity of destination management, environmental quality, infrastructure, and the capacity of local businesses to respond to visitor demand. Research discussing river tourism governance in Banjarmasin emphasizes the importance of management and community income in supporting green economic development. This perspective indicates that local income and environmental sustainability should be considered together rather than treated as separate policy objectives (Jumriani et al., 2026). The relationship between tourism and welfare also needs to be considered in relation to economic vulnerability. Households that rely heavily on tourism may be exposed to fluctuations in visitor demand and disruptions affecting transportation, public health, environmental conditions, or local economic activity. For this reason, the development of tourism should encourage diversified livelihoods and strengthen the capacity of residents to manage business risks. Small businesses can improve resilience by developing products for both tourists and local consumers, using digital marketing, cooperating with other entrepreneurs, and maintaining financial records. Access to business assistance and institutional support can also help residents respond to changing market conditions. In this way, tourism can become one component of a diversified local economy rather than the only source of household income (OECD, 2024; WTTC, 2024).

Overall, tourism activities have the potential to contribute to local community income and welfare through employment creation, business development, household income diversification, and improved access to economic opportunities. Nevertheless, the contribution of tourism needs to be understood in a broader context that includes income stability, social conditions, and the distribution of benefits. A destination may experience increasing visitor numbers while some residents continue to face limited business opportunities or unstable earnings. Therefore, tourism performance should not be measured exclusively through visitor growth or the expansion of tourism facilities. It

should also be evaluated through the extent to which local residents experience meaningful improvements in their economic security, access to essential services, and quality of life. This broader understanding provides a foundation for evaluating tourism development through Islamic economic and social principles.

Tourism Development from an Islamic Economic and Social Perspective

Islamic economics provides a comprehensive framework for evaluating tourism development because it emphasizes the relationship between economic activities, social justice, ethical responsibility, and public welfare. From this perspective, tourism is not merely an instrument for generating financial returns but also an economic activity that should produce benefits for individuals, communities, and the wider environment. The concept of *maslahah* emphasizes the realization of public benefit, while *'adl* requires fairness in economic relationships and the distribution of opportunities. The concept of *falah* further broadens the meaning of prosperity by incorporating material, social, and spiritual dimensions. Accordingly, tourism development can be considered beneficial when it improves community livelihoods, protects social interests, and supports responsible management of local resources (Rohmatika et al., 2026; Romalee et al., 2025). The principle of *maslahah* is particularly relevant to tourism development in Banjarmasin because tourism activities depend on resources that are shared by local communities, including river environments, public spaces, cultural heritage, and local economic institutions. The development of tourist destinations should therefore generate benefits without causing unnecessary harm to the surrounding population or environment. For example, tourism activities that create employment and strengthen local businesses can produce economic benefits, but those benefits may be undermined if destination management contributes to environmental pollution, restricts community access to public spaces, or weakens local cultural practices. The principle of *maslahah* requires policymakers and tourism managers to consider both the benefits and potential negative consequences of tourism development. This approach encourages the integration of economic performance with environmental protection and social responsibility (Ismanto et al., 2026; UN Tourism, 2024).

The principle of *'adl* (justice) highlights the importance of ensuring that tourism-related economic opportunities are distributed fairly among local residents. In practice, tourism development may involve different economic actors, including investors, tourism operators, traders, informal workers, transportation providers, and small business owners. Each actor contributes to the tourism economy, but their access to resources and ability to obtain economic benefits may differ considerably. From an Islamic economic perspective, such differences need to be addressed through fair business arrangements, transparent management, and inclusive economic policies. Local residents should have reasonable opportunities to participate in tourism activities, access business facilities, and benefit from the economic development of their surrounding environment. Justice in tourism is therefore not limited to the distribution of income but also includes fair access to employment, financing, information, training, and decision-making processes (Rohmatika et al., 2026).

The concept of *falah* also provides an important perspective for understanding the relationship between tourism and community welfare. In Islamic economics, prosperity is not measured exclusively by material wealth but also by the ability of individuals and

households to achieve a decent, secure, and meaningful life. Tourism activities can contribute to this objective when they provide sustainable income opportunities, support family needs, improve economic independence, and strengthen social relationships. However, economic growth that is accompanied by social inequality, environmental degradation, or the marginalization of local residents cannot be considered a complete achievement of welfare. Therefore, tourism development needs to balance economic benefits with social responsibility and ethical conduct. This approach encourages tourism stakeholders to consider the long-term interests of local communities rather than focusing solely on short-term commercial returns (Romalee et al., 2025; Ismanto et al., 2026). Community empowerment is another essential dimension of Islamic social development. Local residents should not be positioned merely as passive recipients of tourism policies but as active participants in the planning, management, and evaluation of tourism activities. Community empowerment can be implemented through entrepreneurship training, access to productive financing, business mentoring, skills development, and the strengthening of local economic institutions. These programs can help residents improve their ability to manage businesses and obtain greater benefits from tourism-related economic activities. In addition, cooperation among government agencies, tourism managers, financial institutions, universities, and community organizations can strengthen the institutional environment supporting local entrepreneurship. Such collaboration reflects the importance of collective responsibility and mutual assistance in building a more inclusive local economy (OECD, 2024; Ismanto et al., 2026).

From the perspective of Islamic social values, tourism development should also support the preservation of cultural identity and environmental responsibility. The river environment is an important part of Banjarmasin's local identity and provides a foundation for tourism experiences associated with traditional transportation, markets, culinary activities, and riverside community life. Maintaining the quality of this environment is therefore not only an ecological concern but also an economic and social responsibility. Environmental degradation can reduce destination attractiveness, affect community health, and weaken the livelihoods of residents who depend on river-related activities. Islamic ethical principles emphasize the responsible use of natural resources and the avoidance of actions that cause harm. Consequently, sustainable tourism management should include waste management, environmental conservation, protection of local cultural heritage, and community participation in maintaining public spaces (Ismanto et al., 2026; UN Tourism, 2024). The integration of tourism development and Islamic economic principles also requires attention to the role of local financial institutions and productive financing. Small entrepreneurs frequently require additional capital to improve their businesses, purchase equipment, develop products, and expand marketing activities. Limited access to financing may prevent residents from taking advantage of tourism-related opportunities, even when visitor demand is increasing. Financing institutions, including Islamic financial institutions, can contribute by providing financing schemes that are accessible, transparent, and appropriate to the characteristics of micro and small enterprises. Such support should be accompanied by financial literacy, business mentoring, and responsible financial management. In this context, Islamic finance can serve as an instrument for strengthening productive economic activities and expanding the participation of local communities in tourism development.

The three themes discussed above demonstrate that tourism development has interconnected economic, social, and ethical dimensions. First, tourism creates economic opportunities through employment, small business development, and supporting services. Second, these opportunities may contribute to household income and welfare, although the benefits depend on income stability, community participation, and the distribution of economic resources. Third, Islamic economic and social principles provide a framework for ensuring that tourism development generates public benefit, justice, empowerment, and environmental responsibility. These dimensions are particularly relevant to tourism development in Banjarmasin because the city's river-based identity and cultural characteristics require an approach that integrates local economic development with environmental and social sustainability. Accordingly, tourism development in Banjarmasin City should be directed toward an inclusive and community-oriented model. Local government policies need to strengthen the involvement of residents in tourism planning, improve supporting infrastructure, expand access to business development programs, and encourage cooperation among local economic actors. Tourism managers should also ensure that commercial activities do not restrict community access to public spaces or reduce the environmental quality of tourist destinations. Meanwhile, local communities need opportunities to improve their entrepreneurial skills, develop innovative products, and participate in the management of tourism resources. Through this integrated approach, tourism can become a more effective instrument for strengthening local economic resilience and improving community welfare while maintaining the principles of *maslahah*, *'adl*, and *falah*.

CONCLUSION

Tourism activities have the potential to improve local community income and welfare in Banjarmasin City through employment opportunities, business development, and the growth of tourism-related economic activities. However, the benefits of tourism development depend on community participation, access to economic opportunities, business capacity, and sustainable destination management. From an Islamic economic and social perspective, tourism development should promote *maslahah* (public benefit), *'adl* (justice), equitable income distribution, and community empowerment. Therefore, collaboration among local governments, tourism managers, business actors, and local communities is essential to ensure that tourism development generates inclusive economic benefits, protects local cultural and environmental resources, and contributes to sustainable community welfare.

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