

**CREATIVE ECONOMIC DEVELOPMENT IN ISLAMIC ECONOMIC
PERSPECTIVE ON THE WELFARE OF SOCIETY
(Study on Ieko Queen Eceng Creamers, Sahabat Alam Kunciran Jaya, Tangerang)**

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***Abstract:** The problem in this study inspires creative economic development activities aimed at improving the well-being of the water hyacinth craftsmen community in Situ Cipondoh. The water hyacinth plant can be transformed into a variety of marketable handicrafts. This has become a popular destination for both locals and visitors from other parts of the country. The purpose of this research is to determine the development of the creative economy in improving the economic welfare of water hyacinth craftsmen in Ieko Ratu Eceng Sahabat Alam, Situ Cipondoh, Kunciran Jaya, Tangerang in terms of Islamic economic aspects in Indonesia. This study employed interview techniques and field surveys with a sociological approach, with data collected through observation, interviews, and documentation. To get specific conclusions, it refers to literature studies based on the texts of the Quran and hadith and then analyzed using descriptive analysis techniques according to Islamic economics. Thus, this research shows that the creative economy development carried out by the Kunciran Jaya community through Ieko Ratu Eceng Sahabat Alam by utilizing water hyacinth into various kinds of handicrafts can improve the economic welfare of the Situ Cipondoh community. Besides that, in the view of Islamic economics, these activities are highly recommended and allowed because they are following the basic values of Islamic economics in Indonesia.*

Keywords: *creative economy; handicrafts; water hyacinth; Situ Cipondoh*

Introduction

A creative economy is a new economic concept that combines information and creativity to advance ideas and human resource-based knowledge as production variables. Moreover, the primary objective is to establish and shape a creative and innovative attitude in society, as society is the foundation of the economy. When individuals are competitive and creative, it will aid the nation's efforts to improve the economy.¹

In economic studies, it is known that there are four factors of production. *First*, natural resources, namely something that can be used for various interests and needs of human life around nature. *Second*, human resources, namely the ability of the thinking power and physical power possessed by each individual. *Third*, capital, which is all goods or parent company that has the productive function to generate income. *Fourth*, management, which is

¹ Soetomo, *Pemberdayaan Masyarakat* (Yogyakarta: Pustaka Pelajar, 2011), 27.

a planning process in managing resources to achieve targets effectively and efficiently.² It is anticipated that the creative economy will become a future industry that focuses on innovative concepts. In the past three years, various social classes, including the middle and lower classes, have discussed the creative economy.³

The implementation of the creative economy concept is a wise solution for ensuring the sustainability of economic development, which will have an impact on the community's welfare, particularly for the middle and lower classes. Human resources are the primary capital of the creative economy.⁴ President Susilo Bambang Yudhoyono has put forward the creative economy in Indonesia during his reign by instructing to develop the creative economy in Indonesia, and in 2007 the contribution of the creative economy has started.⁵ Meanwhile, the development of 14 sub-sectors of the creative economy in Indonesia was carried out in 2008, as well as a blueprint for the Development of the Creative Economy of Indonesia 2025 was launched. On the other hand, the first annual Creative Economy Product Week was held in 2009. To encourage more people in Indonesia to start their own businesses, President Susilo Bambang Yudhoyono reintroduced the national entrepreneurial movement in 2011.⁶

According to data from the Central Statistics Agency (BPS), there are now 55.53 million micro, small, and medium enterprises (MSMEs) and more than 54 million, including micro-enterprises.⁷ One form of micro-business is the existence of a water hyacinth-based creative economy industry, such as the water hyacinth that grows in Situ Cipondong, Kunciran Jaya Tangerang. Water hyacinth plants are wild plants (weeds) that grow very rapidly in water areas. If the water hyacinth plant is not used as part of the creative economy, then this condition can cause environmental problems, such as unclean lake water, destruction of the beauty of the lake, environmental pollution, and so on.⁸ Therefore, there is a need for development from the community to anticipate these problems.

The creation of a creative economy based on water hyacinth is centered on fostering a healthy environment, enhancing community welfare, and preserving environmental harmony. In the vicinity of Situ Cipondoh, a clean atmosphere will bring comfort to the local people.⁹ The concept of the water hyacinth creative economy was inspired by public anxiety regarding the state of the environment. People continue to believe that water hyacinth plants are harmful to the environment. In Situ Cipondoh, which is located at Road. H. Jali, Alley As-Syukur 1, Number 45, RT 02/02, Sub-district Kunciran Jaya, Districts Pinang, Tangerang, Indonesia,

² I Gusti Bagus Arjana, *Geografi Pariwisata dan Ekonomi Kreatif* (Jakarta: Rajawali Pres, 2016), 237.

³ Mulyana and Sutapa, "Peningkatan Kapabilitas Inovasi, Keunggulan Bersaing, dan Kinerja Melalui Pendekatan *Quadruple Helix*: Studi pada Industri Kreatif Sektor Fashion," *Jurnal Manajemen Teknologi*, Volume 13, Number 3 (2014), 309.

⁴ Mauled Moelyono, *Menggerakkan Ekonomi Kreatif: Antara Tuntutan dan Kebutuhan* (Jakarta: Rajawali Pres, 2010), 226-227.

⁵ Aunur Rofiq, *Kemajuan Ekonomi Indonesia: Isu Strategis, Tantangan, dan Kebijakan* (Bogor: IPB Press, 2013), 79.

⁶ I Gusti Bagus Arjana, *Geografi Pariwisata*, 238.

⁷ Aunur Rofiq, *Kemajuan Ekonomi Indonesia*, 75.

⁸ Riza Aryati Retnoningrum, "Pemanfaatan Eceng Gondok Sebagai Produk Kerajinan: Studi Kasus di KUPP Karya Muda "Syarina Production" Desa Kebondowo Kecamatan Banyubiru" (Skripsi--Universitas Negeri Semarang, 2011), 20.

⁹ Aunur Rofiq, *Kemajuan Ekonomi Indonesia*, 88.

this led to the conception of a group of water hyacinth artisans.¹⁰

The water hyacinth-based economy practiced by the community in Situ Cipondoh is consistent with Islamic teachings in that it contributes to the economic well-being of the community. In Islam, everyone is obligated to labor because it is necessary to make a living and achieve prosperity.¹¹ One of the concepts of economic welfare in Islam is done by working in a halal manner. Working from an Islamic perspective is not only to make ends meet. But it is also a religious obligation, so it is necessary to pay attention to the work methods and processes that will have an impact on the results obtained.¹² Islamic economics refuses to take profits or work income earned not based on lawful work income from its business. As mentioned in the Quran.

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ¹³

“When the prayers have been performed, then you will be scattered on the earth; seek the gift of Allah and remember Allah a lot so that you are lucky”.

The verse explains the importance of praying and seeking sustenance. The command to seek sustenance is expressed in sentences scattered on the face of the earth.¹⁴ The concept of sustenance is intended to be a legal one, which is an effort to find the legal sustenance to fulfill the necessities of life and be prosperous.¹⁵ This is what was done by the group of water hyacinth craftsmen, Ieko Ratu Eceng, Sahabat Alam, Kunciran Jaya, Tangerang. This is one of the efforts to improve household welfare that is carried out in a halal manner, namely by developing the creativity of water hyacinth plant crafts.

Principles of Creative Economy Development in Community Welfare

Both intellectually and practically, Islamic economic institutions in Indonesia endure extremely rapid and ongoing growth. Practices in these institutions cover various aspects, such as state economic policies and regional economic policies. This is done as an effort to support the development of the creative economy and maintain local wisdom, macroeconomic policy (fiscal policy, monetary policy), and other problems, such as; production, consumption, distribution, circulation, wages, human resources, natural resources, industry, economic regulation, welfare and so on.¹⁶

In its development, in order to remain competitive in the national and international arenas, and in response to the needs of the community, it must continue to pursue adequate regulation, develop product innovations, development strategies, and marketing strategy innovations, and respond flexibly to new forms of business economic transactions and finance. One of them is through a creative economy development strategy, which is believed

¹⁰ Ieko Damayanti, *Interview*, April 20, 2020.

¹¹ Mauled Moelyono, *Menggerakkan Ekonomi Kreatif*, 227-228.

¹² *Ibid.*, 229.

¹³ Al-Quran, 62:10.

¹⁴ M. Quraish Shihab, *Tafsir Al-Misbah*, vol. 15 (Jakarta: Lentera Hati, 2000), 456-457.

¹⁵ Muhammad Amin Suma, *Tafsir Ayat Ekonomi: Teks, Terjemah dan Tafsir* (Jakarta: Amzah, 2015), 72.

¹⁶ Siti Nur Azizah and Muhfiatun, “Pengembangan Ekonomi Kreatif Berbasis Kearifan Lokal Pandanus Handicraft dalam Menghadapi Pasar Modern Perspektif Ekonomi Syariah (Study Case di Pandanus Nusa Sambisari Yogyakarta),” *APLIKASIA: Jurnal Aplikasi Ilmu-Ilmu Agama*, Volume 17, Number 2 (2017), 75.

to be able to serve as a bridge between the Islamic economy and society and to have significant implications for the Indonesian people so that they are more interested in economic activities that adhere to the principles of Islamic economics in both cities and villages.

There are four principles needed in the development of the creative economy, including mastery of science and technology. Both are ways to meet human needs with the help of tools and reason so that it is as if to extend, strengthen, or make the limbs able to receive various knowledge for a more comfortable and more prosperous life. Technological advances cannot be avoided in this life, because technological advances will run following scientific advances. Every innovation is created to provide positive benefits for human life. Enhanced understanding of the design mentality, this principle is expected to be able to construct a model of literacy that is more beneficial and can foster a compassionate, empathetic, and self-aware human character who cares about oneself, the environment, and society.

The preservation of art and culture inspires it. It is predicted that those who use art and culture as inspiration would be able to retain cultural diversity and preserve it in distant countries. The creation and application of media as a distribution and presentation medium for creative works and content. This innovation can expand distribution by introducing a range of engaging material as a draw.

With the creation of these principles, the creative economy can be developed and explore the creativity of economic actors, especially those who run their businesses and own companies. This is very helpful in managing existing resources in increasing income,¹⁷ intending to make a significant economic contribution and contribute to the state in the economic sector in the form of additional state income.¹⁸ On the other hand, it is a tool for the State or Government to implement policies, so that the wheels of the economy increase faster. The development of the creative economy is an integral part of Indonesia's economic growth because it has the potential to make a significant economic contribution, foster a positive environment, and establish a national identity based on local wisdom in creating innovation and creativity, thereby having a positive effect on the economy of the people. For the purpose of fostering mutual prosperity, the management of creative economy firms is centered on a sense of family.

Likewise, water hyacinth craftsmen at Ieko Ratu Eceng Sahabat Alam Kunciran Jaya, Tangerang can do activities and be creative following Islamic economic principles, both in the field of handicraft production by maintaining natural cleanliness, greening, and avoiding exploitation. The existence of innovative economic activities not only makes a person an entrepreneur, but also encourages the community to work diligently to achieve maximum achievements in order to create a wealthy society. Therefore, the main objective of the creative economy is the development of a rich society.¹⁹

The creative economy that was initiated by Ieko Damayanti is the development of a water hyacinth handicraft business by providing training activities for water hyacinth craftsmen. The training was conducted for seven days, including providing insight and

¹⁷ Eko Supriyanto, *Ekonomi Mikro Prespektif Islam* (Malang: UIN Malang Press, 2008), 67.

¹⁸ Suherman Rosyidi, *Pengantar Teori Ekonomi: Pendekatan Kepada Ekonomi Mikro dan Makro* (Jakarta: Rajawali Press, 2011), 11.

¹⁹ Suryana, *Ekonomi Kreatif, Ekonomi Baru Mengubah Ide dan Menciptakan Peluang* (Jakarta: Salemba Empat, 2013), 66-68.

understanding of the creative economy as well as training on how to weave water hyacinths properly and neatly, so that they become unique and interesting handicrafts. Even though the training time is quite short, it becomes a provision for the craftsmen in developing a water hyacinth-based creative economy business,²⁰ intending to improve the quality of the human resources of water hyacinth craftsmen in Kunciran Jaya. Through these training activities, the community can make products, innovations, and new creations from water hyacinth plants.

Therefore, a creative economy should be developed to reduce poverty and unemployment in a country. Through this provision, the community will be able to overcome its problems in the economic field. On the other hand, people will be able to become entrepreneurs by opening their businesses.²¹

Creative Economy in Islamic Economic Perspective

A creative economy is one of the activities that can provide great benefits to the economy of mankind, including Muslims. Creative economic activities had started during the time of the Prophet. The practice of these activities was carried out by the Prophet through trading, so those creative economic activities were allowed or could also be said to be sunnah. Rasulullah is a true trader. He guides how to trade properly and professionally. When he was young, he was given the nickname al-Amin (honest) due to his impeccable reputation in business transactions. The prophet deeply instilled trading procedures with integrity by exhibiting a spirit, a business that was actually clean and had bright prospects, not just stating, but demonstrating, until he became a successful economist in his day.²²

Wisdom and philosophy that can be taken is the main asset of the Prophet in the form of honesty. Prophet trades by highlighting unique characteristics, namely the attitude of *akhlaqul karimah*. Many values can be learned from Prophet Muhammad's compelling business behavior, namely; honesty, trustworthiness, a truly clean business spirit, an unyielding spirit, diligence, independence, and readiness to make decisions in difficult times. Because of his expertise in trading skills and his nature that views everyone as having the same degree, so he easily belongs to all groups.²³ Apart from the trading skills of the Prophet, he also had good skills and planning. Good planning needs to be done in trading activities. This planning can be realized by systematically utilizing God's gifts to achieve certain goals, such as economic activities that are carried out by taking into account the needs of society and the values of life.²⁴

In utilizing the gift of Allah, of course, human resources are needed who can create efficiency, effectiveness, and productivity in maximizing the products made. The human resources who can create these things are qualified human resources in doing the job. Islam glorifies work and makes it part of worship and jihad. God will also see and consider every work that humans do. As Allah says:

²⁰ Ieko Damayanti, *Interview*, April 20, 2020.

²¹ Mubyarto, *Membangun Sistem Ekonomi* (Yogyakarta: BPFE, 2000), 265.

²² Yusuf Mansur, *Kedahsyatan Bisnis Ala Nabi SAW* (Bandung: PT. Karya Kita, 2008), 40.

²³ Novi Indriyani, "Perilaku Bisnis Muhammad SAW Sebagai Entrepreneur dalam Filsafat Ekonomi Islam," *HUMAN FALAH: Jurnal Studi Ekonomi dan Bisnis Islam*, Volume 3, Number 1 (June 2016), 21.

²⁴ Muhammad Djakfar, *Etika Bisnis: Menangkap Spirit Ajaran Langit dan Pesan Moral Ajaran Bumi* (Jakarta: Penebar Plus, 2012), 76.

وَقُلْ اَعْمَلُوا فَسَيَرَى اللهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ اِلَىٰ عَلِيمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ^{٢٥}

“And say, work! then Allah will see your work, as well as His Messenger and the believers, and you will be returned to (Allah) who knows what is unseen and what is real, and He will tell you what you have done.”

This verse instructs believers to be able to work to increase productivity and earn income that will improve economic conditions. Productivity is critical in achieving economic objectives. The objectives will be met as a result of it.²⁶ To increase productivity activities, it is necessary to empower good and professional human resources. This aims to create a balance between human resource needs and the progress of the business world. Empowerment of human resources is the same as community development, both individual and group development. Community development in Islam refers to three basic human potentials, namely, intellectual potential, physical potential, and heart potential.²⁷

God has endowed humans with a great deal of potential, which they should maximize. Only humans possess the most valuable and expensive potential, which is reason. Allah instructs his followers to make good use of their intelligence.

وَمَا كَانَ لِنَفْسٍ اَنْ تُؤْمِنَ اِلَّا بِاِذْنِ اللّٰهِ يَجْعَلُ الرِّجْسَ عَلَى الَّذِيْنَ لَا يَعْقِلُوْنَ^{٢٨}

“And no one will believe except with the permission of Allah, and Allah will punish those who do not understand.”

The passage bans all humans who do not apply their reason correctly or for the good of humanity. One of God's greatest gifts, inability to employ one's reason effectively demonstrates ungratefulness. In order to achieve knowledge in all domains, including economics, it is necessary to maximize the capacity of God-given reason.²⁹ The human mind can work to meet the economic needs of the family. This need can be used to buy goods and services as well as for savings and investment purposes.³⁰

In Islam, work is an obligation. Allah created the earth and its components to facilitate the organization of a very good life for humanity. By working, humans can meet all their needs. But in today's modern world, work needs to be done with expertise. One way to gain expertise is through education and training to improve abilities. The purpose of these activities is to guide and assist people in obtaining information, knowledge, skills that will be useful for their lives. Besides, the purpose of these activities is to obtain information, knowledge and increase skills to develop creative economic activities.³¹

According to Islam, creative economic efforts not only satisfy the demands of life on

²⁵ Al-Quran, 9:105.

²⁶ M. Quraish Shihab, *Tafsir Al-Misbah*, 90.

²⁷ Fordebi and Adesy, *Ekonomi dan Bisnis Islam Seri Konsep dan Aplikasi Ekonomi dan Bisnis Islam* (Jakarta: Rajawali Press, 2016), 210.

²⁸ Al-Quran, 10:100.

²⁹ Fordebi and Adesy, *Ekonomi dan Bisnis Islam*, 212.

³⁰ Nuryati, *Interview*, July 14, 2020.

³¹ Eko Supriyanto, *Ekonomi Mikro Prespektif Islam*, 89.

earth, but will also be held accountable in the afterlife. Human economic activities not only stress physical material development, but also physical-spiritual development. Material physical development is intended as the development of the wealth of the archipelago, both potential and effective. The wealth of the archipelago is the collective capital and property of the nation for the needs of daily life and must be available evenly throughout the country. Meanwhile, physical-spiritual development is equitable development for society in the development of their spiritual, cultural, and social solidarity, which is reflected in the harmonious relationship between human beings and between humans and the natural environment around them.³²

Consequently, between material and spiritual development, physical development can be defined as a state in which individuals feel comfortable, at ease, secure, and fulfilled. All the necessities of life are related to material needs, namely clothing, food, shelter, and pleasure, as well as needs related to spirituality, namely education, religion, customs, and those related to spiritual issues. According to the Islamic viewpoint, creative economic activities need to be carried out with accuracy and a way of thinking that is fixated on Islamic moral values and economic values. There are five indicators of the sustainability of the creative economic activities made from water hyacinth, in Situ Cipondoh area based on Islamic Perspective.

First, production. Islam explains that productive endeavors are businesses that generate wealth through methods permitted or legalized by the sharia. In the context of production, Islam prohibits all production materials that are haram in nature but gives freedom to produce all halal things. In the context of water hyacinth, the plant content is halal. It is permissible to make water hyacinth as a plant that is produced in economic activities.³³ At the production stage, the craftsmen weave dried and processed water hyacinth plants in such a way that they become various kinds of handicrafts, such as bags, wallets, flower vases, hats, key chains, doormats, mats, and so on which have high selling value.³⁴ These production activities can assist the community in increasing economic income. Islam strongly recommends and encourages the production process, because the production process can increase income and sources of wealth.³⁵

Table 1.1. Total Production of Water Hyacinth Handicrafts in 1 Year

Number	Name	Types of Crafts		
		Bag	Purse	Floor Mat
1	Nuryati	100	20	5
2	Dara	150	25	6
3	Erna	90	30	4

Based on the table above, it can be seen that the level of production will affect the income earned. It can also be seen that the total production in one year varies from one craftsman to another. The difference is seen in the type of production, the time used and the

³² Suherman Rosyidi, *Pengantar Teori Ekonomi*, 74.

³³ Fordebi and Adesy, *Ekonomi dan Bisnis Islam*, 249.

³⁴ Nuryati, *Interview*, July 14, 2020.

³⁵ Fordebi and Adesy, *Ekonomi dan Bisnis Islam*, 249.

difficulties faced. The selling price ranges from Rp. 50,000 to Rp. 500,000 according to the size and complexity of the handicraft. The bigger the hyacinth woven handicraft, the more expensive the selling price.³⁶

Second, markets and marketing. The concept of market and marketing in Islamic economics emphasizes the importance of meeting the needs of the world and the hereafter. The concept of Islamic marketing must represent the interests of companies that want to get optimal benefits but must still pay attention to the halal value of the products and services offered to consumers. Besides, there is a balance between the welfare of owners and employees.³⁷ Currently, a marketing strategy is implemented via Instagram, Facebook, and even the Shopee marketplace, Tokopedia, Bukalapak, Blibli.com, as well as exhibitions held by private and government enterprises from the industry and trade service.

In Indonesia, water hyacinth handicrafts are distributed to various regions, such as Bogor, Cirebon, Bali, Bandung, and so on. From these various regions, this water hyacinth handicraft is most popular in Bandung area.³⁸ This water hyacinth-based product, through the creative hands of the residents of Kunciran Jaya, Pinang District, was able to penetrate the foreign export market. Ieko's woven products have been able to penetrate the market to the United States and the Middle East, and now the Spanish market is being explored. Buyers from European countries have requested samples of handicraft products from Pinggir Rawa Kunciran Jaya.³⁹

Third, financial management. In Islamic economics, financial management addresses the existence of trade with records. This must be done to prevent corporate management carelessness. In addition, it is utilized so that business operations can be more specific in terms of expenses and income. The financial management that is applied by this water hyacinth handicraft is when the profit is recorded as best as possible for some other unexpected needs. Also, the wages of the craftsmen are paid before they work. In order to maintain their enthusiasm, they are compensated for their efforts before their sweat has dried.⁴⁰

Fourth, environment. Islam views environmental management as the responsibility of humans as caliphs on earth. Human responsibility lies in the arrangement, maintenance, supervision, and development of an environmental system that provides great benefits to humans. The environmental system that provides great benefits to humans lies in the working mechanism between the ecosystem and humans. If the mechanism works well, it means that humans have put themselves in the position of being the caliph of Allah on earth.⁴¹ A healthy environment provides an opportunity for the survival of the ecosystem as a whole. Therefore,

³⁶ Ieko Damayanti, *Interview*, April 20, 2020.

³⁷ Muhammad Anwar Fathoni, "Konsep Pemasaran dalam Perspektif Hukum Islam," *Jurisdictie: Jurnal Hukum dan Syariah*, Volume 9, Number 1 (June 2018), 135.

³⁸ Ieko Damayanti, *Interview*, April 20, 2020.

³⁹ <http://bantenkini.com/produk-ieko-ratu-eceng-dari-pinang-menembus-pasar-mancanegara/>. Accessed on July 13, 2020.

⁴⁰ Ieko Damayanti, *Interview*, April 20, 2020.

⁴¹ M. Quraish Shihab, *Membumikan Al-Quran: Fungsi dan Peran Wahyu dalam Kehidupan Masyarakat* (Bandung: Mizan, 1998), 295.

creating a living environment has a positive impact on welfare and survival and is a must for humans.⁴²

The water hyacinth handicraft initiated by Ieko Damayanti has had a positive impact on the cleanliness of the aquatic environment in Situ Cipondoh. The water hyacinth plant which is a waste for the waters of Situ Cipondoh can be utilized properly by the craftsmen and the activists of the water hyacinth-based creative economy in the area.⁴³ The obligation to protect the environment is a very important action because it is part of Islamic teachings. By utilizing water hyacinth, which is known as water waste, it means that the craftsmen and activists of the creative economy have been protecting the environment which is one of the central teachings of Islam.

Fifth, business partnership. Islamic commerce describes partnerships and all other forms of business organization as being established with the same goal of sharing profits through mutual participation. The principle of cooperation or partnership is also explained that the owner and the job have a partnership. As previously explained, an essential partnership is a partnership that contains the principles of mutual need, mutual strengthening, and mutual benefit.⁴⁴ The efforts made in carrying out water hyacinth handicrafts in Kunciran Jaya can be seen from the existing partnerships between owners, craftsmen, and water hyacinth seekers. They need each other so that the results can meet the necessities of life. Not only owners, craftsmen, and water hyacinth seekers, but also buyers and investors, including business partner owners. Well-established business partners will benefit each other.⁴⁵

The sustainability of the water hyacinth handicraft creative economy has a significant role in the welfare of craftsmen. From the research results, the craftsmen's income has increased and decreased, so that it has an impact on the economic welfare of the craftsmen.

Tabel 1.2. Fluctuating Income of Craftsmen in 2019-2020

Number	Name	Fluctuating
1	Nuryati	Increase
2	Dara	Increase
3	Erna	Down

Based on the table, it can be explained that of the three craftsmen who gained income from 2019-2020, two craftsmen experienced an increase in income, namely Nuryati and Dara. Meanwhile, one person, Erna, is a craftsman who has experienced a decrease in income due to her busy life as a mother who has a toddler.

Tabel 1.3. Income Calculation for Craftsmen for 2019-2020

Number	Nominal Income in Rupiah	Income of Craftsmen in 2019	Income of Craftsmen in 2020
1	200.000 – 700.000	1 person	Nothing

⁴² Muhtarom, *Reproduksi Ulama di Era Globalisasi, Resistansi Tradisional Islam* (Yogyakarta: Pustaka Pelajar, 2005), 58-59.

⁴³ Ieko Damayanti, *Interview*, April 20, 2020.

⁴⁴ M. Rifai, *Konsep Perbankan Syariah* (Semarang: CV. Wicaksana, 2002), 54.

⁴⁵ Ieko Damayanti, *Interview*, April 20, 2020.

2	700.000 – 900.000	2 persons	Nothing
3	900.000 – 1.500.000	Nothing	3 Persons

It can be seen from the table above that the income most craftsmen get ranges from Rp. 900,000 to Rp. 1,500,000. The income from the water hyacinth weaving is used to meet the necessities of life and the cost of education.⁴⁶

The sustainability of the creative economy supports the formation of positive ties between individuals and society, since Islam teaches both vertical and horizontal partnerships in a balanced manner. The form of sustainability for the creative economy is aiding artisans in making a living by providing them with debts and reducing their wages to pay them back.

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ يَوْمَئِذٍ اللَّهُ ذَلِيلٌ الْعِصَابُ ۗ⁴⁷

“And help you in (doing) goodness and piety, and don’t help in committing sins and transgressions. And fear Allah, Allah is very severe in punishment.”

Welfare in Islam has the main objective of maintaining, developing and improving physical, social, and intellectual qualities. The Kunciran Jaya community has developed the quality of Human Resources in training on the creative economy to improve the economic welfare of their people. Based on these main objectives, welfare has a function as an individual and social benefit in meeting needs. Fulfilling these needs includes basic needs, comfort, and luxury. Therefore, the purpose of these activities cannot be separated from the objective of sharia, which is to improve human welfare, which is protected by the protection of faith, soul, mind, descent, and wealth.⁴⁸

The purpose of sharia cannot be separated from Islamic norms which are derived from Islamic laws that can help the economy of the community. These norms are shown to fulfill the physical and spiritual needs of everyone or to create a prosperous life in this world and good luck to get the pleasure of Allah in the hereafter. Economic activity in the Islamic perspective aims to meet the needs of a simple life, meet family needs, meet long-term needs, and provide social assistance in the way of Allah. Therefore, Islam provides guidelines for upholding the principle of justice.

Thus, activities carried out by humans must be following the guidance of the Quran and Hadith. Likewise, community development and empowerment activities must be following Islamic principles, because the rules in Islam are very deep and convincing. Islamic understanding teaches that every muslim should make every effort to implement all Islamic rules in all aspects of life including fulfilling economic needs.

Conclusions

The activities of creating the creative economy of water hyacinth artisans in Ieko Ratu Eceng Sahabat Alam, Kunciran Jaya, Tangerang have a significant positive impact on the well-being of the craftspeople, the majority of whom are housewives. This is unquestionably

⁴⁶ Ibid.

⁴⁷ Al-Quran, 5:2.

⁴⁸ M. Umer Chapra, *Masa Depan Ilmu Ekonomi: Sebuah Tinjauan Islam* (Jakarta: Gema Insani Press, 2001), 79-80.

beneficial to the economy of Situ Cipondoh for addressing their everyday demands.

In particular, the study of Islamic economic law has never precluded the development of innovative economic activity. In Islamic teachings, the development of a creative and productive economy is strongly encouraged. As illustrated by the Prophet, who served as models for the development of the creative economy in the commercial sector. Thus, Islamic economics permits and does not prevent the development of creative and innovative economic activity by anyone, including muslims.

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