

# MICRO-BUSINESSES IN THE SURGI MUFTI RELIGIOUS TOURISM AREA: EXISTING CONDITIONS AND OBSTACLES

Ahmad Ridha Ansyari<sup>1</sup>, \*Difi Dahliana<sup>2</sup>, Muhammad Qamaruddin<sup>3</sup>, Mutiara  
Qalbina<sup>4</sup>

<sup>1234</sup>Universitas Islam Negeri Antasari Banjarmasin

[ridhojr345@gmail.com](mailto:ridhojr345@gmail.com)<sup>1</sup>, \*[difidahlia@uin-antasari.ac.id](mailto:difidahlia@uin-antasari.ac.id)<sup>2</sup>, [mqamaruddin@uin-antasari.ac.id](mailto:mqamaruddin@uin-antasari.ac.id)<sup>3</sup>,  
[qalbina2005@gmail.com](mailto:qalbina2005@gmail.com)<sup>4</sup>

## Abstract

Tourist attractions are widely recognized as drivers of the local economy because they generate visitor flows, create consumption opportunities, and stimulate the growth of micro-businesses around the destination. However, this positive relationship is not always automatic. This article aims to analyze the empirical portrait of micro-businesses and the structural obstacles that hinder the formation of a tourism-based economic ecosystem around the Kubah Surgi Mufti in Banjarmasin. The research employs a descriptive qualitative approach with a field study design. Data were gathered through observations and interviews with business actors, site administrators, and residents. Data analysis was conducted using data reduction, data presentation, and conclusion drawing. The results indicate that micro-businesses around the Kubah Surgi Mufti are still dominated by small-scale traditional food stalls managed independently by residents. These businesses have limited working capital, generate low monthly turnover, and depend heavily on seasonal pilgrim visits. This condition demonstrates that the multiplier effect of religious tourism has not operated optimally at the grassroots level. These findings confirm that the development of religious tourism cannot rely solely on the presence of pilgrimage sites; rather, it requires strategic regional governance, institutional strengthening, and planned empowerment of MSMEs.

**Keywords:** MSMEs, *Religious Tourism*, *Kubah Surgi Mufti*.

**Keywords:** Micro-enterprises, *Religious Tourism*, *Kubah Surgi Mufti*.

## 1. Pendahuluan

Religious tourism in Indonesia often links directly to local economic empowerment. Pilgrims not only engage in spiritual activities, but they also create markets for consumption, trade, services, and micro-businesses. Studies highlight that religious destinations drive higher trader incomes, local product growth, job expansion, and faster economic activity (Aliyah, 2022; Asyahri et al., 2023; Rawis et al., 2015). As a result, communities often use religious tourism to empower their economies, especially at sites with strong historical and social value.

Nevertheless, the assumption that religious tourism automatically generates local economic growth needs to be critically reviewed. Not all pilgrimage areas have the same ability to convert visit flows into purchasing power, business income, and economic strengthening of the surrounding community. In certain contexts, religious destinations can have high historical and spiritual value but fail to drive sufficient growth for the business

unit. The inequality between the potential for visits and the weakness of local economic activities shows that the multiplier effect of tourism is not only determined by the number of pilgrims, but also by regional governance, access to commercial space, local institutions, the capacity of business actors, and the connection between pilgrimage activities and the community's economic system (Malihah et al., 2026).

This condition can be seen in the religious tourism area of the *Kubah Surgi Mufti* in Banjarmasin City. The tomb of Tuan Mufti H. Jamaluddin, or Datu Surgi Mufti, is one of the religious-cultural heritage sites with significant historical value to the people of Banjar. This site is located on Jalan Masjid Jami, in Surgi Mufti Village, North Banjarmasin District, and is one of the community's pilgrimage destinations. However, the microeconomic conditions in the area have not shown development commensurate with the site's historical and religious value. Trade activities in the area are relatively limited; there are few business units, and existing business actors still operate on a small scale, focusing on daily culinary activities.

This phenomenon is interesting because it reveals an anomaly between the potential for religious tourism and the underdeveloped local economy. Compared to other religious destinations in Banjarmasin that have spurred the growth of food stalls, street vendors, souvenir outlets, and other economic activities, the *Kubah Surgi Mufti* area actually shows an economic landscape that tends to be quiet. Thus, the problem to be studied is not only the existence or absence of tourism potential, but also why this potential has not been translated into productive, sustainable microeconomic activities for the surrounding community.

Based on this background, this article focuses on two main questions: first, what is the portrait of existing micro businesses in the religious tourism of *Kubah Surgi Mufti* Banjarmasin; and second, what structural obstacles hinder the development of micro businesses in the region. This study makes an important contribution by not only describing the condition of micro businesses, but also explaining why the presence of religious destinations has not generated a significant economic impact for local business actors. Thus, this article is expected to enrich discussions about religious tourism, MSMEs, and regional community economic empowerment.

## **2. Research Methods**

This study uses a descriptive qualitative approach with a field research design. This approach was chosen because the purpose of the research was not to measure the relationship between variables statistically, but to understand the real conditions of micro businesses, the experiences of business actors, and the obstacles that arise in the social context and economic space of religious tourism areas. The research location is limited to the immediate vicinity of *Kubah Surgi Mufti*, Surgi Mufti Village, North Banjarmasin District. Location restrictions are implemented to focus the analysis on business actors who interact directly with the religious tourism environment.

The research informants were selected purposively, namely those with direct involvement in economic activities and regional management. The informants consist of two micro-business owners operating in the area, two grave or area managers, and one resident.

The composition of these informants was chosen to provide an overview from three perspectives: business actors, who carry out economic activities; managers, who understand regional governance; and residents, who witness socio-economic dynamics in the area. Thus, the data obtained are not sourced from a single perspective.

Data were collected through in-depth interviews and non-participant observations. Interviews were used to explore information about business history, product type, working capital, sales patterns, consumers, revenue, operational constraints, and business development expectations. Observations were conducted to assess firsthand the condition of the business location, the distance of the business from the pilgrimage area, the types of products sold, the atmosphere of the visit, and the regularity of the commercial activity in the area. The validity of the data is strengthened through triangulation of sources, namely by comparing information from business actors, managers, residents, and field observations.

Data analysis is carried out through three stages. First, data reduction involves sorting out information relevant to the research focus, especially regarding the existing portrait of micro businesses and their development constraints. Second, data are presented in tables and thematic descriptions to show business patterns, the characteristics of actors, and the obstacles that arise. Third, conclusions are drawn by connecting field data with the concept of the multiplier effect of religious tourism, MSME empowerment, and regional economic governance. In this way, the study's results not only present field data but also provide an analytical account of the factors underlying the weak economic impact of religious tourism on local microenterprises.

### 3. Results and Discussion

#### 3.1 Portrait of Existing Micro Enterprises Around the Mufti Surgi Dome

The study's results show that micro-business activities around the Kubah Surgi Mufti are still conducted on a very limited scale. The type of micro-business that dominates in this area is the traditional food stall, which fulfills daily consumption needs rather than various tourism products. This condition shows that the region's economy has not developed into an integrated religious tourism ecosystem, but still relies on individual residents' initiatives. In other words, the existence of religious sites has not automatically led to commercial centers that can connect the flow of pilgrims to the strengthening of the local economy.

The two microenterprises that are the main representatives in this study show relatively similar patterns: managed independently, with limited capital, using simple business space, and serving a limited market. The portrait is shown in the following table.

**Table 1. Portrait of Existing Micro Enterprises Around the *Kubah Surgi Mufti***

Indicator	Venture A	Venture B
Length of effort	Operating for about 7 years	Operating for about 20 years
Trading products	Heavy foods such as chicken soup, chicken	Banjarese breakfast menu with <i>lontong</i> as the mainstay menu

	lalapan, fried rice, <i>rawon</i> , and various drinks	
<b>Working capital</b>	Personal self-sufficient capital of around IDR 2,000,000	Small capital from family funds of around IDR 2,500,000
<b>Business Land Status</b>	Renting land owned by the manager of the Bani Arsyadi Mosque	Utilizing the rest of the private land on the terrace or yard of the house around the riverbank
<b>Pricing</b>	Following the low-price standards of the surrounding community	One serving of Banjar lontong is sold for IDR 15,000
<b>Business turnover</b>	Around IDR 700,000-IDR 900,000 per month	Around IDR 800,000-IDR 1,000,000 per month
<b>Most sales</b>	Saturday and Sunday	Friday and Saturday
<b>Main consumers</b>	Pilgrims outside seasonal areas and worshippers of the nearest mosque	Local communities, water settlements, and some pilgrims

Source: Ansyari (2025)

A real portrait of micro businesses in the *Kubah Surgi Mufti* religious tourism area shows that the economic activities of the surrounding community are still conducted on a small, simple scale and have not developed optimally. This condition occurs because the area has not fully functioned as a tourist economic center capable of encouraging the growth of various types of supporting businesses. Based on field data, the number of business units in the area closest to *Kubah Surgi Mufti* remains very limited, and the daily micro-scale traditional culinary sector dominates the sector. The businesses found are generally managed independently by local indigenous residents, especially people living in the *Surgi Mufti* and *Sungai Jingah* areas. Thus, the existing conditions of microenterprises in this region indicate that local economic activities still rely on individual community initiatives rather than on a planned, integrated tourism economic development system.

In terms of business sustainability, micro business actors in the *Kubah Surgi Mufti* area have extensive business experience. This shows that the business is not solely a seasonal economic activity but has become part of the surrounding community's survival strategy and a source of household income. The length of the business indicates the community's economic resilience in running a small business, even with limited capital, space, and customers. Thus, micro businesses in this region are relatively long-lasting but have not undergone significant development in scale, management, or market expansion.

In general, the current condition of micro businesses in the *Kubah Surgi Mufti* religious tourism area indicates that the area's economic potential already exists but has not been optimally managed. This potential is evident in the long-term survival of local business actors, the popularity of Banjar culinary products, and the arrival of pilgrims at certain times. However, field data also shows that businesses are still run independently, with limited capital, using simple business spaces, with low turnover, and highly dependent on pilgrimage momentum. This condition shows that business activities around tourist attractions are still characterized by subsistence (traditional), with family capital and labor, as well as simple

technology (Sukarnoto, 2020). The community's economic activities have not fully benefited from the significant impact of the Kubah Surgi Mufti as a religious tourism destination and cultural heritage site. Thus, micro businesses in this region are small, locally focused establishments that can survive but have not yet developed into a productive, planned, and sustainable tourism economy.

### **3.2 Main Obstacles and Structural Obstacles to Micro Business Development**

Based on field findings, the main obstacle to the development of micro businesses around the Mufti Surgi Dome lies not solely in the limited capital of business actors, but in the lack of an integrated religious tourism economic ecosystem. Small capital, low turnover, limited products, and passive marketing do seem to be real problems at the business actor level. However, these various problems are better understood as symptoms of a more fundamental problem: the lack of regional governance that connects the pilgrimage function, the flow of pilgrim visits, commercial spaces, MSME institutions, and the economic empowerment of local communities. In other words, the Mufti Surgi Dome has served as a pilgrimage site and cultural heritage, but it has not fully functioned as a local economic driver.

This condition reveals a disconnect between the potential for religious tourism and the local community's economic activities. Theoretically, religious tourism destinations can create a multiplier effect by increasing visitor spending, production, labor absorption, the distribution of goods, and income growth for local communities (Asyahri et al., 2023; Rawis et al., 2015). However, in the case of the Mufti Surgi Dome, the multiplier effect has not worked as optimally as expected. Field data show that micro businesses in the area closest to the area are still very limited, dominated by simple food stalls, and have not developed into a varied network of tourism businesses. This indicates that pilgrim visits have not been successfully translated into stable market demand for local businesses.

The first structural obstacle is the lack of commercial zoning that is integrated with the flow of pilgrim movement. The existing business space is still growing organically, not as part of the design of religious tourism areas. Venture runs a business by renting land owned by the manager of the Bani Arsyadi Mosque, while the other venture uses the remaining private land on the terrace or yard of the house. This pattern shows that microeconomic activities have not been strategically placed at points where pilgrims pass, such as entry points, exits, parking areas, or visitor rest areas. As a result, pilgrims can come, make a pilgrimage, and then return home without having to interact with local micro-businesses. From the perspective of community-based tourism, the economic benefits of tourism for the community are largely determined by citizen involvement, spatial planning, and institutions that enable the surrounding community to access the flow of tourist visits (Muslimah & Sukardi, 2023).

The second structural obstacle is the lack of local economic institutions that can act as liaisons between business actors, regional managers, the government, and supporting institutions. Business actors around the *Kubah Surgi Mufti* are still operating individually,

not yet organized into MSME groups, cooperatives, merchant associations, or regional economic forums. As a result, common needs such as access to capital, business management training, joint promotion, halal certification, facility assistance, and business location arrangement cannot be fought for collectively. In the development of MSMEs, facilitation of external parties through access to capital, training, promotion, market expansion, and the provision of facilities and infrastructure is an important factor to encourage businesses to upgrade (Anggraeni, 2013). Thus, weak local economic institutions lead the tourism economy to lack a clear coordination platform.

The third obstacle is the instability of the market base because pilgrim visits are volatile and seasonal. Field data shows that sales occur most on certain days, such as Friday, Saturday, and Sunday, as well as during religious events such as the Prophet's Birthday and the local ulema haul. On weekdays, trading activity tends to be quiet because visitor numbers are uneven. This condition makes it difficult for micro businesses to build stable cash flows, estimate raw material needs, or plan business development. Thus, the market problem in this region is not only the low number of buyers, but also the lack of a strategy for managing visits and promoting the region that can expand consumer flows more sustainably.

The fourth obstacle is the limited diversification of products and the tourism economic value chain. The businesses found are still centered on heavy food, drinks, and Banjar breakfasts such as Banjar lontong. These products have local value and are close to visitors' daily needs, but have not yet developed into tourism products with broader added value, such as packaged Banjar snacks, religious souvenirs, worship supplies, local crafts, or halal products based on local wisdom. This limitation prevents pilgrims' spending from extending beyond momentary consumption, not into tourist experiences that generate layered economic value. In fact, strengthening MSMEs in tourist areas not only requires the presence of traders but also the ability to develop a variety of products that suit visitors' character and the destination's identity (Aliyah, 2022; Lubis & Salsabila, 2024).

The fifth obstacle is the weak promotion and integration of local economic narratives with the promotion of religious tourism. Business actors still rely on a passive marketing approach, waiting for pilgrims or the surrounding community to arrive. There has been no use of social media, promotion of local products, cooperation with the pilgrim community, or packaging of the Kubah Surgi Mufti as a religious destination with culinary attractions and local products. Noviyanti (2018) emphasized the importance of promotional strategies in introducing religious tourism to the community. However, in the context of economic empowerment, destination promotion should not stop at introducing pilgrimage sites but also connect visitors with the economic activities of the surrounding local communities.

The sixth obstacle is the limitation of internal capacity among business actors, especially in working capital, business management, and financial recording. Informant B runs a business with personal capital of around IDR 2,000,000, while Informant F uses family capital of around IDR 2,500,000. Small capital makes it difficult for business actors to improve facilities, increase product variety, improve service quality, and expand marketing. In addition, business management is still carried out without bookkeeping, cost planning, or

a defined business development strategy. In the context of MSME management, limited capital, low managerial skills, weak financial records, and limited access to marketing are problems that often hinder the development of micro businesses (Anggraeni, 2013; Aryawati et al., 2022). Thus, the internal capacity of business actors remains an important obstacle, but it is better understood as a follow-up symptom of the lack of a supportive tourism economic ecosystem.

Thus, the obstacles to the development of micro businesses around the *Kubah Surgi Mufti* need to be understood in stages. At the surface level, obstacles appear as small capital, low turnover, limited product lines, and simple marketing. On a deeper level, these obstacles stem from a lack of integration between religious tourism governance and local economic empowerment. The main problem is not only the limited capacity of micro business actors, but also the absence of institutional design and spatial planning for the tourism economy that can convert pilgrimage flows into stable market demand. Therefore, solving problems is not enough through momentary capital assistance; it must be directed toward the formation of a religious tourism economic ecosystem that includes commercial zoning, MSME institutions, product diversification, integrated promotion, management assistance, and cross-party synergy.

These findings confirm that religious tourism does not automatically create economic prosperity for the surrounding community. The economic effect of tourism must be built through deliberately designed governance, not just expected to arise naturally from the existence of pilgrimage sites. In the context of the Mufti Surgi Dome, the development of micro businesses needs to be integrated into the management of the area, not treated as an additional activity that runs on its own outside the tourism system. If the area is managed solely through rituals and the physical preservation of cultural heritage, the economic benefits for residents will remain limited. On the other hand, if religious tourism management is integrated with MSME empowerment, the Mufti Surgi Dome can remain a sacred and productive pilgrimage site, thereby strengthening the local economy.

#### **4. Conclusions and Suggestions**

This research shows that micro businesses around the religious tourism of *Kubah Surgi Mufti Banjarmasin* are still on a small, simple, and undeveloped scale as a productive tourism economic ecosystem. The businesses found are dominated by traditional food stalls owned by residents with limited working capital, low turnover, simple business space, and high dependence on seasonal pilgrim visits. This condition shows that the existence of religious sites that have historical and spiritual value has not automatically produced a multiplier economic effect for the surrounding community.

The main obstacles to the development of micro businesses are not only internal but also structural. Internally, business actors face limited capital, low product diversification, weak marketing, and limited business management literacy. Structurally, the area does not yet have commercial zoning integrated with the flow of pilgrim visits, local economic institutions have not yet been formed, and it has not received systematic support for

empowerment from relevant parties. Thus, the weak micro-economy around the *Kubah Surgi Mufti* is not solely due to the limited capacity of business actors, but also to the lack of regional governance that connects religious tourism with the strengthening of local MSMEs. Based on these findings, this study recommends strategic steps, namely: 1) The local government through related agencies needs to organize commercial zoning or micro business centers at strategic points connected to pilgrims' entry and exit routes: 2) Area managers, village governments, and business actors need to form local economic institutions such as MSME groups or merchant associations to coordinate, promote, access to capital, and mentoring can be done collectively. With this step, the *Kubah Surgi Mufti* not only serves as a pilgrimage space and cultural heritage, but can also serve as a base for the sustainable economic empowerment of the surrounding community.

### Daftar Pustaka

- Aliyah, A. H. (2022). Peran usaha mikro kecil dan menengah (UMKM) untuk meningkatkan kesejahteraan masyarakat. *WELFARE Journal Ilmu Ekonomi*, 3(1), 64–72.
- Anggraeni, F. D. (2013). *Pengembangan usaha mikro, kecil dan menengah (UMKM) melalui fasilitasi pihak eksternal dan potensi internal (Studi kasus pada kelompok usaha "Emping Jagung" di Kelurahan Pandanwangi Kecamatan Blimbing Kota Malang)*.
- Ansyari, A. R. (2025). *Potensi Pengembangan Usaha Mikro di Kawasan Wisata Religi Kubah Surgi Mufti Kota Banjarmasin*.
- Aryawati, N. P. A., Widiaty, M. S. E., SEI, M., SE, M., & Anwar, S. M. D. (2022). *Manajemen UMKM Dan Koperasi*.
- Asyahri, Y., Wafa, F. E., Syaugi, S., & Muhaimin, M. (2023). Multiplier Effect of Religious Tourism for Income of the Surrounding Community in Banjar Regency. *International Journal of Tourism and Hospitality in Asia Pacific (IJTHAP)*, 6(2), Article 2. <https://doi.org/10.32535/ijthap.v6i2.2456>
- Lubis, P. S. I., & Salsabila, R. (2024). Peran UMKM (usaha mikro, kecil, dan menengah) dalam meningkatkan pembangunan ekonomi di Indonesia. *MUQADDIMAH: Jurnal Ekonomi, Manajemen, Akuntansi Dan Bisnis*, 2(2), 91–110.
- Malihah, L., Nazairin, A., & Frayoga, M. D. (2026). Pengembangan potensi wisata religi di kabupaten banjar kalimantan selatan: Sebuah tinjauan literatur. *PERFORMANCE: Jurnal Bisnis & Akuntansi*, 16(1), 21–32.
- Muslimah, A. A., & Sukardi, A. S. (2023). Pemberdayaan Umkm Dalam Mengelola Kawasan Wisata Religi Makam Sunan Kalijaga Demak Tahun 2021-2022. *Jurnal Ekonomi dan Bisnis Islam*, 1(3), 415–427.
- Noviyanti, D. (2018). Strategi Promosi Wisata Religi Makam Syekh Surgi Mufti. *Alhadharah: Jurnal Ilmu Dakwah*, 17(34), 90–118. <https://doi.org/10.18592/alhadharah.v17i34.2383>
- Rawis, P., Posumah, J., & Pombengi, J. D. (2015). Pengembangan Objek Wisata Religius dalam Meningkatkan Pendapatan Masyarakat dan Pendapatan Asli Daerah (PAD)(suatu Studi pada Objek Wisata Bukit Kasih Toar Lumimu'ut Kanonang Kabupaten Minahasa). *Jurnal Administrasi Publik UNSRAT*, 2(029), 1298.
- Sukarnoto, T. (2020). Trickle down economic, atribut produk bank syariah dan going concern usaha mikro, kecil dan menengah. *Ecobankers : Journal of Economy and Banking*, 1(2), 1–13. <https://doi.org/10.47453/ecobankers.v1i2.144>

