ABSTRAK

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Program Studi : Ekonomi Syariah

Judul : Pemaknaan Dan Praktik Prinsip Ekonomi Syariah Pada UMKM Jajanan Pasca Banjir Bandang (Studi Fenomenologis Di Simpang Rangkaya Aceh Utara)

Usaha Mikro, Kecil, dan Menengah (UMKM) memiliki peran penting dalam perekonomian Indonesia, namun tetap rentan terhadap guncangan bencana alam; UMKM jajanan di Simpang Rangkaya, Aceh Utara, mengalami dampak berat akibat banjir bandang yang terjadi pada November 2025. Penelitian terdahulu umumnya mengkaji ketahanan UMKM pasca bencana dan praktik ekonomi syariah sebagai dua kajian yang terpisah, sehingga belum jelas bagaimana pengalaman menghadapi bencana membentuk pemaknaan dan praktik prinsip ekonomi syariah pada pelaku usaha yang terdampak. Penelitian ini menganalisis bagaimana pelaku UMKM jajanan di Simpang Rangkaya memaknai prinsip-prinsip ekonomi syariah dan menerapkannya dalam praktik untuk mempertahankan usaha pasca banjir. Penelitian menggunakan desain kualitatif fenomenologi yang dioperasionalkan melalui perspektif fenomenologi sosial Alfred Schutz. Sembilan informan dipilih secara *purposive sampling*, terdiri atas tujuh pelaku UMKM sebagai informan utama serta Geuchik dan Teungku Imum sebagai informan pendukung, digali melalui wawancara mendalam semi-terstruktur, observasi non-partisipan, dan dokumentasi, dengan keabsahan data melalui triangulasi sumber, triangulasi teknik, dan *member checking*. Hasil penelitian menunjukkan informan memaknai kejujuran, amanah, keadilan, tolong-menolong, penghindaran riba, serta orientasi pada keberkahan sebagai pedoman moral yang terbentuk dari pengalaman menghadapi banjir dan interaksi sosial dengan keluarga, pelanggan, dan tokoh agama. Pemaknaan tersebut diwujudkan dalam praktik nyata berupa kejujuran berdagang, menjaga kualitas produk, penetapan harga wajar, penghindaran pinjaman berbunga, saling membantu antar pedagang, serta tetap bersedekah meski pendapatan menurun, selaras dengan tujuan *Maqashid Syariah* dalam menjaga agama, jiwa, dan harta. Penelitian ini menyimpulkan bahwa prinsip ekonomi syariah berfungsi sekaligus sebagai kerangka pemaknaan dan strategi bertahan usaha pasca bencana.

Kata kunci: Prinsip Ekonomi Syariah, Ketahanan UMKM, Pemulihan Pascabencana, Fenomenologi Sosial (Alfred Schutz), *Maqashid Syariah*, Pengalaman Hidup.

ABSTRACT

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StudyProgram : *Islamic Economics*
Title : *Interpretation and Practice of Sharia Economic Principles Among MSMEs Selling Snacks in the Aftermath of a Flash Flood (A Phenomenological Study in Simpang Rangkaya, North Aceh)*

Micro, small, and medium enterprises (MSMEs) play an important role in Indonesia's economy, yet remain vulnerable to natural disaster shocks; the snack-food MSMEs of Simpang Rangkaya, North Aceh, suffered severe impact from the flash flood that occurred in November 2025. Prior studies have generally examined post-disaster MSME resilience and sharia economic practice as two separate lines of inquiry, leaving unclear how the experience of facing disaster shapes the meaning and practice of sharia economic principles among affected business actors. This study analyzes how snack-food MSME actors in Simpang Rangkaya interpret sharia economic principles and translate them into practice to sustain their businesses after the flood. The study employed a qualitative phenomenological design operationalized through Alfred Schutz's social phenomenology. Nine informants were purposively selected, consisting of seven MSME actors as primary informants and a village head (Geuchik) and a religious leader (Teungku Imum) as supporting informants, examined through in-depth semi-structured interviews, non-participant observation, and documentation, with data credibility established through source triangulation, technique triangulation, and member checking. Findings show that informants interpret honesty, trustworthiness, justice, mutual help, avoidance of interest-based loans, and the pursuit of blessing as moral guides shaped by their experience of facing the flood and by social interaction with family, customers, and religious figures. These meanings are enacted through concrete practices such as honest trading, maintaining product quality, fair pricing, avoiding interest-bearing loans, mutual assistance among traders, and continued almsgiving despite reduced income, aligning with the Maqashid Syariah objectives of protecting religion, life, and wealth. The study concludes that sharia economic principles function simultaneously as an interpretive framework and a survival strategy for post-disaster business continuity.

Keywords: *sharia economic principles, MSME resilience, post-disaster recovery, social phenomenology (Alfred Schutz), Maqashid Syariah, lived experience.*