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Author: **Agus Syabarrudin<sup>1</sup>, Ahmad Alim Bachri<sup>2</sup>, Udiansyah<sup>3</sup>, Hamdani<sup>4</sup>**, to Q1-  
Linguistica Antverpiensia

Jakarta, 1 February 2021

Dear  
Chief Editor  
**Linguistica Antverpiensia**

Herewith we submit an article for publication with theme:

**Community Economic Empowerment Strategy Model Through Financing in the  
Slum Environment in the City of Banjarmasin**

Manuscript attached

We will wait for the following documents immediately:

1. Submission Letter;
2. Reviewer Letter; and
3. Letter Of Acceptance (LOA),

Best Regards

**Agus Syabarrudin<sup>1</sup>, Ahmad Alim Bachri<sup>2</sup>, Udiansyah<sup>3</sup>, Hamdani<sup>4</sup>**



# Plagiarism Checker X Originality Report

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COMMUNITY ECONOMIC EMPOWERMENT STRATEGY MODEL THROUGH FINANCING IN THE SLUM ENVIRONMENT **IN THE CITY OF BANJARMASIN** Agus Syabarrudin<sup>1</sup>, Ahmad Alim Bachri<sup>2</sup>, Udiansyah<sup>3</sup>, Hamdani<sup>4</sup> 1)Student of Doktor Program, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan 234)Senior Lecturer, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan Abstract - This study examines the economic empowerment efforts community through a financing model for slums in the City Banjarmasin. **The main objectives of this study are** to: 1) Identify the condition community in the slum environment of Banjarmasin City. 2) Analyzing patterns of community financing in the slum environment of Banjarmasin City.

3) Assess the level of community economic empowerment in the slums of Banjarmasin.  
4) Develop a strategy for community economic empowerment through a model financing in the slum environment of Banjarmasin City. **The study was conducted in** the slums of Banjarmasin City, Province South Borneo. The research sample was taken by cluster random sampling in 256 slum communities, and 19 specified stakeholders purposive sampling includes: experts from banks, non-banks, figures community, and policymakers, which are then analyzed using a quantitative approach. The results of the study concluded as follows: (1) livelihood conditions slum communities in each typology pointed out differences in community livelihoods in the slums of Banjarmasin City " with a value of 0,000 (asymp.sig. (2-tailed) or <0.05 or <0.01, though shows a dominant figure of 86% with the status of household financial status deficit and 14% with a surplus condition, (2) people's living conditions with financing patterns showing a "sufficient" relationship with the value of 0.370 which proves that between variables is relatively not

# Community Economic Empowerment Strategy Model through Financing in the Slum Environment in the City of Banjarmasin

Agus Syabarrudin<sup>1</sup>, Ahmad Alim Bachri<sup>2</sup>, Udiansyah<sup>3</sup>, Hamdani<sup>4</sup>

<sup>1</sup>Student of Doktor Program, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan, Indonesia.

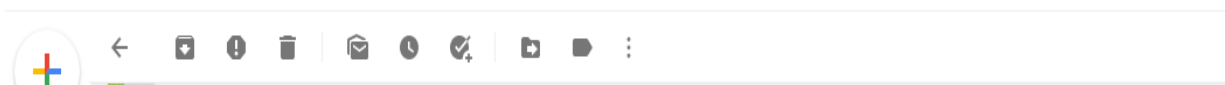
<sup>2,3,4</sup>Senior Lecturer, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan, Indonesia.

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## Abstract

This study examines the economic empowerment efforts community through a financing model for slums in the City Banjarmasin. The main objectives of this study are to: 1) Identify the condition community in the slum environment of Banjarmasin City. 2) Analyzing patterns of community financing in the slum environment of Banjarmasin City. 3) Assess the level of community economic empowerment in the slums of Banjarmasin. 4) Develop a strategy for community economic empowerment through a model financing in the slum environment of Banjarmasin City. The study was conducted in the slums of Banjarmasin City, Province South Borneo. The research sample was taken by cluster random sampling in 256 slum communities, and 19 specified stakeholders purposive sampling includes: experts from banks, non-banks, figures community, and policymakers, which are then analyzed using a quantitative approach. The results of the study concluded as follows: (1) livelihood conditions slum communities in each typology pointed out differences in community livelihoods in the slums of Banjarmasin City " with a value of 0,000 (asympt.sig. (2-tailed) or <0.05 or <0.01, though shows a dominant figure of 86% with the status of household financial status deficit and 14% with a surplus condition, (2) people's living conditions with financing patterns showing a "sufficient" relationship with the value of 0.370 which proves that between variables is relatively not mutually strong Influence. The dominant financing pattern is consumptive (45.31%), (3) there are factors in accessing community economic financing at Banjarmasin City slum environment, with the Principal Component Method Analysis (PCA), obtained types of factors : credit channeling

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to me

Dear Agus Syabarrudin<sup>1</sup>, Ahmad Alim Bachri<sup>2</sup>, Udiansyah<sup>3</sup>, Hamdani<sup>4</sup>  
<sup>1</sup>Student of Doktor Program, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan, Indonesia.  
<sup>2,3,4</sup>Senior Lecturer, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan, Indonesia.

Please find attached the documents.  
Thank you.

Best Regards  
**Prof. Hocine Adamatzky,**  
Editorial Office  
Linguistica Antverpiensia

3 Attachments





Date: 8<sup>th</sup> of February 2021

Dear Agus Syabarrudin<sup>1</sup>, Ahmad Alim Bachri<sup>2</sup>, Udiansyah<sup>3</sup>, Hamdani<sup>4</sup>

<sup>1</sup>Student of Doktor Program, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan, Indonesia.

<sup>2,3,4</sup>Senior Lecturer, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan, Indonesia

Thank you for submitting the manuscript, “Community Economic Empowerment Strategy Model through Financing in the Slum Environment in the City of Banjarmasin” to Linguistica Antverpiensia (Scopus, Q1 Scimagojr).

Now your paper is under review. We will contact you as soon as we get the referee report. If you have any questions, please contact us. Thank you for considering this journal as a venue for your work.

Yours Sincerely,

**Prof. Hocine Adamatky,**

Editorial Office

Linguistica Antverpiensia





Date: 19<sup>th</sup> of March 2021

Dear Agus Syabarrudin<sup>1</sup>, Ahmad Alim Bachri<sup>2</sup>, Udiansyah<sup>3</sup>, Hamdani<sup>4</sup>

<sup>1</sup>Student of Doktor Program, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan, Indonesia.

<sup>2,3,4</sup>Senior Lecturer, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan, Indonesia

### REVIEW REPORT

Title of paper: **Community Economic Empowerment Strategy Model through Financing in the Slum Environment in the City of Banjarmasin**

For sections A & B, please tick a number from 0 to 5, where 0 = strongly disagree and 5 = strongly agree.

#### A. Technical aspects

- |  |                            |                            |                            |                            |                            |                                       |
|--|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------------------|
| 1. The paper is within the scope of the Journal. | <input type="checkbox"/> 0 | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input checked="" type="checkbox"/> 5 |
| 2. The paper is original.                        | <input type="checkbox"/> 0 | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input checked="" type="checkbox"/> 5 |
| 3. The paper is free of technical errors.        | <input type="checkbox"/> 0 | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input checked="" type="checkbox"/> 5 |

#### B. Communications aspects

- |  |                            |                            |                            |                            |                            |                                       |
|--|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------------------|
| 1. The paper is clearly readable.                                  | <input type="checkbox"/> 0 | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input checked="" type="checkbox"/> 5 |
| 2. The figures are clear & do clearly convey the intended message. | <input type="checkbox"/> 0 | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5            |
| 3. The length of the paper is appropriate.                         | <input type="checkbox"/> 0 | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input checked="" type="checkbox"/> 5 |

#### C. Comments to the authors (You may use another sheet of paper.)

Observational experience and chronicled insight from this dichotomous financial configuration have brought forth different sees on strengthening. From the start sight, strengthening is the obliteration of force or capacity to no one. This view is in view of the conviction that force has estranged and obliterated people from their presence. Hence to



Date: 19<sup>th</sup> of March 2021

Dear Agus Syabarrudin<sup>1</sup>, Ahmad Alim Bachri<sup>2</sup>, Udiansyah<sup>2</sup>, Hamdani<sup>4</sup>

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<sup>2,3,4</sup>Senior Lecturer, Universitas Lambung Mangkurat, Banjarmasin, Kalimantan Selatan, Indonesia.

We are glad to inform you that your research manuscript entitled "**Community Economic Empowerment Strategy Model through Financing in the Slum Environment in the City of Banjarmasin**" has been accepted for publication in Linguistica Antverpiensia (Scopus, Q1 Scimagojr).

This letter is official confirmation of acceptance of your research paper.

Yours Sincerely,

**Prof. Hocine Adamatzky,**

Editorial Office

Linguistica Antverpiensia

