SONGKET SUBHANALE WEAVING PRODUCTIVITY IN FORMING THE ECONOMIC INDEPENDENCE OF SASAK WOMEN

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Abstract: Research on the productivity of Songket Subhanale weaving in forming Sasak women’s Economic Independence was carried out because of the researchers’ interest in the reality of weaving culture in Sukarara, Central Lombok. Sukarara Village is one of the villages that is still sustainable in carrying out the authentic traditions of Sasak culture. One of them is the culture of weaving in the Sasak term “nyesek” which is done manually by hand and simple tools but has economic value and the output has a high selling potential. The above reality is scientifically studied through qualitative research with an ethnographic approach to obtain definite and academically accountable answers. Qualitative ethnographic research provides an opportunity to examine holistically and specifically, related to the behavior, attitudes and characters inherent in the weavers in their daily activities. The findings in this study refer to two things as formulated in the research problem formulation, namely: 1) The productivity of Muslim songket weavers in Sukarara in carrying out their profession as songket weavers, they are very productive, this is illustrated through several indicators, namely: increased results achieved, ability doing the job, morale, self-development, quality / quality, efficiency, and effectiveness. 2) The implications of work ethic and productivity on the economic independence of Muslim songket weavers in Sukarara have been realized through several indicators, namely: working capitalists, breadwinners/family breadwinners, having confidence in business, able to manage finances, mentally prepared for financial disturbances, creative and initiative, and partners/husbands in synergy by prioritizing mutual respect between each other and having a commitment to complement each other.

Keywords: productivity, women weavers, economic independence
A. Introduction

The role of women productively in the industrial sector, both micro and macro, is always carried out in totality without neglecting their reproductive roles as wives and housewives and their social roles in society. The ability and independence of women in entrepreneurship and work always attracts public attention. Women are also referred to as drivers and drivers of the world economy. Therefore, women are currently synonymous with the term womenomi, for the role of women as drivers of domestic and global economic growth which has been heavily influenced by their thoughts and actions. Globally, the role of women in the world economy continues to receive attention from various sectors. Therefore, women also always have a contribution to economic growth and development.

For example, Sasak women. they are strong and have always been at the forefront of social life, especially in the implementation of customs or cultural ceremonies. For example; The terms inen gawe, inen ragi and inan bale are attached to women of the Sasak tribe. Inen gawe is a term for a woman who coordinates all the needs of the event in the traditional celebration. Inen ragi is a term for a woman who has the ability to mix ragi or herbs and spices for cooking needs in traditional begawe events (wedding parties). The formation of social structures in people’s lives is strongly influenced by their own culture. Therefore, the development factor of society is sometimes determined by the advancement and retreat of culture or tradition in its socio-cultural environment.

The deep-rooted cultural traditions can be seen in the female Songket weavers in Sukarara who have taken up this work as a cultural heritage from their ancestors. From the productivity they do every day, it is interesting to observe the implications for the economic independence of the female songket weavers.

B. Research Method

1. Type of Research

This study used a qualitative ethnographic approach, namely a studying culture, which studies the core knowledge and includes research techniques, ethnographic theory and descriptions of culture. The aim was to obtain details of people’s lives regarding the value and meaning of local wisdom for local Songket weavers in a holistic context or ‘a whole way of life’.

2. **Data Source**

Sources of data in this study were primary and secondary data sources. The source of data in this study was determined by the purposive method. The primary data source in this study came from key informants, namely the party who was the center of an activity in a particular entity. In this case, the key informants referred to were female Songket weavers with a total of 1,791 weavers. The key informants in this study ranged from 15-30 people. This number was determined based on the consideration that the typical informant was community-based (group) so that it was more homogeneous. In addition to primary data, this study also used secondary data to support primary data that the authors obtained from informants on the research subject. The secondary data referred to in this study were in the form of literature, texts, journals, articles, books, and some supporting information from the village government.

3. **Data Collection Technique**

Data collection techniques will be carried out using the methods of observation, interviews and documentation.²

a. **Observation**

Observations³ were carried out to collect data in this study using participatory observation techniques. This participation is carried out when analyzing an activity or productivity when weaving songket by looking at their enthusiasm and work ethic.

This analysis used descriptive ethnography, which is carried out continuously both in the field and outside the field. When carrying out participatory observation, the researcher recorded the informant’s utterances, and compose the information repeatedly through affirming the informant’s utterances and minimizing questions of meaning but rather on the benefits and uses.

b. **In-depth interview**

The interview method that will be used by the researcher is a structured and unstructured interview method. This interview method uses Indonesian and Sasak languages. This method was carried out by the researcher because it was possible for certain expressions to be expressed in the Sasak language. The results of the

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² Moleong, Metodologi Penelitian Kualitatif, 135.
³ Observasi merupakan pengamatan dan pencatatan secara sistematis dari gejala-gejala yang ada terhadap suatu obyek penelitian tersebut. Obsevasi dapat dijalankan dengan cara mengamati secara langsung dari sebuah kejadian atau peristiwa yang sedang diteliti, disamping peneliti juga dapat menganalisis atau memusatkan perhatiannya dalam suatu objek melalui indra (mata dan telinga). Moleong, Metodologi Penelitian Kualitatif, 176.
interviews in Sasak language will later be translated into Indonesian to facilitate the researcher’s analysis. The interviews in Indonesian were transcribed again. The interview guide in this study was adapted to the focus of the research. The interview process was carried out to informants who were directly related to this research. This interview will be carried out while the weaving activity is in progress and after the weaving is finished.4

c. Documentation

In this study, researchers are expected to obtain data on the working spirit of women weavers, materials needed by weavers, productivity and independence of weavers, weaving tools, including the number of weavers described in a structured manner, notes, personnel, condition of the weavers, and through the display of photos and so on. This documentation method is carried out to obtain data that has not been obtained through the method of observation and interviews as well as the relationship of data related to the title of this dissertation.5 The data that have not been obtained through observation and interview methods as well as data linkages related to the title of this dissertation.

d. Data Analysis Technique

The data analysis technique used descriptive qualitative methods in depth with ethnographic or ethnomethodological models in order to describe the characteristics or cultural typologies of the community contained in individuals or groups of people who are part of members of the cultural community.6 In addition, researchers applied the concept of analysis7 as before had been applied by Clifford Geertz8 with his system that uses the for model and the of model, namely concepts that are carried out in a study of socio-cultural reality. This reality in part of will be interpreted so that it is easy to understand.

To note that this study uses the model of, namely by involving researchers directly and conducting emic observations. The direct involvement of researchers, in order to ask the informants as the object of this research with the intention

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4 Wawancara terstruktur dapat digunakan sebagai teknik dalam pengumpulan data, pengumpulan data tersebut telah secara pasti dapat mengetahui tentang informan terhadap apa yang akan diperoleh. Dalam: Sugiyono, Metode Penelitian Manajemen Pendekatan: Kuantitatif, Kualitatif, Kombinasi (Mixed Methods), Penelitian Tindakan (Action Research), Penelitian Evaluasi (Bandung: Alfabeta, 2016), 386
5 Haris Herdiansyah, Metodologi Penelitian Kualitatif, 143.
7 Menurut Bogdan dan Biklen, untuk melakukan analisis data, maka diperlukan cara untuk memperoleh, menyusunnya dengan secara yang sistematis dengan diawali melalui transkrip hasil wawancara, dokumentasi, catatan lapangan hingga secara akumulatif mampu memberikan tambahan wawasan serta pemahaman peneliti atas temuannya. Lihat: Husaini Usman dan Purnomo Setiady Akbar, Metodologi Penelitian Sosial, 32.
8 Suwardi Endraswara, Metodologi Penelitian Kebudayaan, 89.
of revealing the cultural system of the community through the good and quality culture of the work ethic of Muslim Songket weavers from their activities as songket weavers so as to build the economic independence of women weavers in the world of work entrepreneurship. Furthermore, the researchers returned to reflect on the informants about the activities and productivity of the community in order to form an intersubjective interpretation. In carrying out this interpretation, the researcher relates it to the theory that has been built in order to find the relevance of The Ethic and Spirit Capitalism theory to the work ethic of Sasak Muslim women in shaping women’s economic independence as songket weavers in Sukarara universally.

In this analysis, the researcher did not interpret first since the emphasis was in the data. However, if there is an interpretation, then it is the result of understanding the informant’s interpretation of the activities or productivity he experiences. Through this analysis, then the work ethic and economic independence of Sasak Muslim women (study on Songket weavers in Central Lombok) emerged as the power of economics that made their spirit in trying and working even become a social reality in their socio-cultural life.

C. Result and Discussion

1. Productivity of Muslimah Songket Weavers

Muslimah Songket weavers in Sukarara have the ability to maintain and develop their quality of life through the traditional Songket weaving business. The work productivity of Muslim weavers is illustrated through their production on one sheet of cloth that can be produced for a week if done regularly. According to Baqir al Sadr, the underlying production activities can be classified into two aspects, first; The first is the objective aspect or scientific aspect that relates to the technical and economic side, which consists of the facilities used, the natural resources that are processed, and the work that is devoted to production activities. This objective aspect seeks to answer technical and economic efficiency problems related to the term The Three Fundamental Economic Problems which include what, how, and for whom. The second is the subjective aspect, namely the aspect that consists of psychological motives, the goals to be achieved through learning production activities, and evaluation of production activities according to various conceptions of justice held.

Going back to the productivity of Muslim songket weavers in Sukarara, Central Lombok, it must be acknowledged that they have been able to contribute significantly

9 Nur Chamid, Jejak Langkah Sejarah Pemikiran Ekonomi Islam, (Yogyakarta: Pustaka Pelajar, 2010), 327
in meeting the economic needs of their families. Although the contribution that can be given is sometimes very diverse, because this situation is influenced by the socio-economic conditions of the household. In this case, work productivity must also be seen based on certain indicators, such as: 10 Productive, namely producing the use value of an item. In this context, Sukarare is famous for its “Sesekan” Songket woven fabric and the Sukarare women have made it part of their livelihood.

Productivity is the ratio of the quantity of output to the quantity of input. 11 A person’s productivity can be said to be higher if the quantity of output exceeds the quantity of input. Conversely, a person’s productivity will be said to be low if the quantity of input is greater than the quantity of output. High work productivity will show high performance capabilities as well. Productivity is referred to as a view of life and a mental attitude that always strives to improve the quality of life, namely; Today’s quality of life must be better than yesterday’s, and tomorrow’s quality of life must be better than today’s.

Efficient and effective work productivity is needed in achieving company goals. To measure work productivity, an indicator is needed, namely: a) Improving the results achieved. The result of production in the form of goods or services is something that is felt either by the person who does it or by other people who enjoy it. Because, the results achieved from a productivity must always be improved, b) Ability to carry out tasks. This ability is very dependent on skills and professionalism in work, c) Work spirit. The effort to do better is one indicator of productivity. This indicator can be seen from the work ethic and the results achieved today compared to the previous day, d) Self-development. The desire to always develop themselves in order to improve work abilities can be done by looking at the challenges and expectations of what will be faced.

The stronger the challenge, the absolute self-development must be done. In addition, the hope to be good in time will have an impact on the desire to improve abilities, e) Quality / quality. The quality of the product or service produced must always be maintained. Quality shows the quality of one’s work. So improving quality to provide the best results will be very useful for employees and the company, f) Efficiency is the ratio of the use of inputs (inputs) planned to the results realized in the production process, g) Effectiveness is a measure of the achievement of targets that exceed the plan.

The people of Sukarara Village, especially Sasak Muslim women, in carrying out their work as traditional Songket weavers can be sure that they are very productive

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11 Ibid., 27-42.
and always have a future orientation for the better. This is marked by their working spirit where they always keeping their punctuality and how they really enjoy their work. In fact, they consider this work to be ingrained with the souls of their art and culture. Therefore, the Muslim community of songket weavers always loves their work as songket weavers even under any circumstances.

Women, in a global culture, are often accused of being a development burden because of their weak productivity values. The weak productivity of women is due to a cultural burden that positions women in the domestic sphere which is routine and boring. The domestic sphere as ‘cultural work’ is synonymous with unpaid work. The polarization of the public and domestic spheres in the world of work is a cultural construction which was later patented academically in the distribution of work by Adam Smith. This is a consensus (community agreement), for hundreds of years to this day still leaves a lot of things both from the socio-cultural side, and conceptual-theoretical-academic. Women often carry a double burden (double burden) in self-actualization in society. The barriers of culture, politics, religion, and other binding values are barriers for women in self-actualization.

The above reality is the de etre reason for the presence of the modern women’s resistance movement which coincided with the aufklaraung in France in 1776. The critical demand made by the European women’s movement was to open up space for women in accessing the public sphere, the initial result of which was the recognition of women’s voting rights in politics in England. This women’s movement continues to infiltrate the academic area and produce several concepts about the existence of women in development. Men and women are counted as equal resource assets in accelerating community development. Therefore the concept of women and development (WAD), Gender and Development (GAD), and Gender Mainstreaming are often echoed in development politics discourse, religious sermons, and academic presentations to strengthen women’s public participation in the context of accelerating development. Of course, the above discourse is accompanied by other social criticisms and conflicts of interest in society with

13 Elizabeth Washbrook, “Explaining the Gender Division of Labour: The Role of the Gender Wage Gap,” n.d., 89
15 Di Indonesia, dengan adanya gerakan perempuan ini bermunculan lembaga Pusat Studi Wanita yang kemudian berubah menjadi Pusat Studi Gender di berbagai lembaga pendidikan tinggi, kajian gender yangada di lembaga tersebut sesuai dengan perspektif keilmuan yang dikaji pada masing-masing perguruan tinggi. Gender dikaji dari berbagai perpektif dan multi-approach.
their respective academic perspectives and scientific experiences. No doubt Muslim academics also gave their voices related to this women’s academic discourse.

In the context above, Islamic historical records show that in principle there is no difference between men and women in terms of resources. The Islamic theological narrative also supports the equal rights of men and women before God and humans. This means that the substance of Karl Max’s thesis which states that religion is a source of obstacles to development is something that needs to be reviewed, especially if it is associated with theoretical concepts that exist in Islamic economics. Fundamentally, the main values in Islamic economics are monotheism and justice. Justice in a broad sense; distribution of resources (human resources) that do not discriminate against race, ethnicity, and gender, distribution of power, and distribution of wealth, all of which are core issues in the study of Islamic economics. Not only sharia economics, the Indonesian economy has always voiced the concept of economic democracy based on the values of Pancasila, the estuary of which is justice.

In the context above, the Sukarara Muslim weaver is a potential resource which quantitatively counts a lot for a village, 1791 of the total population of 3628 people are actors and drivers of the community’s economy. With a background of traditional Sasak culture and religious values (Islam) embraced by the community, women (muslimahs) Sukarara present the creativity of songket art which is the source of the family, community and regional economy of West Nusa Tenggara (NTB). At least, the presence of people to come to Lombok island today is one way to collect the best songket of the Sasak people. And the best songket of the Sasak community is produced by the Muslim woman Sukarara. It also shows that the resources women’s economy is something that has substance and must be prioritized in economic development. There are some values that exist in women, which are not present in men that can be maximized in economic development.

2. **Productivity Implications for the Economic Independence of Muslimah Songket Weavers**

From the obtained analysis of the data, the implications of productivity on the economic independence of Muslim songket weavers can be seen in several indicators, namely:

a. **Personal Working Capital**

The existence of Muslim songket weavers in Sukarara as independent Muslim women tend to prefer to work weaving with their own capital without depending on other parties. There are several basic reasons for them to choose not to be in debt,
including: not wanting to be in debt, worried that there is nothing to deposit, feeling anxious/worried about the debt, and not used to being in debt. So, they weave if there is capital, when there is no capital, the weaving activity stops for a while.

b. **Have Confidence in Business**

The profiles of Muslim songket weavers as the object of this research are Muslim weavers who are diligent, patient, respecting time, etc. These characteristics are reflections of people who have confidence in their business. A person who has faith in business is usually not easily influenced in carrying out his business, both when the business or business is smooth or when it is in a quiet state.

The COVID-19 pandemic, which is currently still engulfing in various regions, is proof of the business confidence of these research informants. They did not waver with the situation, in fact they continued to weave in the midst of quiet tourist visits in the hope that this pandemic would soon pass and the situation and conditions would return to normal as before. As stated by the weavers, if they don’t nyesek (weaving), life would feel empty and colorless for them, maybe this is because the long process they have gone through since they were born and they are used to weaving activities.

Weaving is not an easy and fast matter, but it takes a lot of time and the process requires precision and perseverance. The main reason they continue to do nyesek (weaving) is to fill their spare time, and the material or type of yarn they use is sometimes easily accessible.

c. **Able to Manage Cash Flow**

In management, the financial results of the business carried out by Muslim Songket weavers in Sukarare are diligent people. This means that the cash flow from their business can be managed properly, which is not fully used as consumptive capital, but some of them are used for productive things in their business. They are able to calculate how much money should be used to meet their consumption needs and how much should be returned to capital. This is an indicator that in the economic aspect, Muslim songket weavers in Sukarara can be said to have been independent.

d. **Mentally Ready for Financial Trouble**

The COVID-19 pandemic, which still haunts various lines of life, has had an impact on various sectors, including the Songket weaving business in Sukarara Village. The Muslim songket weavers in Sukarara really felt the impact of the outbreak which had implications for a drastic drop in sales turnover. However, in a situation like this, the mental aspects of Muslim songket weavers are still relatively
intact, they still have a high work ethic in songket weaving. This is an indication of the economic independence of Muslim songket weavers in Sukarara Village.

e. **As The Breadwinner of the Family**

Muslim songket weavers who are members of the widow community (bebalu) are widows, be it widows who are divorced from their husbands or widows whose husbands died. Usually the Muslim women who are members of the widows / PEKKA community, some of them are weavers, motifers, and collectors.

Some of the characteristics of this group of widows are; supporting and helping each other in various needs for raw materials. In the process of weaving, they still do it personally, the results of the weaving production are sometimes handed over to the collectors as distributors or where the weaving raw materials are taken with a sales system that is deducted from the price of the weaving raw materials they have taken from the collectors and sometimes they sell them individually. The PEKKA group weavers have a high work ethic. This is marked by the existence of a work spirit that is embedded in them because there is a sense of compatriots, and also as the backbone of the family which then demands them to be more progressive in completing their weaving. Therefore, Muslim women weavers of this bebalu community tend to achieve faster results. They devote all their creativity and innovation in order to meet the needs in their lives. The implications of high morale will have an impact on the productivity/output produced.

f. **Creative and Initiative.**

Muslimah Songket weavers have the ability to think and act creatively and take their own initiative in generating new ideas. They can create several motifs or patterns that reflect Sasak cultural values. For example, they succeeded in making motifs/patterns including; Subhanale pattern, keker, pineapple, reed, komak flower, rang-rang, and even spices and several other subhanale motifs.

g. **Making Decisions and Solving Problems Yourself.**

Songket weavers have their own thoughts, considerations, and opinions in making decisions that can solve their own problems, and dare to take risks regardless of the influence or help from other people. He acts without any doctrine / pressure from anyone, he acts purely based on the best decision for himself and his family. This can be seen in the Muslim Songket weavers who are affiliated to the home industry weavers.

h. **As Husband’s Partner**

In married life, it is appropriate for husband and wife to support each other to create a harmonious family- a married life that is sakinah, mawaddah, and
warahmah. Generally, a husband always acts as the head of the family who is tasked with earning a living to meet the needs of clothing, food, and housing. In addition, the husband also plays a role as the wife’s partner that is; as a loyal friend in times of joy and sorrow by always providing time to chat, talk, and spend free time with his wife.  

Apart from the husbands, wives also have very important roles such as husband’s companion and to always look after and guide their children. Just like husbands, wives also act as a supportive partner for their spouses. Wives can be invited for a discussion, exchanging ideas, finding solutions and overcoming every problem together. The wife is the driving force and encouragement in the husband’s progress in various affairs, both work and household matters.

Women who have been socially constructed as marginal entities, are in fact able to carry out public roles well and even support their family’s economic independence. This can be seen in songket weavers community in Sukarara Village. When reflecting on the lives of women at the time of the Prophet, one can find a reality, that the existence of women cannot be subordinated in social life. This can be seen in the wife of the Prophet; Siti Khadijah who is a successful and wealthy female entrepreneur in the city of Mecca. In addition, a woman named Rafidhah Aslamiiyah was also listed as the manager of the first Islamic hospital and Samrâ’ bint Nuhayak al-Asadiyyah was listed as a hisbah area officer who supervised trading activities in the market.

Related to the involvement of women in the public realm, humans are actually also referred to as physical and spiritual beings because they have a variety of necessities of life such as clothing, food, shelter, etc. In order to meet these needs, of course, humans are required to always work and strive even though the purpose of work is not only oriented to physical needs. In principle, humans, both men and women, must be able to work to fulfill their needs both physically and spiritually. As Allah says in the Qur’an which explains:

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\text{وَقُلُ عَمَلُواْ فَسَيَكُنْتُمْ تَعْمَلُوْنَ}
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\text{وَالشَّهَدَةِ فَيُنَبِّئُكُمْ بِمِّثْلِهَا كَانُونَتُكُمْ تَعْمَلُوْنَ}
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19 UN-Habitat, Muslim Women and Property, dalam Islam, Land and Property Research Series, (Nairobi:UN-Habitat, 2005), h, 12

105. And say, "Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do."

The verse above explains that believers are always required to be able to work in order to be able to improve their living standard because believers have very diverse needs such as primary, secondary, and tertiary needs. In the world of work, one's character or characteristics can always be seen as part of the spirit or work ethic that can be assessed by the community, leaders, or fellow co-workers at work.22

In one hadith, it is explained how the importance of independence, especially in the economic sector, regardless of whether male or female, the most important thing is the ability, expertise and perseverance in carrying out certain professions as in the following narration:

Artinya: Telah menceritakan kepada kami Ibrahim bin Musa telah mengabarkan kepada kami 'Isa bin Yunus dari Tsaur dari Khalid bersabda, Ma'dan dari Al Miqdam Radhi'allahu'anhu dari Rasulullah “Tidak ada seorang yang memakan satu makanan pun yang lebih baik dari makanan hasil usaha tangannya sendiri. Dan sesungguhnya Nabi Allah Daud 'Alaihissalam memakan makanan hasil usahanya sendiri.”

In this hadith we are given an example from Prophet Daud Alaihissalam who works in order to feed himself, another examples comes from the Prophet Muhammad SAW where he gives the best explanation on the importance of independence for both man and woman. It can be emphasized again that this hadith recommends to Muslims man and woman to work and that sustenance should come from their own efforts and the virtue of working alone. As mentioned in the hadith, Prophet Daud is known to be a caliph, as a result it will be easy for him to get sustenance and wealth from other people but it does not make him sit idly. However, with this virtue he keeps on working and make a living on his own. In addition, the lesson

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21 Al-Qur’an dan Terjemahannya, Wakaf dari dua pelayan Tanah Suci Raja Abdullah Bin Adul Aziz Sa’ud, 277.
23 Al-Imam Al-Bukhari, Shahih Al-Bukhari (Beirut, Dar Ibnu Katsir, 2002) No.1930
that can be learned from the story is that the attitude of tawakkal shouldn't hinder someone to still working for themselves and that is the real implication of the nature of Tawakal.

Likewise, in many narrations, it is told how independence and the role of women are not only in the household, but also in the social, political and economic spheres. The wife of the Prophet who accompanied him for about 24 years was a successful trader until he was known as the richest person in the era of ignorance so that he was not only an ordinary trader but more like a big investor, therefore, the Prophet Muhammad collaborated with Khadijah, the Prophet as the business running and Siti Khadijah as the financer.²⁴

From the history above, the woman who played the most role in her struggle was a big trader, Besides the wife of of the Prophet, Siti Khadijah was also a friend who helped the Prophet especially from th financial standpoint, and the Prophet supported what Siti Khadijah did by becoming a trader until the end of his life. there is never a history that explains that the Prophet forbade or limited his wife’s activities as a trader and financier.

Therefore, the issues about man or woman’s roles in Islam have been long explained before. Islam allows anyone especially women to work and make their own living as long as they still fulfilling their primary roles as an obedient wife to their husband.

D. CONCLUSION

Based on the results of data presentation, analysis and findings described in the chapter above, researchers can formulate conclusions for this study. The conclusions formulated are based on the focus of the research study, namely:

The productivity of Muslim songket weavers in Sukarara in carrying out their profession as songket weavers is very high. This is illustrated through several indicators, namely: increasing the results achieved, the ability to do work, morale, self-development, quality, efficiency, and effectiveness.

The implications of work ethic and productivity for the economic independence of Muslim songket weavers in Sukarara have been realized through several indicators, namely: working capitalists, breadwinners / family breadwinners, having confidence in business, able to manage finances, mentally prepared for financial disturbances, creative and initiative, and partners husband / mutual synergy

²⁴ Shafiyyurrahman, al-Mubarakfuri, al-Rahiq al-Makhtum, (Beirut, Dar al-Hilal, 1422 H) hal. 50-51
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