



Contribution of Tailoring Business in Meeting Family Economic Needs from an Islamic Economic Perspective (Study on Tailors in Sukakarya District, Musi Rawas Regency)

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ABSTRACT

This study aims to find out how the sewing business in Sukakarya sub-district contributes to household needs, the inhibiting and driving factors in business, and the description of the sharia economy on the sewing business transaction system in Sukakarya Sub-district. This research was conducted using a qualitative approach with data collection techniques interviewing tailors and consumers. From the results of this study it was found that the sewing profession is a business that contributes to improving the economy in the Sukakarya sub-district, but customer complaints are still often found regarding unsatisfactory sewing results and service. For this reason, the researchers suggest that the government take part in providing sewing training to improve the quality of sewing entrepreneurs in Musi Rawas, especially in Sukakarya sub-district.

INTRODUCTION

Tailors are providers of tailoring services to clients. When choosing a tailoring job, priority is given to specialized skills and knowledge that learn to sew and cut materials in the same way as the customer wants. Experience in tailoring can be gained through courses, self-study such as understanding through instructional videos, and assisting or working with tailors. As a tailor, one is required to be diligent in their performance, as this affects their professionalism as a tailor in ensuring customer satisfaction (Aryani 2013). In life, humans have three basic needs, namely: clothing, food, and shelter (Samsudin 2021). As well as clothing is a basic need whose meaning comes from the word sandang which means clothing. The reason is that clothing is a basic need, able to make it develop rapidly so that various clothing models appear.

High consumer interest makes this business never empty of customers. In fact, in a short period of time, there has been a surge in clothing fashion changes. So that the sewing business is in demand until now. Among the ready-to-wear clothing businesses in the fashion world, there is one business that is quite attractive to consumers, namely the clothing sewing business. Among the many types of businesses, the sewing service business is the most likely to attract customers

(Syarifah Suryana 2022). This may be due to the fact that many people like the different clothing models in the store, but each clothing sold in each store is not always the same size as the body size of each customer. In addition, each customer has an interest in different clothing models (non-market) or other people wearing the same model. Therefore, many customers are more interested in the services of tailors who can work according to their individual needs. The Islamic religion is very concerned about ethics in matters of clothing, and this is even discussed in the Qur'an. surat Al-Araf ayat 31:

يٰۤاٰدَمُ خُذْ اِيۡتَمٰمَكَ مِنْ كُلِّ مَسْجِدٍ وَكُلُوْا وَاشْرَبُوْا وَلَا تُسْرِفُوْا اِنَّهٗ لَا يُحِبُّ
الْمُسْرِفِيْنَ

Meaning: "O son of Adam, wear your beautiful garments at every entrance to the mosque, and eat and drink, and do not be extravagant. Verily, Allah dislikes those who exaggerate." (Q.S Al-A'raaf:31)

In addition, the first time sewing business only requires a sewing machine and the necessary materials because there is not too much capital spent. However, this business requires skills in sewing. By adjusting to the current clothing trend, every tailor has an obligation to improve the quality of tailoring results so that customer satisfaction can be positively assessed in the process of advancing the tailoring business. In the tailoring business, consumers consist of all groups of people who need to make clothes, ranging from teenagers to the elderly, school children, people, as indicated by their special needs.

In Sukakarya sub-district, the profession of tailoring is quite popular among the community in order to fulfill the economic needs of the family and develop a hobby. Based on the results of the research obtained, specifically in the village of Ciptodadi there are 5 tailoring business actors, and competition between tailoring businesses is increasing starting from the quality of stitches, service prices and consumer transaction trust for tailoring services. As long as it does not contain elements of usury, maysir and gharar, the practice of tailoring is allowed in Islam because the principle is muamalah (Aryani 2013). And it does not always go smoothly in the tailoring business, disputes that often arise between consumers and tailors are transactional problems. As with the cases that researchers have encountered, many sewing business service providers often find that the lead time of orders or requests from consumers is not appropriate, even though consumers have paid the wages of sewing in advance. According to research, this often happens in custom services because sewing service providers have various reasons, such as piling up orders, requests from other consumers, and other obstacles. So that delays in fulfilling orders and other consumer requests are not completed on time.

LITERATURE REVIEW

Business Contribution

Contribution is defined as contribution or donation (D.E, Indonesian Dictionary 2017), According to the economic definition, contribution is an action taken mutually with different groups to pay for costs or losses incurred. As far as contribution is concerned, giving and influence are included in contribution (Lubis, N.M.S 2019). Where contributions optimize skills in relevant areas and abilities to strengthen the family economy. Effort or business is a movement that coordinates a person's energy, soul or body in certain actions to achieve a goal,

Thus, business contribution is understood as a person's real participation in activities or real actions taken by a person in this field to achieve success in these activities.

In Islam, work is considered a person's obligation. The main component is work and effort, production plays an important role in life, which is conducive to the practice of worship to Allah SWT, the law of work and effort is necessary (Adiwarman Karim 2006). Islam views work and effort as a form of service that if done with sincerity and effort, it will be rewarded. it takes people.

Indicators of Economic Improvement

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The following are signs that the family economy is growing (Multazam N 2016):

1. The fulfillment of basic human needs, such as the need for clothing, food, and shelter.
 - a. Humans as cultural beings need clothing that serves as protection and a source of comfort. Examples of needs include work clothes, sleeping clothes, and other forms of clothing.
 - b. The most basic human need is food, which he needs both subjectively and quantitatively to address important issues such as food and drink.
 - c. Creating a functional home for oneself or a family to live in is a basic human need.
2. Satisfaction of secondary wants. When primary needs are met, secondary needs are also met. Tables, chairs, wardrobes, televisions, radios, mattresses, means of transportation, education and entertainment are some examples of secondary needs.

Transactions in Islamic Economics

In fiqh commonly called fiqh muamalat, fiqh Muamalat covers a fairly wide range of topics, including rules relating to contracts, fines, crimes, ties, and other laws designed to control interpersonal interactions between people (Wahbah Al-Zuhaili 1997), Legal sources of Transactions in the Qur'an:

1. People who promise must keep their promises. Allah SWT says:

وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ ۗ وَأَوْفُوا بِالْعَهْدِ ۗ إِنَّ الْعَهْدَ كَانَ مَسْئُولًا

Meaning: "And do not approach the property of orphans, except in a way that is better (beneficial) until he comes of age and fulfill promises; Verily, a promise must be accounted for" (Q.S Al-Isra':34).

All transactions must be conducted under conditions of mutually beneficial cooperation, according to the Qur'an, the Word of God in the Qur'an:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَحْلُوا شَعَائِرَ اللَّهِ وَلَا الشُّهُرَ الْحَرَامَ وَلَا الْهَدْيَ وَلَا الْقَلَائِدَ وَلَا أَمِينَ النَّبِيِّتِ الْحَرَامَ بَيْنَعُونَ فَمَنْ رِبَاهُمْ وَرِضْوَانًا وَإِذَا حَلَلْتُمْ فَاصْطَادُوا وَلَا يَجْرِمَنَّكُمْ شَنَا نُ قَوْمٍ أَنْ صَدَّقْتُم مِّنَ الْمَسْجِدِ الْحَرَامِ أَنْ تَعْتَدُوا وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Meaning: "And help each other in (doing) righteousness and piety, and do not help each other in sin and transgression. And fear Allah, Verily, Allah is severe in His punishment" (Q.S Al-Maidah:2).

Allah SWT reminds us to always maintain faith in everything, especially those related to the issue of scales or measures. Allah SWT says:

وَأَوْفُوا الْكَيْلَ إِذَا كِلْتُمْ وَزِنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ذَٰلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا

Meaning: "And complete the measure when you measure, and weigh with a true balance. That is better for you and better for the result". QS al-Isra' (17): 35)

All exchanges must be freed from all components of usury, as an expression of Allah SWT:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّن رَّبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

meaning: "Whereas Allah has justified buying and selling and forbidden usury." (Q.S Al-baqarah:275)

Every transaction should be done properly, by mutual agreement (al-taradi) and without resorting to dishonest transaction practices. Allah SWT provides a road map

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَن تَرَاضٍ مِّنكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Meaning: "O you who believe, do not eat of one another's wealth by unlawful means, except by way of mutual trade between you, and do not kill yourselves, Verily, Allah is Most Merciful to you" (Q.s An-Nisa:29). The goods exchanged in the transaction must be recognized as halal in accordance with the sharia, as stated in the revelation of Allah SWT

يَسْأَلُونَكَ مَاذَا أُحِلَّ لَهُمْ قُلْ أَجَلَ لَكُمْ الطَّيِّبَاتُ وَمَا عَلَّمْتُمْ مِنَ الْجَوَارِحِ مُكَلَّبِينَ يَعْلَمُونَهَا مِمَّا عَلَّمَكُمُ اللَّهُ فَاكُلُوا مِمَّا أَمْسَكْنَ عَلَيْكُمْ
وَاذْكُرُوا اسْمَ اللَّهِ عَلَيْهِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ سَرِيعُ الْحِسَابِ

Meaning: "They ask you: "What is lawful for them?". Say: "Allowed to you is that which is good." (Q.S Al-Maidah:4)

And in accordance with His words, Allah SWT gives a strong warning to people who carry out misleading and fraudulent business practices:

وَيْلٌ لِّلْمُطَفِّفِينَ
الَّذِينَ إِذَا كَانُوا عَلَى النَّاسِ يَسْتَوْفُونَ
وَإِذَا كَانُوا لَهُمْ أَوْ وَزَنُوا يَخْسِرُونَ

Meaning: "Great is the calamity of those who cheat (i.e.) those who, when they receive a measure from others, ask for it to be fulfilled, and when they measure or weigh for others, they reduce it."

(Q.S Al-Mutaffifin:1-3)

- There are various principles related to mu'amalat contained in the Qur'an and as-Sunnah regarding transactions (Ika & Maimunah, 2021):
- elevating people to a more honorable position in accordance with their status as the noblest of creatures (asiraf al-mahluqat), which they have achieved through their adherence to religion and discipline. Islamic law traditionally pays great attention to the harmony of thought and deed. As such, transactional law contributes to the development of one's personality (sahsiyah).
- It motivates people to actively participate in trading activities, which helps them become self-reliant and confident in their finances. As stated in his hadith which translates as "Nine-tenths of wealth is trade", the Prophet SAW encouraged people to trade.
- to prevent misunderstanding between the parties involved in the transaction. Islamic transaction rules basically provide very simple rules for transactions. Naturally, if all participants in the transaction follow them, they will prevent fraud, deception, and offense. Maintain honesty and fairness in business dealings. These facts are confirmed by the Qur'an:

وَأَوْفُوا الْكَيْلَ إِذَا كُنْتُمْ وَزَنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا

Meaning: "And complete the measure when you measure, and weigh with a true balance. That is better for you and better for the result." (Q.S Al-Israa:35)

- Avoidance of the execution of agreements on everything that is prohibited in every transaction in order to maintain the spirit of legality (reality).
- Providing guarantees for the implementation of the effects arising from various agreements and transactions where certain conditions have been agreed upon.

METHODS

Penelitian ini dilakukan di Kecamatan Sukakarya, kabupaten Musi Rawas. Khususnya di desa ciptodadi. Dan Penelitian ini dilakukan dalam jangka waktu 1 bulan terhitung dari tanggal 4 Mei 2023 sampai dengan 5 Juni 2023. Adapun Metode pada penelitian ini adalah kualitatif, yaitu dengan teknik pengumpulan data wa-wawancara kepada subyek penelitian (Sugiyono 2018). Dan subyek penelitian dalam penelitian ini yaitu pejahit dan konsumen.

RESULTS

Contribution of Tailoring Business in Sukakarya Sub-district to Meet Family Needs

The results of interviews with 5 sources of a tailor can be concluded that each tailor has been a tailor for quite a long time, but there are several sources who have just started a tailoring business. In addition, being a tailor is not only a housewife but also a man and a civil servant. the capital spent by each tailor is also quite diverse, ranging from Rp. 4,000,000.00 to Rp. 5,000,000.00.

The capital is used to buy sewing machines, obras machines, scissors, build special rooms for sewing, various colors of thread, and some other equipment needed. There are certain reasons for choosing a sewing business from 5 informants, namely that they develop their hobbies and skills, besides that they also say that to help the family economy, especially housewives who choose a sewing business because they do not leave their obligations as housewives. Contribution is defined as contribution or contribution in the Indonesian Dictionary (D.E 2017). According to the economic definition, a contribution is an act done mutually with different groups to pay for costs or losses incurred. As far as contribution is concerned, giving and influence are also contributions. Where contribution optimizes skills in relevant areas and abilities to strengthen the family and the economy. The Qur'an asserts in Surah Al-Jumu'ah that if one has prayed and supplicated, he should immediately go down to earth to seek the pleasure and bounty of Allah SWT. One such profitable business is the trading industry.

Based on the results of the study, it is known that the total income of the tailors once every 1 week starts from Rp. 500,00 to Rp. 2,000,000. Whereas once a month it can reach Rp. 2,000,000.00 to Rp. 6,000,000.00. And within 1 year, the tailors are able to earn Rp. 24,000,000 to Rp. 50,000,000. Some of their income is equal to their husband/wife's income, and some are even greater than their husband/wife. With the capital spent is also quite large and generates a large income as well, the tailors are able to contribute to the family income that is used to meet daily needs. So it can be concluded that the average turnover obtained by the tailor is sufficient to meet daily needs. The tailor also said that he was grateful for the income that had been obtained. In Islam, work is considered a person's obligation. The main component is work and effort, production plays an important role in life, which is conducive to the practice of worship to Allah SWT, the law of work and effort is necessary (Adiwarman Karim, 2006). Islam views work and effort as a form of service that if done with sincerity and effort, it will be rewarded. people need (Maryadi, 2022).

Barriers and Drivers of Tailoring Businesses in Meeting Family Needs in the Sukakarya Region

The results of interviews with 5 sources can be concluded by researchers that there are joys and sorrows experienced by the 5 tailors. Among other things, the joys and sorrows felt by tailors are when the order has been completed but not immediately paid, when getting complaints and having to remodel the finished clothes, broken machines, there are materials that are difficult to sew and when they must be required to immediately complete the stitches. Another obstacle experienced by tailors is when they are required to complete the stitches immediately - suddenly the lights go out and when the sewing machine is damaged, that is what hinders the completion of the work. This is certainly related to There are several factors of production included in the source of labor Anyone who can and wants to work is considered an employee. This category includes those who work for themselves, as well as family members who are not paid in cash, or those who receive wages and salaries. Also, people who are unemployed but ready and willing to work. An important factor is also the factor of natural wealth, which in this case is material (Agustina, 2019).

Based on the results of the study, it is known that the driving force is that there are several residents who want the model of clothes as desired, so that some residents like to choose to sew rather than buy clothes directly so. . Consumer demand increases during certain days such as Eid al-Fitr, the new school year, parties or celebrations, and holidays such as Independence Day. If consumer demand increases, the tailors admit that their abilities are lacking so they are recommended to other places or fellow colleagues in the village. It can be concluded that the existence of consumer demand can help the community in Sukakarya Sub-district with employment and provide appropriate income to meet the needs of daily life. This statement is in accordance with the informant's answer during the interview. The statement is in accordance with the informant's answer during the interview. The statement above proves that residents are also one of the drivers in the form of using sewing services. That way, it increases the income of the tailors, and their needs for clothing are also fulfilled, besides that, the residents' desire to have clothes worn during new teachings, holidays, celebrations is also fulfilled according to their wishes. Most experts on the

subject would agree, the financial importance of "economy" comes from the Greek words oikos, meaning family and home, and nomos, rules, regulations, and guidelines meaning etymological (linguistic) affection, the word "economy" means household management or norms. Meanwhile, as a general rule, financial matters include sociologists who concentrate on human activities related to the creation, dissemination, and use of labor and products. An economist is a person who is considered a good example of economics. Those involved in economics use economic theory and data (Boediono, 1992).

The results of the study found that the form of itinerant promotion carried out by itinerant tailors and for home tailors by installing banners, online promotions, besides that it is also supported by promotion from person to person as a form of recommendation. The right is in accordance with the principles of Islamic economics which is a form of effort to motivate citizens to get involved in the sewing service trade. As for rates or fees according to standards in certain areas, depending on difficulty, and discounts. This is in accordance with the principles of Islamic economics, namely that there is no change in price, meaning that the price conveyed by the tailor to the customer is in accordance with the level of difficulty of sewing clothes or fabrics, and if a discount is applied, it is also agreed that the initial price is reduced by the discount. The basis of the Muslim family economy is the members' adherence to their personal beliefs, which can be achieved by paying attention to their spiritual needs. Worshipping Allah, taqwa, having children and believing that all wealth belongs to Allah are some of the vital matters. As a result, each member of the family is obliged to work and support himself or herself in accordance with sharia. Muslims at home hold the belief that Allah SWT gives some people better than others. As such, they must live according to the words of Allah's Qur'an Surah . An-Nahl: 71

وَاللَّهُ فَضَّلَ بَعْضَكُمْ عَلَى بَعْضٍ فِي الرِّزْقِ فَمَا الَّذِينَ فُضِّلُوا بِرَادِي رِزْقِهِمْ عَلَى مَا مَلَكَتْ أَيْمَانُهُمْ فَهُمْ فِيهِ سَوَاءٌ أَفَبِنِعْمَةِ اللَّهِ يَجْحَدُونَ

Meaning: "And Allah has exalted some of you above others in provision, but those who are exalted do not give their provision to the slaves they own, that they may share in it. So why do they deny the favor of Allah" (Q.S An-Nahl:71).

Sharia Economic Analysis of the Sewing Transaction System in the Sukakarya Region

Based on the results of interviews obtained from 5 tailor resource persons, it can be concluded that tailors are active in participating in overcoming economic inequality. The way they do it is by providing education and training for people who want to learn and develop their sewing skills, besides that they also recruit tailors from the surrounding environment to help them earn income. To deal with the economic gap, the tailors also recruit labor to help smooth the business by opening sewing courses and of course can help residents in improving their economy. This is in accordance with the principles of Islamic economics, namely by helping others become independent and confident in their finances. Prophet Muhammad SAW showed four characteristics of key success factors, Fatana can be translated as smart, wise or intelligent (Mustafa 2013). In the business world, all decisions taken regarding the management of a company must be based on knowledge and intelligence so that the organization can operate more effectively and efficiently and can anticipate changes and future competitive circumstances.

To avoid fraud, some tailors use transaction records. This is in accordance with the principles of Islamic economics, namely no cheating in transactions. The above statement is also reinforced by the answers of several consumers who prove that sewing transactions in Sukakarya are in accordance with Islamic economics. However, there are still some sources who do not have or use transaction records, so that this causes disputes between consumers and tailors, this has an impact on the lack of consumer satisfaction in receiving these sewing services. Therefore, between the tailor and the consumer agree to the agreement set together, if there is a violation, one of the parties must accept the consequences. In addition, consumers want a tailor who has friendly service, is able to finish on time, and the stitches are neat, standard prices, so that consumers feel

satisfied. Consumers agree to a time agreement in the completion of sewing. If the tailor violates the agreement, the consumer will complain. In fiqh commonly called muamalat fiqh, Muamalat fiqh covers a fairly wide range of topics, including rules relating to contracts, fines, crimes, bonds, and other laws designed to control interpersonal interactions between people.

The above statement also proves that there is an agreement between the tailor and the consumer, and if one of the parties violates it, it will accept the consequences, such as the example of several cases encountered by the tailor not completing on time and not in accordance with the initial agreement, the consumer has the right to complain and force the tailor to immediately complete the consumer's order. Therefore, to avoid the same violation from recurring, an initial agreement is made. The agreement is in accordance with the principles of Islamic economics which basically provides very simple rules for transactions to avoid fraud and violations. In addition, the guarantee of satisfaction promised by the tailor is also a form of transaction in accordance with Islamic economics which provides guarantees for the implementation of impacts arising from various agreements and transactions where certain conditions have been agreed upon. All transactions must be carried out under conditions of mutually beneficial cooperation, according to the Qur'an, Allah's Word in the Qur'an: "Help you not in disobedience and hatred, but help you in goodness and piety." (Q.S al-Maida (5): 2). Allah SWT reminds us to always maintain faith in everything, especially with regard to the issue of scales or measures.

Conclusion

Based on the results of research conducted by researchers, the tailor business has proven to be able to contribute to the community, especially in Ciptodadi Village, Sukakarya District. This researcher found from the background of tailors who come from various groups, such as housewives, men, and a civil servant. And the average income from the sewing business is able to meet the economic needs of the family in accordance with standards and daily needs. And what is an inhibiting element or an obstacle in the sewing business in completing orders, namely when it is quiet, being sick, broken machines, damaged motorbikes for traveling, stitches that are not paid immediately, and sudden orders that are asked to be completed in a short time. Meanwhile, the driving element is that consumer demand increases during certain days such as Eid al-Fitr, New School Year, Party or celebration events, and big days such as Independence Day. The transaction system in the sewing business is in accordance with the principles of Islamic economics, namely by helping others become independent and confident in their finances. To avoid fraud, there are several tailors who use transaction records. This is in accordance with the principles of Islamic economics, namely no fraud in transactions. In addition, there are still some tailors who have not implemented the use of transaction records, so this has led to disputes between consumers and tailors. this has an impact on the lack of consumer satisfaction and incompatibility in receiving sewing services. Therefore, with an agreement between the tailor and the consumer, if one party violates it, it will accept the consequences, such as the case of the tailor not finishing on time according to the initial agreement, the consumer has the right to complain. Therefore, to avoid violations, an initial agreement is made. The agreement is in accordance with the principles of Islamic economics which basically provides very simple rules for transactions to avoid fraud and violations.

Suggestions

Sewing entrepreneurs in Sukakarya Sub-district, Musi Rawas Regency are expected to continue to develop their business, because this business has a very good impact on families, members and the local community. In addition, it is necessary to keep a record of sewing transactions to make it more systematic in running the sewing business. To the local government and the government related to entrepreneurs, in order to pay more attention to existing businesses, especially to sewing businesses in Sukakarya District, Musi Rawas Regency by providing capital assistance, so that entrepreneurs can run their businesses properly. In addition, the government

also needs to actively organize sewing training for the community in order to overcome economic disparities in the area.

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