

**KEBERKAHAN DAN KEBERLANJUTAN PENDAPATAN  
*PENAPIS* MUSLIMAH DI TANGGAMUS LAMPUNG**

DISERTASI

Diajukan untuk Memenuhi Sebagian Syarat Ujian Terbuka  
pada Program Studi Doktor Ekonomi Syariah



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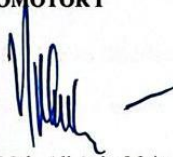
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## ABSTRAK

Peran perempuan tenun seringkali dihadapkan pada fluktuasi pendapatan dan kerentanan ekonomi. Pendapatan yang rendah pada perempuan tenun bila tidak ada pengelolaan yang baik dan dilandasi dengan nilai keberkahan maka akan menyebabkan ketidak bertambahnya suatu kebaikan yang keberlanjutan. Terjadinya tidak bertambahnya kebaikan dalam rumah tangga dan akhirnya memicu terjadinya hambatan datangnya rezeki, maka penelitian ini penting dilakukan untuk mengetahui bagaimana keberkahan pada pendapatan perempuan tenun sulam tapis dan bagaimana keberlanjutan pada pendapatan perempuan tenun sulam tapis. Penelitian ini bertujuan mengeksplorasi keberkahan pendapatan perempuan tenun sulam tapis, dan mengeksplorasi keberlanjutan pendapatan perempuan tenun sulam tapis.

Metode yang digunakan adalah dengan pendekatan kualitatif fenomenologi. Penelitian kualitatif fenomenologi memberikan peluang berkaitan dengan kemunculan suatu benda, peristiwa, atau keadaan dalam persepsi para penenun. Dengan analisis data menggunakan IPA (*Interpretative Phenomenological Analysis*). Informan utama sebagai pelaku langsung yaitu perempuan tenun sulam tapis. Penelitian ini menggunakan teori keberkahan, teori keberlanjutan (*sustainability*), dan teori pendapatan.

Hasil penelitian menunjukkan bahwa: 1) Keberkahan pendapatan perempuan tenun sulam tapis ditanggamus Lampung belum mencukupi untuk kebutuhan hidup, akan tetapi memiliki makna *ziyadah al-khair* dengan adanya mengelola penghasilannya dialokasikan dengan produktif, adanya sumber dana darurat dari hasil pertanian, sedekah, pendapatan ganda, upah menapis yang konsisten, pelatihan skill menapis, dan tidak ada tekanan dalam kehidupannya. Berkontribusi memperkuat konsep *Homo Islamicus*, membumikan konsep *Barakah* dalam sektor riil. Pada Indikator keberkahan Adalah: Ketercukupan Rezeki, Kesehatan Keuangan, Kesejahteraan, Ketenangan Batin. 2) Keberlanjutan pendapatan perempuan tenun sulam tapis di Tanggamus mengurangi efek negative dengan melakukan proses sortir, produksi limbah dalam bentuk souvenir khas, menciptakan modal usaha dengan mengalokasi 50% pendapatan, menolak pindah profesi selain menapis, gemar mencari peluang stok tapis diluar area desa. Berkontribusi pada budaya yang merupakan bahan bakar jangka panjang bagi ketahanan ekonomi. Indikator *Sustainable yaitu*: keberlanjutan lingkungan, ekonomi, dan sosial.

Implikasi teoretis penelitian ini dengan merekonstruksi paradigma keberkahan dan keberlanjutan, di mana keberlanjutan pendapatan tidak hanya diukur melalui stabilitas finansial secara kuantitatif, tetapi juga melalui integrasi nilai spiritualitas dengan manifestasi dari nilai keberkahan. Kebaruan penelitian ini terletak pada pengembangan teori keberkahan Imam Al-Ghazali, menjadi berkah pada suatu harta yang dihasilkan dalam bentuk upah memiliki unsur pengelolaan secara produktif. Pengembangan teori *Triple Bottom Line* Elkington, J., menjadi *Quadruple Bottom Line* yang terdiri dari keberlanjutan lingkungan, ekonomi, sosial, dan budaya berbasis keberkahan.

**Kata Kunci:** Keberkahan, Keberlanjutan, Pendapatan, Perempuan Penenun

## ABSTRACT

The role of women weavers is often faced with income fluctuations and economic vulnerability. Low income among women weavers, if not managed properly and based on the value of blessings, will result in a lack of sustainable goodness. The lack of improvement in household welfare ultimately triggers obstacles to the arrival of sustenance, so this research is important to determine how blessings affect the income of women weavers and how sustainable the income of women weavers is. This study aims to explore the blessings of the income of women weavers and explore the sustainability of the income of women weavers.

The method used was a phenomenological qualitative approach. Qualitative phenomenological research provides opportunities related to the emergence of an object, event, or situation in the perception of weavers. Data analysis was conducted using IPA (Interpretative Phenomenological Analysis). The main informants were the direct actors, namely women who weave tapis. This study used the theory of blessing, the theory of sustainability, and the theory of income.

The results of the study show that: 1) The income of women who weave tapis in Tanggamus, Lampung, is not sufficient to meet their daily needs, but it has  *ziyadah al-khair*  meaning because they manage their income productively, have emergency funds from agricultural products, alms, double income, consistent weaving wages, weaving skills training, and no pressure in their lives. This contributes to strengthening the concept of Homo Islamicus and grounding the concept of Barakah in the real sector. The indicators of blessings are: sufficiency of sustenance, financial health, welfare, and inner peace. 2) The sustainability of the income of women who weave tapis in Tanggamus reduces negative effects by sorting, producing waste in the form of unique souvenirs, creating business capital by allocating 50% of income, refusing to change professions other than weaving, and actively seeking tapis stock opportunities outside the village area. This contributes to a culture that is a long-term fuel for economic resilience. Sustainability indicators include: environmental, economic, and social sustainability.

Theoretical implications by reconstructing the paradigm of blessing and sustainability, where income sustainability is not only measured through quantitative financial stability, but also through the integration of spirituality values with the manifestation of blessing values. The novelty of this research lies in the development of Imam Al-Ghazali's theory of blessings, positing that wealth generated in the form of wages contains an element of productive management. It also involves the expansion of Elkington's Triple Bottom Line theory into a Quadruple Bottom Line comprising environmental, economic, social, and cultural sustainability grounded in the concept of blessings.

**Keywords:** Blessings, Sustainability, Income, Women Weavers

## الملخص

تواجه النساء العاملات في حياكة وتطريز قماش التابيس في كثير من الأحيان تقلبات في مستوى الدخل وحالة من الهشاشة الاقتصادية. كما أن انخفاض دخل هؤلاء النساء، إذا لم يُدار إدارة رشيدة قائمة على قيم البركة، قد يؤدي إلى غياب تنامي الخير واستمرارته في الحياة المعيشية. وقد يفضي هذا الوضع إلى ضعف بركة الرزق داخل الأسرة، الأمر الذي قد ينعكس في صورة عوائق تحول دون اتساع موارد الرزق. ومن هذا المنطلق تكتسب هذه الدراسة أهميتها في الكشف عن تجليات البركة في دخل النساء العاملات في حياكة وتطريز قماش التابيس، وكذلك استكشاف مدى استدامة هذا الدخل.

اعتمدت الدراسة المنهج النوعي ذي المقاربة الظاهرية (Phenomenology)، الذي يتيح فهماً أعمق لكيفية ظهور الظواهر والخبرات المعيشية كما تدركها النساجات أنفسهن. وقد جرى تحليل البيانات باستخدام منهج التحليل الظاهراتي التفسيري (Interpretative Phenomenological Analysis – IPA). وتمثلت العينة الرئيسية في النساء العاملات في حياكة وتطريز قماش التابيس بوصفهن الفاعلات المباشرات في هذا النشاط الاقتصادي. كما استند الإطار النظري للدراسة إلى ثلاث ركائز أساسية، وهي: نظرية البركة، ونظرية الاستدامة، ونظرية الدخل.

أظهرت نتائج الدراسة ما يأتي:

أولاً: إن دخل النساء العاملات في حياكة وتطريز قماش التابيس في منطقة تانغاموس بلامبونج لا يزال غير كافٍ لتلبية متطلبات المعيشة، غير أنه يحمل دلالة زيادة الخير (زيادة الخير) من خلال إدارة الدخل وتوظيفه بصورة منتجة، وتوافر مصادر احتياطية للدخل مثل العائدات الزراعية، والصدقة، وتعدد مصادر الدخل، واستمرار الأجور المرتبطة بعمل التطريز، إضافة إلى تنمية المهارات المهنية عبر التدريب، وغياب الضغوط المعيشية الحادة. وتسهم هذه الممارسات في تعزيز مفهوم Homo Islamicus والطمأنينة النفسية. ثانياً: تتجلى استدامة دخل النساء العاملات في حياكة وتطريز قماش التابيس في تانغاموس من خلال تقليل الآثار السلبية عبر عمليات الفرز وإعادة توظيف مخلفات الإنتاج في صناعة الهدايا التذكارية المحلية، وتكوين رأس مال للأعمال عبر تخصيص 50٪ من الدخل، والتمسك بالمهنة وعدم التحول إلى مهن أخرى، فضلاً عن السعي المستمر للبحث عن فرص لتوفير مخزون قماش التابيس خارج نطاق القرية. وتسهم هذه الممارسات في تعزيز البعد الثقافي بوصفه ركيزة طويلة الأمد لدعم الصمود الاقتصادي. وتشمل مؤشرات الاستدامة: الاستدامة البيئية، والاقتصادية، والاجتماعية.

وتتمثل الإسهامات النظرية لهذه الدراسة في إعادة بناء مقاربة تجمع بين مفهومي البركة والاستدامة؛ حيث لا تُقاس استدامة الدخل على أساس الاستقرار المالي الكمي فحسب، بل أيضاً من خلال تكامل القيم الروحية وتجليات قيمة البركة في الممارسة الاقتصادية.

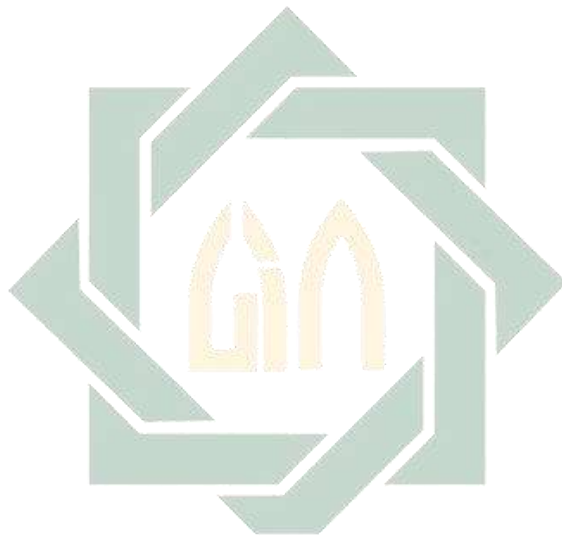
تكمُن أهمية هذه الدراسة في تطوير نظرية البركة التي طرحها الإمام الغزالي، بحيث تشمل البركة في الثروة المكتسبة في شكل أجر عنصر الإدارة الإنتاجية. كما تتضمن تطوير نظرية «القاع الثلاثي» (Triple Bottom Line) «التي طرحها إلكينجتون (Elkington)» (التصبح «القاع الرباعي» (Quadruple Bottom Line) «الذي يشمل الاستدامة البيئية والاقتصادية والاجتماعية والثقافية القائمة على مبدأ البركة».

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## DAFTAR PUSTAKA

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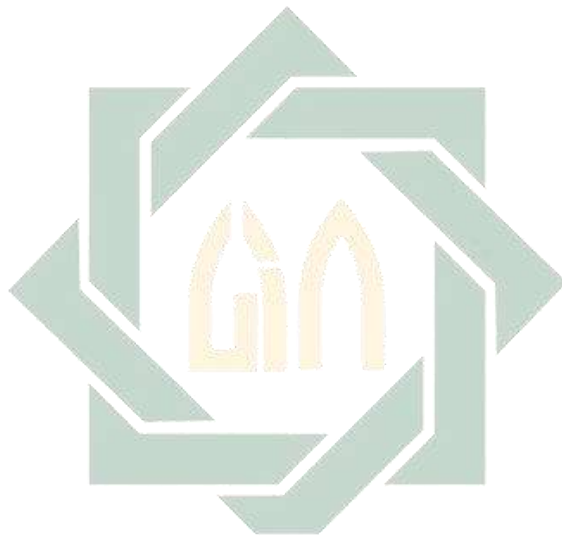
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