

## ANALYSIS OF NUBUWWAH VALUES IN GROUP-BASED LOCAL ECONOMIC DEVELOPMENT IN HOUSEWIVES IN MAYANG DISTRICT, JEMBER REGENCY

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### Abstract

The purposes of this research are To analyze and describe how local economic development based on group activities among housewives in Mayang District, Jember Regency, To analyze and describe the values of nubuwwah in the context of local economic development based on group activities among housewives in Mayang District, Jember Regency, and To analyze and describe the supporting and inhibiting factors of nubuwwah values in the development of local economies based on group activities among housewives in Mayang District, Jember Regency. This research uses a descriptive qualitative approach to systematically and clearly describe the research subject from inception to execution. It focuses on narratively detailing a phenomenon, specifically local economic development through synthetic rattan crafts among housewives in Mayang, Jember, using fieldwork (case study). Data is collected through direct observation, semi-structured interviews with purposively selected key informants, and documentation. Primary data comes from interviews and observations, while secondary data includes journals, books, and archival sources. Analysis follows the Miles, Huberman, and Saldana model, involving data condensation (selection, focusing, simplification, and transformation), data presentation (organizing information), and conclusion drawing or verification. The Result of this research is The group-based local economic development initiative for housewives in Mayang District, Jember Regency, has demonstrated substantial potential in enhancing community welfare through the Penganyam Sempurna Perjuangan Cooperative's synthetic rattan weaving program. This program has significantly increased housewives' income and skills while fostering strong social networks and cohesion. Intensive training in weaving techniques has improved the quality of their products, and effective marketing strategies have boosted demand and sales. The integration of Nubuwwah values—Siddiq (honesty), Amanah (responsibility), Tabligh (communication), and Fathanah (wisdom)—has been pivotal in managing and developing the cooperative. Siddiq ensures transparency and trust, Amanah supports financial and social responsibility, Tabligh enhances communication and decision-making, and Fathanah drives innovation in product development and marketing. However, challenges such as limited production capacity, inadequate facilities, a shortage of skilled human resources, and market fluctuations need to be addressed to sustain and advance the cooperative's success.

**Keywords:** *Nubuwan Values, Local Economic, Development*

## INTRODUCTION

The development of economic science today is increasingly marked by the application of different economic systems in each country. In relation to economic issues, Islamic economic thought concerning business has emerged in recent times. In fact, business knowledge has existed since the time of Prophet Muhammad SAW. Historically, the Prophet Muhammad SAW is recognized as a successful businessman with ethical business practices during his lifetime. Business advancement has rapidly accelerated and now plays a central role in society. People are increasingly aware of the importance of business activities for the progress and development of a nation. However, they have also become more sensitive and responsive to unethical business practices. This heightened awareness indicates that society expects business activities to foster progress without violating ethical or societal norms.

In the modern business era, establishing business ethics is vital, which involves a set of principles and norms where business actors must commit to ethical behavior in their transactions, actions, and relationships to achieve business goals safely. Muslims need to understand how to conduct business properly to avoid engaging in forbidden business practices that are not taught in the Quran and Sunnah. Therefore, adherence to business ethics is expected to influence the behavior of synthetic rattan artisans in their business activities. The concept of Islamic business ethics is rooted in the Quran and Sunnah. For instance, in the Quran, Allah SWT explicitly forbids individuals from consuming others' wealth unlawfully. This reinforces that Islamic economic activities must be based on the values found in the Quran and Hadith.

Allah SWT says in Surah Al-Baqarah: 188:

"And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful]."

Islamic economic activities are part of a holistic life, grounded in the values of the Quran and Hadith, applied to the relationship between Allah and humans simultaneously. These values can serve as a source for economic principles. In Islam, work is not only about meeting life's needs but also a religious obligation, making it crucial to consider the methods and processes that will influence the outcome. Islamic economics rejects the pursuit of profits or income derived from illegitimate business practices.

The values of prophethood (nubuwwah) are a significant aspect of Islamic teachings. This is important because, in Islamic understanding, prophethood is an honorable and dignified role bestowed by Allah upon His chosen servants, enabling them to accept and develop the Shari'ah. These values underscore that Prophet Muhammad serves as the ideal model for all behaviors, including business conduct, which should be emulated and implemented by every individual, especially business actors.

Muslims must understand proper business practices to avoid unlawful business activities. These economic principles serve as fundamental guidelines for individuals in economic behavior. The principles of Islamic economics include: First, the Principle of Tawhid, which is the core of Islamic teachings, asserting that Allah is the owner of everything in the universe. Second, the Principle of Adl (justice), which advocates for neither oppression nor being oppressed. Allah, as the Creator, values equality, treating all people equally before Him, with the primary distinction being one's level of obedience. Third, the Principle of Nubuwwah (Prophethood), which explains that Prophet Muhammad is the true role model in all matters, including business conduct. Four essential traits of the Prophet serve as reasons to guide daily activities, including business: Siddiq (truthfulness), Amanah (trustworthiness), Fathanah (intelligence and skill), and Tabligh (communication). Fourth, the Principle of Khilafah, which denotes that humans are Allah's vicegerents on earth, entrusted with the capacity to develop Islamic economic theories. Fifth, the Principle of Ma'ad (return, resurrection), where humans are created to strive and will be rewarded in both this world and the hereafter.

The Prophet Muhammad himself was an internationally reputed businessman who built his business on divine values. Based on these principles, the Prophet established an enlightened economic system. The four main traits derived from the values of Nubuwwah, which should be emulated by business actors from the Prophet, are: Siddiq, where merchants must be truthful in their business dealings, avoiding lies, fraud, deceit, betrayal, or breaking promises. Amanah, the principle of trustworthiness, involves being responsible, transparent, punctual, and providing the best quality. Tabligh, rooted in communication, implies being a servant to the public, communicating effectively, providing good examples, and delegating authority appropriately. Fathanah, based on knowledge and skill, involves having strategic foresight, intelligence, and continuous learning in business practices.

The application of these prophetic values in local economic development offers a strong moral and ethical foundation for economic activities based on the teachings and principles of Prophet Muhammad SAW, emphasizing justice, honesty, social responsibility, and collective well-being.

Previous research by Tulus Santoso and Nia Permatasari highlights that in conducting business, Indonesian Muslims should adhere to the principles of nubuwwah—often summarized by the acronym SAFT: Shiddiq, Amanah, Fathanah, and Tabligh—as moral and ethical guidelines for business activities. By adopting these principles, Indonesian Muslims can achieve both material and spiritual prosperity. Another study by Nurul Pertiwi et al. shows that the principles contained in Surah Quraysh, which refer to Quranic paradigms and the Prophet's biography (Sirah Nubuwwah), guide the development of coherent business strategies that emphasize perseverance, learning, habitual practices, and fair social care for the community. This

study suggests that these principles serve as essential guidelines for those seeking to start a business that combines material success with moral integrity and Islamic values.

Community development is an effort to sustainably develop the condition of a community based on the principles of social justice and mutual respect. It embodies values of openness, equality, accountability, choice, participation, mutual benefit, reciprocity, and continuous learning. At its core, community development involves empowering community members to take action by providing the necessary resources and empowering them.

The emergence of the women in development (WID) approach was influenced by liberal feminist perspectives, advocating for equal opportunities for men and women in development processes. There is significant potential in utilizing local resources, initiatives, and expertise to build new local industries owned and operated by members of the local community. Through local economic development, communities can successfully grow economic activities and take pride in local achievements.

Group-based economic development, such as synthetic rattan handicrafts, can be an effective solution to improve the welfare of housewives in Mayang District, Jember Regency. Handicrafts involve creating products using manual labor, often enhancing the value of waste materials into economically valuable goods. This aligns with the principle of equitable development, as defined by Gerald M. Meier, as part of a broader community effort to advance the economy through increased income and the establishment of social, political, and cultural institutions. Economic development is also defined as a process of increasing individual income over a long period.

In general, there are three regional development strategies: top-down policy, bottom-up policy, and Local Economic Development (LED). Each of the previous development approaches has different weaknesses, leading to local economic development being considered an alternative. Top-down policies often result in regional disparities, while the promising ideas of bottom-up policies are often undermined by poor execution. Local economic development focuses on empowering communities to develop their local economic potential. In the context of Mayang District, group-based economic development among housewives can harness their handicraft skills to increase family income.

In reality, women often struggle to play an active role in family economics, leaving them to work solely as housewives and depend on their husband's income. Women's household work positions them as passive recipients of development. Women's involvement in the economy must be acknowledged, although differences in work activities between men and women exist. Working women can help their husbands in supporting the family's economy.

## **RESEARCH METHOD**

This research employs a descriptive qualitative approach, which systematically, structurally, and clearly explains the research subject from the beginning to the execution. The research aims to describe an object or phenomenon narratively, using words or images rather than numbers. The research type is fieldwork (case study), allowing direct observation of social realities, focusing on local economic development through synthetic rattan crafts among housewives in Mayang, Jember.

Data collection methods include direct observation, semi-structured interviews with key informants selected through purposive sampling, and documentation. Primary data is obtained through interviews and observations of the craft group, while secondary data comes from journals, books, and other archival sources.

Data analysis follows the Miles, Huberman, and Saldana model, involving data condensation, data presentation, and conclusion drawing or verification. Data condensation includes selecting, focusing, simplifying, and transforming data, while data presentation organizes information for easier interpretation. Finally, conclusions are drawn based on the findings, subject to verification throughout the research process.

## **RESULT AND DISCUSSION**

### **Findings**

Development of Group-Based Local Economy for Housewives in Mayang District, Jember Regency

#### **1. Training**

The training provided by the “Sempurna Perjuangan Weaving Cooperative” plays a crucial role in enhancing the skills of its members. Training in weaving techniques, business management, and digital marketing not only helps members develop high-quality products but also equips them with the knowledge to manage their businesses more effectively. This training reflects the cooperative's commitment to empowering its members, most of whom are housewives, to improve their economic independence.

#### **2. Production**

The production process at the “Sempurna Perjuangan Weaving Cooperative” has shown improvements in product quality, innovation in developing new products, and production efficiency. The shift from natural rattan to synthetic rattan was made to address the limitations of availability, cost, and durability of natural rattan. Synthetic rattan allows for increased production efficiency, a stable supply of raw materials, and competitiveness in the market. This process involves technical training and regular evaluations to ensure product quality is maintained. Currently, the cooperative has successfully implemented synthetic rattan in its production process, reducing dependence on natural rattan while

enabling more efficient, high-quality production. The group's ability to innovate continuously demonstrates their commitment to quality and the dynamic needs of the market.

### 3. Marketing

The marketing strategy of the “Sempurna Perjuangan Weaving Cooperative” is one of the keys to successfully expanding its market reach. Participation in local exhibitions and bazaars not only increases product visibility but also strengthens ties with the local community, which is crucial for business sustainability. The marketing approach through social networks and the adoption of digital marketing shows the cooperative’s adaptation to technological changes and consumer behavior. This step is effective not only in increasing sales but also in reducing marketing costs, thereby enhancing the cooperative's profitability. Additionally, regular evaluations conducted by the cooperative serve as evidence of a structured approach and seriousness in managing the business.

## **Values in the Development of a Group-Based Local Economy for Housewives in Mayang District, Jember Regency**

The consistent application of Nubuwwah values in the “Sempurna Perjuangan Weaving Cooperative” significantly contributes to the success of local economic development. The values of Siddiq (truthfulness), Amanah (trustworthiness), Tabligh (communication), and Fathanah (wisdom) not only build a strong managerial foundation but also strengthen social bonds among members and improve the economic welfare of housewives in Mayang District, Jember Regency.

### a. Siddiq

The cooperative implements honesty in financial transparency and communication among its members. This creates a trusting environment and reduces conflicts. The application of the Siddiq principle is vital in fostering trust and harmony among cooperative members. Honesty in financial management and communication strengthens the cooperative’s integrity and boosts member morale and involvement. Consistent transparency supports sustainable growth and enhances the cooperative's stability.

### b. Amanah

The Amanah principle is applied through members' responsibility in tasks and adherence to agreements. This ensures that work is done to high standards and meets expectations. The principle of Amanah plays a key role in the operational efficiency of the cooperative. Responsibility and compliance with agreements strengthen members’ commitment, motivating them to give their best in every aspect of work. Therefore, Amanah is a fundamental element for the group’s success and the sustainability of the cooperative.

c. Tabligh

The cooperative holds regular meetings and training sessions to ensure effective communication, enabling open discussions and constructive feedback. Effective communication is a key element in cooperative management. Through open forums, the cooperative can resolve issues faster and implement innovative ideas. Good communication significantly contributes to sound decision-making and continuous development, increasing group member engagement and satisfaction.

d. Fathanah

The application of the Fathanah principle is evident in product innovation, wise marketing strategies, and the improvement of members' skills through training. The Fathanah principle is a driving factor for innovation and product development. Intelligence and wisdom in business management and production techniques have allowed the cooperative to remain relevant and competitive in the market. The effective application of this principle not only enhances product quality but also strengthens social solidarity and the economic well-being of the housewife group.

### **Supporting and Hindering Factors of Nubuwwah Values in the Development of a Group-Based Local Economy for Housewives in Mayang District, Jember Regency**

This analysis shows that the application of Nubuwwah values such as Siddiq, Amanah, Tabligh, and Fathanah plays an important role in supporting the strengths and opportunities of the “Sempurna Perjuangan Weaving Cooperative.” However, the cooperative also faces weaknesses and threats that require appropriate attention and strategies to ensure the sustainability and growth of the rattan-weaving group-based local economy in Mayang District, Jember Regency.

1. Strengths

- a. Group members in the cooperative demonstrate a high level of mutual cooperation, aligning with Nubuwwah values of unity and teamwork.
- b. The “Sempurna Perjuangan Weaving Cooperative” receives strong support from both internal members and external parties such as local government and surrounding communities, reflecting Amanah values in mutual trust and support.
- c. Social networks form a strong connection between group members in the cooperative, facilitating the sharing of information and assistance, reflecting Tabligh values in effective communication.

2. Weaknesses

- a. Limited production capacity hinders the cooperative's ability to meet larger market demands, indicating the need for improved skills and production efficiency.

- b. Lack of capital hampers the cooperative's ability to further develop its business, including purchasing raw materials and production equipment.
  - c. Inadequate production facilities hinder the quality and quantity of the production process.
3. Opportunities
- a. The use of digital technology opens opportunities for broader and more effective marketing, in line with Fathanah values in the utilization of technology and information.
  - b. Training and skill development programs for cooperative members can improve product quality and competitiveness, supporting Nubuwwah values in self-development and skill enhancement.
  - c. The increasing demand for synthetic rattan products offers significant growth opportunities for the cooperative.
4. Threats
- a. Limited human resource skills and knowledge of technology pose a serious threat to the cooperative's development.
  - b. Unstable raw material prices can affect production costs and product prices.
  - c. Changes in consumer preferences and tastes may influence the demand for woven products, requiring continuous innovation to meet market needs.

### **Analysis/Discussion**

#### **Development of Group-Based Local Economy for Housewives in Mayang District, Jember Regency**

In this section, the researcher presents a synthesis of various theories as the foundation of the study, combined with findings from the research site. The study focuses on the analysis of prophetic values in local economic development through synthetic rattan weaving, involving a group of housewives at the "Sempurna Perjuangan" weaving cooperative in Mayang District, Jember Regency. The discussion is divided into two parts based on the research focus: the group-based local economic development of housewives in Mayang District and the influence of prophetic values on this development.

The first part examines the role of housewives in local economic development through group-based initiatives, particularly in weaving synthetic rattan. As organizations face rapid global business changes, the integration of local knowledge and the application of management control systems become crucial for adapting and succeeding. Local wisdom plays an important role in these businesses, including handicraft techniques passed down through generations. The cooperative's efforts to train members in technical skills, business management, and digital marketing not only



improve product quality but also empower housewives as entrepreneurs, boosting their economic independence and contributing to local economic growth.

The second part discusses production, focusing on the transition from natural to synthetic rattan as a strategy to address raw material constraints and reduce production costs. This shift reflects the cooperative's adaptation to market demands and technological advancements. By maintaining product quality through training and innovation, the cooperative supports sustainable production while increasing the scale and competitiveness of its products. Marketing strategies, including product differentiation, competitive pricing, and digital promotion, have effectively expanded market reach and visibility, contributing to the cooperative's success and the local economy.

In conclusion, the study emphasizes that through training, production adaptation, and strategic marketing, the "Sempurna Perjuangan" cooperative exemplifies how group-based initiatives can foster sustainable local economic development, especially when supported by innovations in design, technology, and market strategies.

### **The Influence of Prophetic Values on Local Economic Development Group-Based on Housewives in Mayang District, Jember Regency.**

In the era of rapid globalization, it is essential to preserve the identity and cultural values that underpin a community, including its ethics, morality, and social norms. Local wisdom encapsulates how a society perceives the world, interacts with one another, and upholds its core principles. The values of Nubuwwah, or prophetic principles, can guide local economic development as ethical and moral standards derived from the teachings of prophets, applied to economic growth.

For the housewives' group in Mayang Subdistrict, Jember Regency, these principles are exemplified in the following ways:

1. **Siddiq (Truthfulness)** The value of Siddiq, emphasizing truthfulness, is a critical aspect of leadership and management, as taught by Prophet Muhammad (PBUH). Honesty in business transactions fosters trust and transparency, which are vital for business sustainability. The theories of Muhammad Syafii Antonio and Abdul Aziz underscore the significance of honesty in building a sustainable economic system. The Sempurna Perjuangan Weaving Cooperative embodies the Siddiq principle by ensuring honesty in production, marketing, and internal relations, which strengthens its reputation and contributes to sustainable local economic growth.
2. **Amanah (Trustworthiness)** The principle of Amanah emphasizes fulfilling obligations with integrity, both to consumers and spiritually to God. This principle is crucial for professional ethics and responsibilities. Iwan Aprianto and Fauzan highlight that Amanah involves both human and spiritual

accountability. In the context of the Sempurna Perjuangan Weaving Cooperative, Amanah ensures trust and responsibility in all transactions and operations, fostering a positive market reputation and supporting business continuity.

3. Tabligh (Communication) Tabligh refers to effective communication, essential for managing business operations and marketing. It involves sociability, intelligence, clear job roles, responsiveness, and teamwork. In the Sempurna Perjuangan Weaving Cooperative, applying Tabligh has enhanced internal communication, promoted openness in decision-making, and improved marketing strategies through digital channels. This has significantly contributed to the cooperative's success and local economic development.

Overall, the application of Nubuwwah values—Siddiq, Amanah, and Tabligh—in the synthetic rattan weaving business by the housewives' group in Mayang Subdistrict demonstrates how integrating local wisdom into economic practices can build a robust, ethical, and sustainable local economy.

### **Supporting and Inhibiting Factors of Nubuwwah Values in Local Economic Development Based on Groups of Housewives in Mayang District, Jember Regency**

SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) is a structured planning method used to evaluate the four key elements of an organization, project, or business endeavor. It helps in understanding a company's position and supports decision-making by identifying how to leverage strengths, exploit opportunities, address weaknesses, and mitigate threats.

Many companies struggle with effective strategy implementation. Abdul Halim Usman, in his book *Strategic Sharia Management: Theory, Concept, and Application*, attributes this failure to a lack of emphasis on the control and evaluation stages of strategy, which are crucial parts of strategic management. Companies often implement strategies and assume that their goals will be met without regular monitoring, only addressing issues when they become severe.

Kaplan and Norton categorize these strategic failures into four types:

1. Vision and strategy that are impractical or too ambitious.
2. Misalignment between strategy and individual goals due to poor integration of strategic human resource planning.
3. Disconnection between strategy and resource allocation, with resources typically focused on short-term gains.
4. Tactical rather than strategic feedback.

SWOT analysis is essential for maintaining and building on a company's strengths, correcting weaknesses, prioritizing opportunities, and countering threats. Each business undertaking in local economic development will face policies and results that may not always meet expectations.

For Koperasi Pengayam Sempurna Perjuangan, which focuses on synthetic rattan weaving, the real conditions of strengths, weaknesses, opportunities, and threats need to be addressed. Strengths include high cooperation levels among group members, reflecting the nubuwwah values of Amanah (trust) and Tabligh (effective communication). Weaknesses might involve limited resources or managerial skills, linked to the values of Amanah, Tabligh, and Fathanah (wisdom). Addressing these weaknesses by enhancing production efficiency and transparency is crucial for the cooperative to meet market demands and support local economic growth effectively.

## **CONCLUSION**

The group-based local economic development for housewives in Mayang District, Jember Regency, has shown significant potential in improving the economic welfare of the community. The synthetic rattan weaving program at the Penganyam Sempurna Perjuangan Cooperative has helped increase the income and skills of housewives while strengthening social networks and group cohesion. Intensive training in synthetic rattan weaving techniques has enhanced the housewives' ability to produce high-quality woven products. The sustainable production of synthetic rattan weavings has increased household incomes in Mayang District. Effective marketing strategies have raised public awareness of these products, boosting demand and sales.

The values of Nubuwwah, such as Siddiq (honesty), Amanah (responsibility), Tabligh (communication), and Fathanah (wisdom), have served as a crucial foundation in the management and development of the local economy within the housewives' group at the Penganyam Sempurna Perjuangan Cooperative. The principle of Siddiq is reflected in honesty and transparency in every transaction and communication between members. Amanah is applied through financial management and high social responsibility, ensuring business sustainability and trust among members and the surrounding community. Tabligh is embodied in effective communication and timely dissemination of information regarding training and marketing, facilitating decision-making that positively impacts the group. Fathanah is demonstrated through the group's intelligence and innovation in developing products and marketing strategies, adapting to market changes in managing the business and addressing economic challenges. The application of Nubuwwah values, such as Siddiq, Amanah, Tabligh, and Fathanah, has had a positive impact on the strength and opportunities of the cooperative. The spirit of mutual cooperation among group members reflects the value of Siddiq in unity and effective collaboration. Support from internal members and external parties, such as local government and the community, illustrates the implementation of Amanah in building mutual trust and support. The strong social ties among cooperative members, facilitating the sharing of information and assistance, reflect Tabligh in good communication. Moreover, the use of digital technology and

existing training programs aligns with Fathanah by utilizing technology and information to improve product quality and competitiveness. Although Nubuwwah values provide a strong foundation, the cooperative faces some weaknesses and threats that require special attention. Limited production capacity, lack of capital, and inadequate production facilities present challenges in improving efficiency and product quality. The shortage of human resources in terms of skills and technological knowledge poses a serious threat that could affect the cooperative's development. Fluctuations in raw material prices and changing consumer preferences can also impact the stability of production costs and product demand, requiring continuous innovation to meet market needs.

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