THE CONTRIBUTION OF CAREER LEVEL IN THE WORK-LIFE BALANCE OF MUSLIMAH'S ENTREPRENEUR

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ABSTRACT
     A career woman has a good career development or career level in her work, it will have a contribution in work-life balance, and work-life balance is also one of the factors supporting the success of Muslimah's entrepreneurs. The purpose of this study was to know and have a clear picture of the contribution of career levels in Muslimah's entrepreneurs and the contribution of work-life balance in Muslimah's entrepreneurs. This research method uses descriptive qualitative with a field research approach. Field research is research that emphasizes the practice in the field. In this study the author focuses on the results of data collection obtained directly from the informants and the specified sources. The results of this study prove that career level with work-life balance in Muslimah's entrepreneur shows results that are supportive meaning that the higher the career path the higher the work-life balance in Muslimah's entrepreneur. Vice versa, the lower the career path, the lower the work-life balance of Muslimah's entrepreneurs. Supporting factors at the career level are education, guide and sponsorship, loyalty to business organizations as well as social flexibility and relationships between employee, assessment and evaluation and achievement or appreciation at work. While the supporting factors in work-life balance are working hours, personality characteristics, emotional intelligence and psychological well-being.
Keywords: *Career level, work-life balance, business, muslimah's entrepreneur.*

INTRODUCTION

In this modern era, the position of women and men is not something that deserves to be debated anymore, the dividing line between men and women in working is increasingly thinning so that women are no longer considered as figures in charge of caring for children, husbands, and households. The role has now shifted, women now have the same rights as men to get a higher education and a career (Nur Achmad, Edy Purwo, 2017: 178). In addition to the rapid economic growth that occurs, it is increasingly encouraging women to work as part of meeting family needs.

Women's beauty can be a factor that influences the audience (Aulia Kartika, 2019: 34). Along with a change in views about the ability of women to make women rise up to fight for their rights. Women have penetrated a lot of public life, which has been dominated by men. There are various reasons that drive them to work and leave the house, among others to be independent economically dependent on their husbands, adds to the family income, leisure time as well as to develop the achievements or the expertises (Erna Maulana, Meci Nilam, 2017: 69-78). Besides the factors that encourage women to have a career are the needs that must be met. Activities at work contain social activities and produce something, aiming to meet the needs of human life such as the needs of clothing, food and shelter so that they can live in prosperity (Armiati, 2013: 162-174).

As the word of Allah SWT in the letter Al-Jumu'ah (62): 10,

$$فَاِذَا قُضِيَتِ الصَّلٰوةُ فَانْتَشِرُوْا فِى الْاَرْضِ وَ ابْتَغُوْا مِنْ فَضْلِ اللهِ وَ اذْكُرُوا اللهَ كَثِيْرًا لَّعَلَّكُمْ تُفْلِحُوْنَ .$$

"When the prayers have been performed, then you are scattered on earth; seek the gift of God and remember God a lot so that you are lucky".

In another verse Allah SWT says in the letter An- Nisa (4): 32,

$$وَ لَا تَتَمَنَّوْا مَا فَضَّلَ اللهُ بِهٖ بَعْضَكُمْ عَلٰى بَعْضٍ لِلرِّجَالِ نَصِيْبٌ مِّمَّا اكْتَسَبُوْا وَ لِلنِّسَاءِ نَصِيْبٌ مِّمَّا اكْتَسَبْنَ وَ سْئَلُوا اللهَ مِنْ فَضْلِهٖ اِنَّ اللهَ كَانَ بِكُلِّ شَىْءٍ عَلِيْمًا .$$

"And do not be jealous of the gift that God has exaggerated to some of you over others. (Because) for men there is a part of what the brand a try, and for women (also) no part of what they earn. Ask God for some of His gifts. Truly, Allah is All-Knowing everything".

In this time, more and more women out of the house to work. Most of them work to supplement their income. The issue of women working outside the home or what is popularly called career women is still widely discussed. Through this verse, it can be understood that every human being, including women, has the right to work and is rewarded with what they do. So in Islam, the law of women who work is *mubah* or permissible (Wakirin, 2017: 1-14).

Increased female workforce occurs in Indonesia, based on the Central Statistics Agency (BPS) referring to the Indonesian Labor Force Participation Rate (TPAK) for the period February 2017-August 2018. Based on gender, male TPAK in August 2018 was recorded at 82.69% while the TPAK for women is only 51.88%. When compared to the previous year's conditions, both male and female TPAK each increased by 0.18% points and 0.99% points (Central Statistics Agency (BPS), 2018).

Basically, career women get both positive and negative consequences from the roles they carry. One consequence of dividing the balance of time between work and family or in psychological terms is called work-life balance, just as a working mother often feels guilty because she has difficulty dividing time with her child. In situations like this, women who play a dual role expect a balance between work and family life. They must take the road of success in their work, but must be successful in their family life (Muhammad Syaifullah, dkk, 2019: 78).

Work-life balance mean the absence of conflict. However work-life balance is where someone is able to balance the time, emotions and attitudes of work and family responsibilities together. However, individuals who have good psychological well-being at work will feel a good work-life balance (Jeffrey H, Gary N, 2017: 5). One reason for the interesting concept of work-life balance is the change in value. Nowadays most people work to express themselves and improve their quality of life, not just to fulfill material needs.

Individuals who want to achieve work-life balance must also be able to meet three aspects of work-life balance, namely, time balance, involvement balance and satisfaction balance (Alan T, 2017: 46). An important role in the management of human resources is a career development system that aims to attract, maintain, and at the same time motivate individuals to have a better morale. Career development also does not always lead to men but women can also develop their careers.

Career development is a set of personal goals and strategic movements that lead to the achievement of high achievements and personal progress along the career level. Concrete manifestation of this situation can be perceived by looking at the increasing numbers of

women in higher education, plunge into various kinds of field work and perform jobs previously only performed by men only. The increasing number of women's involvement in economic activity is characterized by two processes namely an increase in the number of women involved in work outside the household and an increase in the number of occupations that can be entered by women.

One type of work that is sufficiently developed and is pretty much done by the women of the time this is the innovation development of an own business interests in accordance with the possessed, or could be called entrepreneurship. If they play a role as an entrepreneur, it will surely bring great changes to the progress of the nation, especially the family. Most women can start entrepreneur because of the motivation as a strong contribution that drives their actions. They know well the motivation and maintain the motivation in every action.

Based on the phenomenon that occurs and the background has been described, can be identified problems occurred, namely, career women who work also certainly have the opportunity to develop their careers. When a career woman has a good career development or career level in her work, it will have a contribution in work-life balance, and work-life balance is also one of the factors supporting the success of Muslimah's entrepreneurs. The benefit of this research is to know and have a clear picture of the contribution of career levels in Muslimah's entrepreneurs and the contribution of work-life balance in Muslimah's entrepreneurs. In addition to enriching insights and knowledge specifically related to gender equality in relation to the psychology of women and Islamic business.

THE CAREER LEVEL

Career level are often interpreted as levels, whereas careers can be interpreted as positions that are being undertaken by someone in their working life (Sopiah, Etta Mamang, 2018: 155). The definition of the biggest career level is defined as the term career development. Career development is a combination of future training needs and human resource planning. Career development as a series of attitudes and behaviors related to work experience and activities over a person's life span and a series of ongoing work activities. Thus an individual's career involves a range of choices from a variety of opportunities (Taufiq Abdullah, 1980: 52). As the word of Allah SWT in the letter Al-Baqarah (2): 286,

لَا يُكَلِّفُ اللّٰهُ نَفْسًا اِلَّا وُسْعَهَا ۗ لَهَا مَا كَسَبَتْ وَ عَلَيْهَا مَا اكْتَسَبَتْ ۗ رَبَّنَا لَا تُؤَاخِذْنَاۤ اِنْ نَّسِيْنَاۤ اَوْ اَخْطَأْنَا ۚ رَبَّنَا وَ لَا تَحْمِلْ عَلَيْنَاۤ اِصْرًا كَمَا حَمَلْتَهٗ عَلَى الَّذِيْنَ مِنْ قَبْلِنَا ۚ رَبَّنَا وَ لَا تُحَمِّلْنَا مَا لَا طَاقَةَ لَنَا بِهٖ ۚ وَ اعْفُ عَنَّا ۗ وَ اغْفِرْ لَنَا ۗ وَ ارْحَمْنَا ۗ اَنْتَ مَوْلٰىنَا فَانْصُرْنَا عَلَى الْقَوْمِ الْكٰفِرِيْنَ .

"God does not burden a person but according to his ability. He gets (merit) from (the virtue) he does and he gets (torture) from (the evil) that he did. (They prayed), "O our Lord, Thou shalt not punish us if we forget or we make a mistake. O our Lord, do not burden us with heavy burdens as You have burdened the people before us. O our Lord, Thou shalt not bear for us what we cannot bear it. Forgive us, forgive us, and bless us. You are our protector, so help us face unbelievers".

There are three career development dimensions, as follows (Richard L, 2011: 155):

1. Educational background

   Educational background is one of the requirements to sit in a position. Education is an activity to improve the mastery of theory and skills to decide issues related to work in order to achieve goals. The indicator of educational background is the level of education.

2. Training

   Training is the process of teaching certain knowledge and expertise also attitudes so that employees become more skilled and able to carry out responsibilities better and ultimately the training can support the achievement of company goals. The training indicator is the frequency of training.

3. Work experience

   Work experience is the level of mastery of one's knowledge and skills that can be measured from one's working period. The indicator of work experience is length of work.

   An aspects contained in individual career development are as follows (Stephen P, 2015: 109):

1. Increased responsibilities

   Responsibility is a necessity for carrying out all obligations/duties that are charged to individuals as a result of their authority.

2. Increased status of position/rank

   Rank is a position that indicates the level of a employee in a series of structures/positions in an organizations.

3. Increased authority

Authority is the official power a person has to act, give orders and carry out activities in the organizations.

4. Increased compensation

Compensation is all income in the form of money, direct or indirect goods received by employees in return for services rendered to the company.

The benefits and destination development career, namely as follows (Meldona, 2009:96):

1. Helping the achievement of company goals and individual goals.

2. Shows the relationship of the welfare of company employees in planning employee careers by increasing their welfare so that employees have higher loyalty.

3. Helping employees realize their ability to occupy a certain position in accordance with their potential and expertise.

4. Strengthening the relationship between employees and the company. Career development will strengthen employee relationships and attitudes towards the company.

5. Proving social responsibility, meaning Career development is a way to create a positive work climate and employees become more mentally healthy.

6. Help strengthen the implementation of company programs. Career development will help other company programs so that company goals are achieved.

7. Reducing turnover and staffing costs. Career development can make turnover low and so can staffing costs be more effective.

8. Reducing professional and managerial obsolescence. Career development can prevent professional and managerial obsolescence and boredom.

9. Activate a thought (view) of long distance. Career development is related to long distances. This is because the placement of a position requires requirements and qualifications in accordance with its position.

THE WORK-LIFE BALANCE

Initially, work-life balane of family only referred to the concept of no conflict between work and family. Work-life balance is defined as a state of satisfaction and feelings may play well in work and family life, by minimizing the role conflict ((Sopiah, Etta Mamang, 2018: 145). Can be given individuals who pay attention to the balance of work-life and personal life are individuals who are more concerned with psychological well-being rather than simply

getting wealth (Laura Klopping, 2011: 4). The broad concept involves setting the right priorities between work (career and ambition) on one side and life (happiness, leisure, family and spiritual development) on the other side. As the word of Allah SWT in the Surah Al-An'am (6): 132,

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وَ لِكُلٍّ دَرَجٰتٌ مِّمَّا عَمِلُوْا ۗ وَ مَا رَبُّكَ بِغَافِلٍ عَمَّا يَعْمَلُوْنَ .

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"And each person has a level, (in accordance) with what they are doing. And your Lord is not unaware of what they do".

Work-life balance has four dimensions of formation, namely (Harvard Business Review, 2000: 17):

1. WIPL (Work Interference With Personal Life)

   This dimension refers to the extent to which work can interfere with an individual's personal life. For example, work can make it difficult for someone to arrange time for their personal lives.

2. PLIW (Personal Life Interference With Work)

   This dimension refers to the extent to which an individual's personal life interferes with his work-life. For example, if an individual has problems in his personal life, this can interfere with the individual's performance at work.

3. PLEW (Personal Life Enhancement Of Work)

   This dimension refers to the extent to which a person's personal life can improve individual performance in the world of work. For example, if an individual feels happy because his personal life is pleasant then this can make an individual's mood at work enjoyable.

4. WEPL (Work Enhancement Of Personal Life)

   This dimension refers to the extent to which work can improve the quality of an individual's private life. For example the skills acquired by an individual at work, allow individuals to utilize these skills in their daily lives.

   There are three aspects to work-life balance, namely (Stephen P, 2015: 177):

   1. Time balance

      This aspect is related to the balance between the time used to perform the role of individuals in work and other lives outside of work.

   2. Balance of Friendship

This aspect is related to the balanced psychological involvement of the individual and his commitment to the role in work and other lives outside of work.

3. Satisfaction Balance

This aspect concerns a balanced level of individual satisfaction in carrying out his role in work and other lives outside of work.

The benefits of work-life balance have an impact on individuals and organizations. For individuals the benefits of work-life balance can be more productive work, can be happier and can be a better relationship between employees and support from family. Whereas for organizations is to increase organizational commitment, job satisfaction, reduce the level of abscess, reduce the level of resignation, and organizational citizenship behavior (OCB).

MUSLIMAH'S ENTREPRENEUR

Muslimah being a woman engaged in the business world does not mean that she will always go through difficult times. If a woman is ready to use it, there are several aspects that make it easy for her position as a business woman, namely (Regulation of the Minister of Industry of the Republic of Indonesia, 2016):

1. There are several fast-growing business sectors that are easily controlled by women such as the garment, beauty, retail and retail businesses.

2. As "the weaker", women will not be considered as competitors, sometimes even getting help from male coworkers.

3. The business world gives distance to women so that the presence of a business managed by women will be the center of attention and something in it can be seen clearly. The connection of others will in turn improve the opportunity to do business.

4. Women need not give up on their existence when working in the world of men. Men will like women because of the contrasting women in their work area.

5. Women can be assertive and gentle, confrontational and work together. By combining these qualities, a female manager can freely be in the atmosphere of a group of employees consisting of a mixture of both sexes and a group consisting of only one sex.

6. Freedom of the right for women to achieve the highest level of education is an opportunity for them to develop the abilities and experience that can be the main capital to pursue the business world.

Now almost every nation and country in the world has opened wide doors for women to play an active role in various aspects of life. This was also followed by women's

organizations or associations that struggled to help their people in developing networks and businesses and solving various common problems. It is time for women to struggle to become part of the business environment. Because being an entrepreneur is one of the best ways for women to experience freedom positively and productively. Women can start their own business from playing the same role as what men play (Natalie C, Sifrid S, 2016: 308).

RESEARCH METHODS

This research method uses descriptive qualitative with a field research approach. Field research is research that emphasizes the practice in the field. The research is aimed at studying it intensively about the background behind and carried out by plunging into the field immediately to dig the data required (Lexy J, 2012: 4). In this study the author focuses on the results of data collection obtained directly from the informants and the specified sources (Sugiyono, 2019: 293). Researh conducted with the formulation of the problem that aims to determine the contribution of career levels in Muslimah's entrepreneur and the contribution of work-life balance in Muslimah's entrepreneur. While the data analysis is descriptive, because this study objectively describes and describes matters relating to the contribution of career levels in the work-life balance of Muslimah's entrepreneur.

THE CONTRIBUTION OF CAREER LEVEL IN THE WORK-LIFE BALANCE OF MUSLIMAH'S ENTREPRENEUR

In the view of most people, business is always synonymous with the world of men, even though there have been many women who have jumped and succeeded in the business world. Despite having different characters in handling business, basically women actually have their own uniqueness in business affairs. Many things can be taken by Muslimah as women entrepreneurs to achieve business success, including supporting factors as contributions from career levels to maximize work-life balance. Career level are often interpreted as levels, whereas careers can be interpreted as positions that are being undertaken by someone in their working life (Sopiah, Etta Mamang, 2018: 155). Understanding career level is largely referred to as career development. Career development is a combination of future training needs and human resource planning.

Career development as a series of attitudes and behaviors related to work experience and activities over a person's life span and a series of ongoing work activities. Thus an individual's career involves a range of choices from a variety of opportunities (Taufiq Abdullah, 1980: 52). Career development can be called a career level will be associated with

the achievement of work-life balance in individuals, as well as the existence of the same time division between work and personal life is one indicator of success in individual career development. Where individuals do not feel burdened by work or hampered because of a pile of workload that can reduce their time with family and friends. Individuals who have a perception about high career levels tend to have high motivation to achieve their goals.

Factors that support individual career development in entrepreneurship are individual and organizational factors in business. Individual factors prioritize perceptions about oneself then see other people's perceptions, which include: personality (goods), goods offered (how we give and receive goods), and needs (needs). While organizational factors, meaning the same as individual factors, but the business organizations that takes precedence is the perception of others then views one's own perception (Fita Elentri, 2020).

The factors that support for career development can be categorized in the following characteristics (Nayla Fransiska, 2020):

1. Education

   It is undeniable that education is one of the important aspects in human life, especially in terms of career and work. In fact, many people believe that education is the main determinant of one's career or success. In addition, education can also be a measure of a person's social status high or low. Education as an insight into be working, with so as basis in determining career development, so as to support career development. Education can be the basis for acquiring skills and knowledge through learning and practice.

2. Guide and sponsorship

   Business training as a guide is not only done for business owners, but employee also need training because they also contribute to the development of the business organizations. Business training is the process of exploring individual abilities/potential by the process of asking questions to get the goals to be achieved. Business training such as a guide helps guide not only focus in one way but remind there are other ways to improve the business organizations. Guide and sponsors as a form of training and support previously programmed carried out in the context of career development, running in accordance with applicable.

3. Loyalty to business organizations

   Loyalty is used as the basis for determining individual career progress, it supports individuals to continue working and innovating to advance the business being run. Without loyalty and togetherness, an organization will not run well but will not be able to

survive where loyalty and togetherness do not apply well. This can require organizational loyalty. If employee of the organization have loyalty to the business organizations, then they will trust the interests of using all the facilities, capabilities and resources they have for the progress of the organization.

4. Flexibility and relationships between employee

In the world of work, of course there will be connections between partners. So individuals must also be able to establish good relationships and interactions in the businesses organizations. In connecting and interacting, flexibility is also needed in socializing and communicating. It also must be able to adjust wherever the scope of interaction is located, so that interaction is not only within the scope of the office but also must be well established outside the scope of the office. The ability to relate and interact is also a very influential factor in every career employee. The relationship between the production, distribution and consumers deserves to be given more value, because it is from communication that the business can run well.

5. Assessment and evaluation

In every business organizations, it cannot be separated from the so-called performance evaluation, where the performance of each employee will be assessed in a certain number of periods. This is done to see the extent to which employee can work and meet standards of business organizations, so that when there are errors or irregularities, improvements can be made immediately. A good performance appraisal is not only seen from the results, but the employee process in completing work must also be considered. Assessments and evaluations carried out regarding the implementation of career development have run effectively in accordance with applicable rules, so that the results can be known.

6. Achievement or appreciation at work

Individuals as employee are business organizational assets that must be protected. Without employee, the business organizations will not develop better. Ways to maintain the workforce so that they want to continue working also vary, one of which is by giving awards. The awarding is an effort to provide compensation for work results, so as to encourage individuals to work more actively and potentially. An entrepreneur needs an award when his work meets or even exceeds the standards set by the target business.

Thus individuals who are satisfied with work and career development will have a balance in their work-life and personal life (work-life balance) (Tim Flicka Bags, 2020). Work-life balance is the extent to which individuals feel satisfied and involved equally in

their roles in work or other lives outside of work. Individuals who feel work-life balance or family life and work balanced will have a more positive psychological well-being. Individuals who want to achieve work-life balance must also be able to fulfill three aspects of work-life balance, namely, time balance, involvement balance and satisfaction balance (Alan T, 2017: 46).

Work-life balance is defined as a state of satisfaction and feelings may play well in work and family life, by minimizing the role conflict (Sopiah, Etta Mamang, 2018: 145). It can be said that individuals who pay attention to the balance between work-life and personal life are individuals who are more concerned with psychological well-being than pursuing wealth alone (Laura Klopping, 2011: 4). The achievement of work-life balance is supported by various factors, one of which is career level. Career level is the process of increasing individual work skills achieved in order to achieve the desired career. With an existing career level in an individual it will be related to the achievement of work-life balance. When individuals choose to follow the existing career level, it will help individuals lead a comfortable life and lead to work-life balance or work-life balance.

The factors that support work-life balance in Muslim entrepreneurs are as follows (Amani Khairunnisa, 2020):

1. Working hours

   There are different working systems and many business organizations have implemented them. This system is flexible working time. Flexible working hours are where employee can decide when to go to work and when to go home. In approving these flexible working hours, business organizations and employee must agree with each other. The more number of hours worked by employees, this can have an impact on the emergence of dissatisfaction in achieving work-life balance. Ideal working hours are hours that do not exceed other working hours.

2. Personality characteristics

   Personality characteristics affect work-life and outside work. In addition, each personality that exists in individuals, in dealing with problems will be different and in making a decision or solution. Personality factors have an important role in addition to the competencies and skills possessed by each individual. This is because character or personality is an important element in communication and carrying out activities given to each work unit or management in a business organizations.

3. Emotional intelligence

Emotional intelligence is a person's adaptive ability to recognize emotions, express emotions, regulate emotions, and manage emotions for oneself and others. Emotional intelligence is positively correlated with work-life balance. Individuals with high emotional intelligence have a high work-life balance too. Emotional intelligence includes the ability to understand oneself and others, and relate to them. Emotional intelligence that can be seen in everyday attitudes is also a employee to work and support more optimally.

4. Psychological well-being

Psychological well-being is positively correlated with work-life balance. Employee with high psychological well-being have a high level of work-life balance as well. Psychological well-being consists of positive relationships with others, personal mastery, autonomy, feelings of purpose and meaning in life, and personal growth and development. Psychological well-being is achieved by achieving a state of balance that is influenced by challenging and beneficial life events.

Despite the fact that some jobs occupied by women are still not free from discrimination, occupational feminism and cultural constraints, women consistently prove that their presence in careers in the public sphere is still present and needed. Women in each society make a substantial economic contribution. Women's status does not depend on their role as mothers and their restrictions on domestic space but on whether they control access to sources of capital in working/doing business, their working conditions and the distribution of their church products.

The career success of an individual is not only an increase in salary and position, but in fact many individuals who expect forms not manifested from their career success in the form of work-life balance or work-life balance (Nisful Laily, 2020). Career development runs significantly with work-life balance which has a contribution from career development with work-life balance in Muslimah's entrepreneur. The way to overcome the dualism of roles experienced by career women is by clearly understanding of the role of work and roles at home, managing time appropriately, clearly understanding the difference between the two roles, support from husband and other family members, especially support from mother-in-law, and also support from colleagues.

In addition, to overcome the contradiction of the dualism of the role of career women is to not mix between career and work (setting boundaries and resolving problems between career and work). In this case also means not bringing work problems to home and vice versa. On the part of the company, career women want a company policy regarding a flexible work

system and want the value of work that is friendly to the family. The availability of child care facilities can be a way out in overcoming the problem of role conflict. This supports the role of women in achieving work-life balance.

The analysis shows that career development is one of the supporting factors rather than the work-life balance of every Muslimah's entrepreneur. Work-life balance can have positive consequences for job satisfaction, career satisfaction and career development. From this study it was also found that the higher the level of education, the less role conflict experienced by women who work and the higher the income, the lower a career woman experiences role conflict. A career woman who lives in the nuclear family has better adaptability than a career woman in a large family.

CONCLUSION

Career level with work-life balance in Muslimah's entrepreneur shows results that are supportive meaning that the higher the career path the higher the work-life balance in Muslimah's entrepreneur. Vice versa, the lower the career path, the lower the work-life balance of Muslimah's entrepreneurs. Supporting factors at the career level are education, guide and sponsorship, loyalty to business organizations as well as social flexibility and relationships between employee, assessment and evaluation and achievement or appreciation at work. While the supporting factors in work-life balance are working hours, personality characteristics, emotional intelligence and psychological well-being.

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