

Entrepreneurship of Traditionalist Muslim at Tasikmalaya, West Java

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Abstract

The difference of religious understanding does not have a significant relationship with economic behavior, especially entrepreneurship. The difference of religious understanding to traditional understanding and modern understanding becomes no longer significant to be associated with economic behavior. This means that the study of economic behavior associated with the difference of religious understanding to traditional understanding and modern understanding is very biased. This is because the most decisive variable in understanding the flow of economic behavior is not religious understanding, but rationality in economic decisions taken based on traditions, values, and straightforward arguments. This study have different conclusion with finding of Max Weber, Robert N. Bellah, David C. McClelland, and Clifford Geertz theories, in the context of socio-economic disciplines which states that there is a correlation between modern religious understanding and economic behavior. Their conclusion were not true base on is the fact that people who have an understanding of modern religious relate to economic behavior. In fact, based on this research, religious understanding that relates with economic behavior is precisely traditional religious understanding. Variables that determine the flow of economic behavior is not a religious understanding, but the rationality in economic behavior. Therefore, the emphasis of the conclusions formulated by Max Weber, Robert N. Bellah, David C. McClelland, and Clifford Geertz is not in its modern religious ideas, but in the rationality held by economic actors. Their conclusion may be justified if there is any further explanation that the modern religious understanding is rational and has implications for other aspects of life, including the aspect of economic activity. Besides, their finding could not generalized and gone into effect to other place owning different characteristic.

Keywords: *entrepreneurship, economic behavior, modernist muslim, traditionalist muslim, rationality*

A. INTRODUCTION

In the effort to fulfill the life world of the necessities of life, Islam has provided the basic principles of economics. The basic principles of economics is intended as a basic guide to men in carrying out their economic activities do not violate the terms of religion and could create the ultimate human benefit. Thus, Islam as a religion has a significant relationship with economic behavior. This means that religious belief has relationship with it parishioners entrepreneurial. In implementation, Muslims entrepreneurship linked to the religious understanding of Islam.

Sorting of Islamization understanding today is traditional Islamic (traditionalists Muslim) and Modern Islamic (modernist Muslim). Sorting both Islamization understanding is based on notion of differences in viewpoints and methods of thinking used by both understanding. During its development, the school of thought has relationships with other variables, such as political, economic, social, and cultural. In the study of economics shows that the flow of thought in Islam

have a relation with economic behavior, including what happened in Indonesia. Clifford Geertz, for example, had put forward a thesis that there are relationship between religious beliefs - modernist-puritanical Muslim and economics behavior among Muslims in Mojokuto (Cliford Geertz, 1968).

However, thesis is advanced Geertz can not be generalized to all regions, especially the development of understanding of the Islamization that occurred in Indonesia today has undergone such assimilation. In addition, the variables that affect economic behavior may have been amended in line with the changing times, which currently allows very varied. Therefore, in fact it could be modern Islam does not have a significant relationship with economic behavior, or on the contrary, traditional Islam has a significant relationship with economic behavior. The concept of grace (*berkah*), according to Bambang Pranowo, dominated much Islamic community. In fact, the concept of *berkah* is not only a monopoly of Islamic societies, but also occurs in the community of successful entrepreneurs, such as the Chinese (M. Bambang Pranowo, 1999).

Tasikmalaya, West Java Province, Indonesia, has a different indications with thesis is advanced by Geertz. On one hand, Islam is growing in Tasikmalaya is traditional Islam; but on the other side, entrepreneurship is growing rapidly. Be categorized as traditional Islam because the Muslims in Tasikmalaya still adhere to local Islamic tradition, in addition to the theologically inclined on theocentric followers and found boarding is based on Salafiyah, of course, was founded by *Kyai* who tend to maintain and preserve the old traditions.

While Tasikmalaya is expressed as an area with entrepreneurship a highly developed, in Tasikmalaya is found a variety of economic activities engaged in various fields, such as industry, cooperatives, trade, and agricultural technology. Based on the results of preliminary studies show that currently there are around 10 454 in Tasikmalaya business units engaged in the industry, 571 cooperatives, 19 299 UKM, 40 microfinance institutions, and 15 BMT. Empirical data is much higher compared with the statistical data held elsewhere in West Java.

From the background of this issue, then major question that will be answered in this paper is, whether there is a significant relationship between religious beliefs with economic behavior? However, the issue of religion is still considered very large, then there should be restrictions and then focused on the flow of religious understanding, more specifically an understanding of traditional Islam. From the main problem is formulated the question more specifically as follows: is there a significant relationship between traditional religious understanding with entrepreneurial spirit?

Studies that correlate between religion and economic behavior, actually is not a new study. Since end of the 19th century the study of these themes have emerged to surface. Max Weber has initiated studies on this theme with the title of "The Protestant Ethic and the Spirit of Capitalism". According to Weber, Protestantism ethics that developed in the 18th century in the West Erofa is a philosophy that gives cultural basis for the development of capitalism and the industrial revolution. Renewal of Christian ethics that produce behavior is required for the growth of capitalism. Thus, according to Weber, there was an effective affinity between religious beliefs among ascetic Protestantism and the spirit of rational modern capitalism in West.

In addition to Max Weber, also founded a similar study conducted by Clifford Geertz around 1953-1954. In the book "Peddlers and Princes: Social Change and Economic Modernization in Two Indonesian Towns" stated that the business community leaders in Mojokuto is largely reformers Muslim. Geertz found most business leaders of textile, tobacco, and a number of shops and

businesses is dominated by modernist-puritanical Muslim. Therefore, Geertz concludes that Islamic reformism, in its puritan Muslim, is doctrine of majority merchants.

Weber and Geertz findings were strengthened by Kenneth E. Boulding. According to Boulding, religion also influence decision-making regarding the types of commodities produced, the formation of economic institutions and practices of economic behavior. In the 16th and 17th century the Protestant Lutheran, reformer and episcopal, greatly affect to "commercial revolution" in Britain, Netherlands, Germany and Scandinavia. In 18th and 19th century role of Protestantism, especially Methodist and Quakers church, increase in "industrial revolution". Religion serves as a prophetic religion and act as a revolutionary force that stirred human thought and feeling of routine, so as to encourage progress (Kenneth E. Boulding, 1970).

James L. Peacock (1978) in "Muslim Puritans: Reformist Psychology in Southeast Asian Islam" states that during 600 years trade and Islam have been united in Southeast Asia, and for 75 years trade united with the reforms (Islam) (James L. Peacock, 1978). These Peacock's findings seem to confirm a thesis who suggested a correlation between entrepreneurship spirit with reformist-puritan Muslim in Indonesia. In "Purifying the Faith: the Muhammadiyah Movement in Indonesian Islam" Peacock proves tendencies reformist-Puritan Muslim oriented to work achievement.

In context of other religions, Robert N. Bellah in "Beyond Belief: Essays on Religion in the Post Traditional World" states that Takugawa religion provide clues about economic behavior. Some values are taught, through formulation of a new theology, have an impact in the work ethic. Thus, Takugawa religion is one factor that contributed to birth of capitalism in Japan (Robert N. Bellah, 1991).

David C. McClelland stated that the ethics of Protestantism can be formulated as a "desire to achieve". However, this symbol of desire to achieve can also be mixed from other religion. With U Test Mann-Whitney (a non-parametric statistical method), McClelland can obtain conclusion that supports Weber's theory, that by year 1950, states that Protestant majority, is more advanced than Catholic countries (David C. McClelland, 1961).

In addition to above some studies, it found too few books that describe relation of religion to economic behavior, especially in Indonesia. Among these books are Alfian (1970): *Agama dan Masalah Perkembangan Ekonomi* (Religion and Problem of Economic Development), Taufik Abdullah (1978): *Agama, Etos Kerja, dan Pembangunan Ekonomi* (Religion, Work ethic, and Economic Development), M. Dawam Rahardjo (1990): *Etika Ekonomi dan Manajemen* (Ethics of Economics and Management), and Fatah Nanat Nasir (1999), *Etos kerja Wirausahawan Muslim* (Work Ethic of Muslim Entrepreneurs). The fourth book concludes that Islam teaches work ethic. Islam has a close relationship in an effort to foster work ethic of its adherents. Religion, work ethic, and economic growth are variables that are interconnected and influence each other.

From above description of literature review, in general studies and authors explain that there is a significant relationship between the modern understanding of religious with economic behavior. While traditional understanding of religious has a negative relationship with economic behavior. But today, correlation between segregation of religious understanding with economic behavior is more dispersed. This is due to variables that determine to economic behavior more varied. Therefore, religious understanding just being one of the variables that determine economic behavior from religion follower.

Variables that determine economic and entrepreneurial behavior is not a modern religious understanding but rationality of economic behavior and entrepreneurial. Rationality in this study is that economic behavior is based on rational considerations in economy. According to Robert H. Frank, rationality in economic behavior that consists two types, self interest rationality and present-aim rationality (Robert H. Frank, 2003).

This study is one part from social economic studies in economics called institutional economics. Institutional economics is study of structure and function of the development of relations between people associated with provision of material goods and services to satisfaction of human needs. Institutional economics is study of cultural relationships patterns changing that associated with creation and sale of scarce goods and services by individuals and groups in personal views and common purpose (Warren J. Samuels, 1988).

B. METHODOLOGY

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C. RESULT AND DISCUSSION

1. Entrepreneurship and the Theory of Rationality in Economic Behaviour

Entrepreneurship means courage, virtue, and courage in meeting the needs and life problems solving with power that is within oneself (Wasty Sumanto, 1984). Entrepreneurs are people who are able to combine nature, labor, capital and expertise, so as to produce something useful for public good. In addition to emphasis on aspect of productivity, Shumpeter add an element of risk takers. This opinion is in line with Savary's opinion (1973) which states that entrepreneurship is to buy goods at fixed prices, although he did not know at how much price the goods (or to economy) that will be sold later (Suhardi Sigit, 1980).

With this description, it is understood that entrepreneurship includes a dynamic process, a process of creation by adding value to something that is achieved through hard work and time to estimate the funding support, physical and social risks, and will receive a reward in profits and satisfaction and personal independence. On understanding of entrepreneurship, it appears there is a difference because there are differences in emphasis of attention and emphasis. Schumpeter emphasizes entrepreneurship as an attempt to run a combination of new activities (Joseph. A. Schumpeter), Kirzner emphasizes entrepreneurship as an exploration of various opportunities (Israel Kirzner, 1979), Knight emphasizes entrepreneurship as an attempt to deal with uncertainty (Frank Knight, 2006, William B. Greer, 2000), and Say emphasize entrepreneurship as a joint effort to obtain the factors of production (Jean Baptista Say, 1816, Buchari Alma, 2009).

From above description, it is understood that entrepreneurship is essentially an person's spirit, attitude, behavior, and ability to handle business or activity that leads to search, create, and implement a new way of working, technologies and products to improve efficiency in order provide better service and earn greater profits. Entrepreneurship is an independent attitude and behavior

that can incorporate elements of creativity, taste, and work or is able to combine elements of creativity, challenge, hard work and satisfaction to achieve maximum performance.

There are several theories related to entrepreneurship. *First*, neo-classical theory which views the company as a technological term, in which management only know company costs and revenues, and calculated mathematically to determine optimal values from decision variables (Martin A. Carree and A. Roy Thurik, 2006). *Second*, Schumpeter's theory which states that to achieve the balance necessary actions and decisions from economic actors who have repeated the "same way" to achieve balance (David A. Reisman, 2004). *Third*, Austrian School theory which states that economic problems include social mobilization from hidden knowledge that is fragmented and scattered through interaction of the entrepreneur competition (Sandye Gloria, 1999). *Fourth*, Kirznerian theory which declared that "knowing where to look for knowledge" (Israel M. Kirzner, 1993), which means that only utilize this knowledge an entrepreneur can produce satisfaction and profits.

In addition to above theories, there is also called entrepreneur theory from perspective of individual, namely: (1) *life path change* which states that not all entrepreneurship is born and developed following a systematic and planned pathways, but was born through a natural process and even drastically birth (A. Shapero and L. Sokol, 1982), (2) *goal directed behavior* which states that entrepreneurship is born as motivated to achieve certain goals (Benjamin B. Wolman, 1973), and (3) *Outcome expectancy* which states that entrepreneurship was born as a consequence conviction will be accepted after performing certain actions (A. Bandura, 1986).

2. Rationality in Economic Behaviour

Rationality in economic behavior is defined by the conventional economic is materialistic-individualistic (Umer Chapra, 2000). Person economic behavior is considered a rational if that behavior can bring in immaterial profits. In the concept of "rational economic man", all economic action is always oriented towards use values and personal interests (Fiona E. Leach and Angela W. Little, 1999). Personal interests (*self-interest*) is core of the concept of "rational economic man" which was developed in the conventional economy. According to Edgeworth, first principle of economics is that all economic actors driven by self-interest (F. Y. Edgeworth, 1932). This is in line with Adam Smith, the founder of capitalist system, which advocated a *laissez fire* in which individuals are motivated by self-interest. According to Smith, self-interest is a controlling force for individual to resolve economic activity (Robert B. Ekelund, JR. and Robert F. Hebert, 1983).

Besides supported by rational economic man, rationality in economic behavior is also supported by rational expectations theory. The emergence of this theory is based on premise that economic situation is going to happen in future, among others, depend on what is expected by economic actors themselves. Rationality itself in rational expectations theory is defined as actions that can provide benefit, advantage or a satisfaction maximum with lowest cost (William A. McEachern, 2009). In other words, rationality of economic behavior will be determined by how big profit margin of cost for manufacturer or how much did scarcity of cost for consumers.

In addition to rational economic man theory and rational expectations theory, in view of the rationality of economic behavior is also supported by rational choice theory. This theory is a framework to understand and demonstrate social and economic behavior. Moreover, this theory is also dominant theoretical paradigm in microeconomics (Humberto Barreto, 1989). In rational choice theory, 'rationality' means that a person making a judgment before taking action to balance

costs and benefits before taking action (Mark Irving Lichbach, 2003). Thus, in rational choice theory, all decisions is taken by a rational process by considering costs and benefits.

From above description, it can be concluded that study of rationality in economic behavior can be used three main theories, namely rational economic man theory, rational expectations theory, and rational choice theory. The third theory of economic behavior can be seen using a different viewpoint. Rational economic man theory considers that human economic behavior is rational when considering benefit and self-interest. While rational expectations theory view economic behavior is rational when making predictions about economic variables that will happen in the future by using a variety of information that have been and are being, as well as the case may be. Rational choice theory view economic behavior is rational when considering cost incurred with benefit and profit to be received.

3. Traditional Islam in Tasikmalaya

Islam arrived in Tasikmalaya at this region was ruled by Prabu Surawisesa from Pajajaran. Prabu Surawisesa government began forced by Islamic empire movement that is spearheaded by Cirebon and Demak. Since 1528 Sunan Gunung Jati around to entire Tatar Sunda to preach Islam. When Pajajaran getting weak, his authority areas especially those located in eastern part try to escape. Thus, it is certain that Islam began to get into Tasikmalaya occurred at beginning 16th century through route Cirebon.

At time Islam came in Tasikmalaya, Islamic struggle with local culture is not inevitable. In early days Islam came in Tasikmalaya - and perhaps to this day, Muslims still strongly believe at sacred objects, sacred tombs, shaman divination, and ghosts (Edi S. Ekadjati, 1984). Muslims don't only make Islamic as source of guidance in his life, but also hold on a local tradition that has been passed down from generation to generation.

Another most interesting, Tasikmalaya religious life of community in relation to local culture is a religious ritual. Institution's most popular religious ritual in Tasikmalaya society today is *lebaran*, *marhabaan*, *yasinan*, *tahlilan*, and *slametan* (Nur Syam, 2005). This religious ritual tradition appears to reflects contiguity between "mainstream" Islam with tradition and culture that emerged in local community. Because, however, ritual traditions are not visible on religious content is delivered by Muhammad Saw, but this is culture of local community as a area where Islam is growing and developing.

Thus, although Islam came in Tasikmalaya long time, does not necessarily mean that people's life and religious character Islam completely. In everyday life, mystical practices that are based on local traditions and doctrine of ancestors are still held by public. The majority of Muslims still maintain ancestral religion that is still ongoing. In fact, efforts to preserve this ancestral religion has given rise to a separate community, which they call their religion "Sunda Wiwitan".

Tasikmalaya community pragmatic acceptance to Islami can not be separated from context of economy political at the time. Commercialization current has become economy mainstream in Sunda, especially since opening of plantations at end of seventeenth century has created its own mechanism that is built on basis of economic networks that cross borders (Nugroho Notosusanto, 1993). Ability to survive in this economic mechanism can only be owned by people who understand economics network and able to utilize this network for its economic interests. In this context, Islam is option most likely to enter network of indigenous entrepreneurs, in midst of competition with European businessmen who have political support from colonial state.

Therefore, when Sheikh Abdul Muhyi spread Islam in Tasikmalaya at end of seventeenth century, role is given by Regent of Tasikmalaya, RT Wiradadaha III, in process is not only personal, but it involves institutional instruments. Regent totally support Islamization that is led by Sheikh Abdul Muhyi. As a result of strong relationship between *ulama* and rulers of Islam makes Tasikmalaya easily accepted by society. However, from here shows that Islamization of Tasikmalaya, even from the beginning, is a process that is spread from the "top down". Role of the ruler is not just to spread Islam, but also about the kind of Islam that must be disseminated to public. Islamic types are generally offered Sunni, which ruler occupies a strong position in people.

From above description, it is understood that traditional Islam appear in Tasikmalaya with the arrival of Islam to this area. Because, when Islam arrived in this community is growing and evolving traditions that express animism, dynamism, and even Hinduism and Buddhism. Therefore, it is natural that later in the course of Islam will wrestle with these tradisions, which is often called by local religious culture.

This understanding situation goes on and it still feels very strongly today in some places in Tasikmalaya. The struggle between Islam to local culture continues to this day. In early days of Islam came in Tasikmalaya - and even to this day, Muslims are still strongly believe in sacred objects, sacred tombs, shaman divination, and ghosts. The fact of understanding and practice of Islam tune with what is delivered by Charles Kurzman. Kurzman said some indicators of traditional Islam (*Islamic customary*), namely: understanding that combines Islam with local traditions, respect for sacred character, believe to ghost, belief to things that are unseen and places considered sacred (Charles Kurzman, 1998).

4. The History of Entrepreneurship in Tasikmalaya

The seeds of entrepreneurship in Tasikmalaya have started to emerge since the end of 17th century (Simon Philpott, 2003). The indication, at this time had found merchants who can meet necessity of community. Only, the entrepreneur who emerged at this time more form of traders, that economic activity only includes buying and selling activities. Economic activities which include production, distribution, and circulation that is run by an entrepreneurial unit at this time did not seem to surface.

Entrepreneurship in this period is generally dominated by two race descent, ie descendants of Arab and Chinese descent entrepreneurs. Entrepreneur of Arab descent are usually engaged to trade clothing and other household items, while Chinese entrepreneurs are usually engaged to trade staples such as rice, fuel, and side dishes. Entrepreneurs Sunda let alone identified as Muslim entrepreneurs have not looked at this time. Sundanese people a lot more work as laborers, especially in remote rural farm workers. However, there are also some Sundanese who plays as a "skipper land", especially in remote villages in Tasikmalaya.

Institutionalization of entrepreneurship in Tasikmalaya supposedly comes with the emergence of Islamic Trade Unions (Serikat Dagang Islam - SDI) at beginning of 20th century. Mentioned in the history that establishment of SDI is motivated by idea to raise Muslims entrepreneurial (Badri Yatim, 1997). The economy was dominated by non-Muslims, particularly ethnic Chinese (M. Dawam Rahardjo, 1990). As socio-economic movements, SDI trying to build institutionalization and economic networks among Muslims and indigenous peoples, particularly indigenous in Tasikmalaya. Since then emerging entrepreneurs engaged in trading.

In the next development, trade is no longer the only entrepreneurship field to society. Society will begin to look other business field with regard to potential local funding, particularly natural resources, so then born entrepreneurs engaged in handicrafts, such as bamboo crafts, sandal wood crafts, pandanus craft, and mendong craft. Establishing entrepreneurs in crafts field is expected to take place sometime in 1930s.

However, there are data describing entrepreneurship in embroidery field that have emerged at 1920s. Entrepreneurship in embroidery field for first time introduced to small entrepreneur at 1925 when her village headman learned Dutch singer sewing process in Jakarta. After his marriage he returned to his village and went on his expertise to his friends. In recent years, these skills have been scattered from their homes to other places where they set up small businesses.

Entrepreneurship in Tasikmalaya was later institutionalized in small and medium businesses that continue to experience growth. That is why Tasikmalaya used as a developed area as an area of small and medium industries. These developments in turn have entrepreneurship contributes to Tasikmalaya economic growth. From year to year this small industry continues to experience significant growth and progress.

From above description, it can be concluded that the historical development of entrepreneurship in Tasikmalaya can be divided into several periods. The first is seeds of entrepreneurship period that appear hand in hand with economic movements made by Trade Union of Islam (Serikat Dagang Islam - SDI). The second period is period that marked institutionalization of entrepreneurship with establishment of small businesses on craft industry. The third period is period in which entrepreneurship becomes a major factor in moving the economy. During this period, entrepreneurship growth rapidly, and become foundation for community life. At the same time, entrepreneurship in this period is characteristic economy growth is compared with other areas in West Java.

5. Factors Affecting Entrepreneurship

Based on data found, there are several factors that determine development of entrepreneurship in Tasikmalaya. These factors include: (1) human resources (labor), (2) natural resources, (3) tradition of entrepreneurship, (4) investment network, and (5) organizational of entrepreneurs.

In matters of employment, entrepreneurship in Tasikmalaya is not found a problem, because amount of labor relatively is large. Although entrepreneurship in Tasikmalaya requires much labor, but until now still be met. Until end 2009, small and medium industrial sector in District of Tasikmalaya could accommodate labor as much as 234.756 people, while in the City of Tasikmalaya could accommodate labor as much as 21.502 people. In fact, there are a any labor that can not be placed in jobs. By end 2009 there are labor and as many as 12.306 people in District of Tasikmalaya and 12.213 people City of Tasikmalaya.

Entrepreneurship - especially small and medium industries - is largely determined by availability of resources. In entrepreneurship development, availability of natural resources is crucial for its development. This means that available of natural resources as a source of production, it will be growing entrepreneurial. Natural resources is conducive to entrepreneurial development.

Socio-cultural factors, such as existence of ethnic, religious or family groups, have an influence on how entrepreneurship relationship was developing. The most powerful network systems among entrepreneurs is case in family groups. Built by family business can create success together. This

is an implementation from an entrepreneurial tradition that handed down from one generation to other generation and one generation to the next.

Entrepreneurial tradition is one factors that decisive to growth and development of entrepreneurship. Therefore, entrepreneurship achievement can not be instant but it takes a long process through struggle that faced with various obstacles and hindrances. The process of a long journey is then referred to the tradition. Historically, entrepreneurship has been running in long term, even difficult to determine when entrepreneurial appeared in the area.

Network investment is very important, because without an extensive network and strong, then entrepreneurship not be able to thrive and survive until today at Tasikmalaya. Thus, investment network is one factor that will determine whether or not to develop entrepreneurship. Investments network development, in level of implementation, depending on ability of entrepreneurs themselves.

Another factor that affects to development of entrepreneurship is entrepreneurial organizational factors. Among these organizations are Cooperatives, Indonesian Chamber of Commerce (Kamar Dagang Indonesia – KADIN), enterprises of small and medium (Usaha Kecil dan Menengah – UKM), and Indonesian Young Entrepreneurs Association (Himpunan Pengusaha Muda Indonesia – HIPMI). Entrepreneurial organizations are instrumental in advocating for entrepreneurs in accordance with objectives of each organization.

From above description, it can be concluded that there are several factors that influence development of entrepreneurship. The main factor is human resources (labor), natural resources, entrepreneurial tradition, network investment, and entrepreneurial organizations. Another factor is dominantly government policies that conducive to development of entrepreneurship. This factor is a cumulative factors and not a alternative factors.

6. Understanding of Religious and Entrepreneurship

a. Understanding of Traditionalist Muslim Entrepreneurs on Entrepreneurship

In general, entrepreneurs in Tasikmalaya motivated by an entrepreneurial tradition that passed down from one generation to other generation from one generation to the next. As his parents is an entrepreneur, then later his son follow his parents as an entrepreneur (Robert D. Hisrich dan Michael P. Peters, 2002). Areas of business that was involved was exactly the same line of business that was involved by her parents. Therefore, development of entrepreneurship had great development, because they are more concentrated effort to wrestle for it has been running.

However, the situation is inversely proportional to their understanding on the concept of entrepreneurship itself. Most entrepreneurs were limited to just understand entrepreneurship what is and they are living. Thus, an understanding on entrepreneurship more based on experience in running an entrepreneurial, not based on scientific knowledge. Entrepreneurial in their perspective is ability to run a business in order to remain effective and not to go out business. More about science and theory of entrepreneurship, they do not much understand it.

Traditionalist Muslim entrepreneurs were not familiar with scientists who formulated entrepreneurship concept and theory. They did not know Joseph A. Schumpeter, M. Casson, Israel Kirzner, Frank Knight, or David C. McClellan. Thus, they also have never read the book and did not understand their main frame of mind. Though above figures are pioneers who have

formulated entrepreneurship concept and theory. In fact, when mentioned term of entrepreneurs, any traditionalist Muslim entrepreneurs do not understand it. Some entrepreneurs had ever heard this term, but did not understand its meaning. Though this term is a profession term that sensibly given to them, namely as an entrepreneur, people who cultivate entrepreneurship.

An entrepreneur theoretically must have characteristics of creativity, dedication, determination, flexibility, leadership, enthusiasm, confidence, and intelligence (William B. Gartner, 2004, Justin Gooderl Longenecker dan Thomson Gale, 2006, Suharyadi et al, 2007). Traditionalist Muslim entrepreneurs are not so many know these characteristics, but substantively, they recognize that they need such characteristics as economic actors.

In general, traditionalists Muslim do not know concept of entrepreneurship theoretically. They do not understand terms, concepts, and theories that exist in the study of contemporary entrepreneurship. They also do not know certain theories of entrepreneurship and framers of this such theories. Traditionalist Muslim know entrepreneurship more from his experience in running entrepreneurship. In addition, knowledge of entrepreneurship also be obtained through continuous communication and dialogue with other entrepreneurs who known.

b. Comparison between Traditionalist Muslim and Modernist Muslim on Entrepreneurship

In addition to focusing on traditionalist Muslims entrepreneurship, this study also included some modernist Muslim entrepreneurs as a comparison. Study results are expected to explain, if different understanding of the religious implications and implementation of entrepreneurial attitudes. Therefore, the results of studies that have been done show that modern religious understanding is correlated with economic behavior (Max Weber, 1989, Robert N. Bellah, 1991, Clifford Geertz, 1963). However, this study actually found opposite in fact, where traditionalists Muslim more advanced in entrepreneurship when compared with Muslims who claim as modern religious understanding. Today, majority modernist Muslim is not tendency to wrestle on entrepreneurship. Entrepreneurship is not a major choice in their worldly life. In general, their motivation to develop profession as an entrepreneur is relatively low.

There are several reasons why they do not tend to move at world of entrepreneurship. *First*, the modernist Muslim need leisure time for various missionary activities and religious organizations. *Second*, modernists Muslim believed that his life purpose is to serve as much as possible and do good (*fastabiq al-khayrat*). In the meantime, if they take other professions have a great chance to do maximumly to preach and serve people. However, based on study results also found a small portion of modernist Muslims who cultivate entrepreneurship. But, they do not come in entrepreneurship field which has been hailed by traditionalists Muslim in Tasikmalaya.

There are some similarities and differences between them. Similarities between them lies on looking entrepreneurship as part of sunnah Rasulallah Saw, where his life ever undergo profession as an entrepreneur. In fact, they agreed that Muhammad's profession is just entrepreneurship. This is very visible, especially when Muhammad before being appointed prophet and messenger. While most striking difference between traditionalist Muslim entrepreneurs with modernist Muslims entrepreneurs lies on entrepreneurship focus and concentration. Traditionalists Muslim seem to be more focus and concentration in running entrepreneurship. It contrast to modernist Muslim entrepreneurs, which entrepreneurship is not only discourse that dominates their thoughts, words, and deeds.

c. Rationality of Traditionalist Muslim Entrepreneurship

As discussed previously that religious understanding of Muslims entrepreneurs tend to traditional understanding and yet, at the same time they also have potential entrepreneurship. This fact is different from results of previous studies that religious understanding that relate to economic behavior is a modern religious understanding. Max Weber's study stated that parties who relate to capitalism in Europe was Protestants, while the Protestant is a modernization from Catholicism. Robert N. Bellah stated that parties who relate to capitalism in Japan is Tokugawa adherents, while Tokugawa is modernization from Shinto. Similarly, Clifford Geertz' study stated that parties who relate to economic behavior is a modern community of students not traditional community of students.

From this statement, then major question arises, why traditional religious understanding - Tasikmalaya traditionalists Muslim - have a relationship with entrepreneurship. To answer this question and analyze is used three main theories, namely rational economic behavior theory, rational choice theory, and rational expectation theory. The first and second theories are widely used in micro-economic studies, especially socio economic studies (Deliarnov, 2006, Humberto Bareto, 1989), whereas the third theory, rational expectations theory, widely used in studies to refine micro theoretical foundations and models of free market mechanisms into analysis of macro, that is called rational expectations equilibrium approach to macroeconomic theory (Warren Young et al., 2004).

Rationality of economic behavior means to prioritize self-interest and consistent with choice based on objectives to be achieved, which can be quantified to maximizing general welfare (Jennifer J. Halpern and Robert N. Stern, 1998). Advancement of entrepreneurship is a key priority for an entrepreneur, while other elements to support main priorities for it realization. In certain circumstances, public interest can be sacrificed for interest of entrepreneurship. However, Muslim entrepreneurs are able to balance between self-interest with public welfare, so that there is a balance between private utilities with an altruistic attitude (M. Umer Chapra). Typical characteristics of an rational entrepreneur is consistency in the choices made by an emphasis on achieving set target.

Rationality of traditionalist Muslim entrepreneurs describes two main types, namely rationality of self-interest and rationality is based on objectives to be achieved. In first type, an entrepreneur implement entrepreneurship driven by self interest from entrepreneurs themselves. However, self interest to be achieved by traditionalist Muslim entrepreneurs not only oriented to increase wealth alone, but also oriented to achieve prestige and self-actualization. In second type, an entrepreneur will choose a rational economic action in order to achieve goals already set.

When using Syed Omar Syed Agil's formula (Syed Omar Syed Agil, 1992), a form of rationality from traditionalist Muslim entrepreneurs can be divided into three forms, namely: (1) egoistic rationality, (2) bounded rationality, and (3) altruism rationality. Traditionalist Muslim entrepreneurs that can be classified to first form is an entrepreneur implement entrepreneurial driven by self interest alone, which profit serve as main priorities and objectives (Uskali Mäki, 1993). Traditionalist Muslim entrepreneurs that can be classified to bounded rationality is an entrepreneur does not have or know information that can lead optimum choice. While traditionalist Muslim entrepreneurs that can be classified at altruism Rationality is an entrepreneur who tried to balance between fulfillment of self-interest with society altruistic.

Sorting traditional Muslim entrepreneurs to above three forms of rationality are consistent with John C. Harsanyi's sorting rational behavior. According to John C. Harsanyi, theory of rational behavior contains three branches, namely: utility theory, game theory, and ethics theory. At utility theory, entrepreneur satisfaction lies in effort to profit as much as possible. On game theory, an entrepreneurs are faced with rationality clash between own right and other entrepreneurs right.. theory of rational behavior that is most visible in majority traditionalist Muslim entrepreneurs are ethics theory. Implementation of this theory explicitly appear in accommodating a variety of utility in society (Syed Omar Syed Agil, 1992).

Preference should be taken by a traditionalist Muslim entrepreneurs is many alternatives. Entrepreneurs are required to be able to choose among alternative preferences to maximize customer satisfaction and profits. Before vote, an entrepreneur will set priorities various from alternative options. At rational choice, each individual knows many information about alternatives and he has ability to develop priorities according to their preferences. Rational action undertaken by traditionalists Muslim entrepreneur seem in tune with meaning of rationality according to Roger LeRoy Miller. Miller stated that rationality is human action in meeting needs of his life in a way that maximizes profits driven by common sense and do not act intentionally make decisions that could harm (Roger LeRoy Miller, 1997).

There are some axioms awakened from economic behavior rationality of the entrepreneur Muslim traditionalists, including axiom of completeness, the axiom of transitivity, the axiom of continuity, and the axiom of the more is the better (B. N. Mandal, 2009). The first axiom formulated as an entrepreneurs determine the most preferred one of two things happens (B. N. Mandal.). While the axiom of transitivity occurs when entrepreneurs faced with three choices or more (Ibid). The axiom of continuity are faced with two choices and entrepreneurs are required to determine a choice (Barry R. Weingast and Donald Wittman, 2006). When the option is specified, then the entrepreneur was consistent with his choice and even the choice that will affect to subsequent choices. While the axiom of the more the better is based on assumption that the more goods produced and sold in the market, more satisfied and it rational entrepreneurs (M. A. Mian, 2002). Last axiom is the most widely held and guided by traditionalist Muslim entrepreneurs in Tasikmalaya.

From above description, it appears that from perspective of rational behavior theory, entrepreneurial activity of traditionalists Muslim tend to be rational. In entrepreneurship implementation, an entrepreneurs make careful consideration before making a decision. Aspects considered by an entrepreneur in making decisions to balance between production costs and benefits is received. This means that traditionalist Muslim entrepreneurs can be viewed as rational economic behavior whenever decisions always consider costs associated with benefits to be received. Economic decisions taken by an entrepreneur is a decision that is based on idea difference between benefits and costs.

In the perspective of rational choice theory, an tradisinalis Mulism entrepreneurs in Tasikmalaya also tend rationality because there is attempt to maximize usefulness and benefits of entrepreneurial activity (Karl-Göran Mäler and Jeffrey R. Vincent, 2005). An entrepreneurs decide how best to achieve a choice, providing a range and choice available. However, economic behavior rationality of traditionalist Muslim entrepreneurs are not oriented solely to benefit of the end. Economic behavior rationality of traditionalist Muslim entrepreneurs have a tendency to balance between self-interest and altruistic.

In addition to using rational behaviors theory and rational choices theory in economic activity, this analysis used rational expectations theory. The main premise of this theory states that every person expectations is rational when expectations are identical to prediction model. There are two assumptions underlying rational expectations theory, namely (1) all economic activities actors behave rationally, knowing ins and outs of economic activity and have complete information on economic events and (2) price level and wage rates can be easy to change (Walter J. Wessels, 2000).

In the first assumption, traditionalist Muslim entrepreneurs necessarily predict economic growth will occur in the future. Predictions made by an entrepreneur is, of course, very simple and not complicated such as state predict world economy in the future (N. Gregory Mankiw, 2007). In harmony with rational expectation theory, every entrepreneur actively expectations that based on his information. Therefore, information about possible economic circumstances that will occur in the future be very meaningful to every entrepreneur.

In the second assumption, an entrepreneur try to get information about market developments (Sawidji Widioatmodjo, 2005). Information can be obtained from public information that is spread evenly among traditionalist Muslim entrepreneurs, who are usually delivered by government or other relevant instusi. However, if this information is obtained to the maximum, then traditionalist Muslim entrepreneurs will observe and analyze their own about price fluctuations that occurred in the past to predict future prices.

From above description, it is understood that traditionalist Muslim entrepreneurs in Tasikmalaya have ability to think and formulate a rational expectations about what will happen in the future. These expectations are based on information about economic events that have been and are going. These events, in turn, serve as foundation by traditionalist Muslim entrepreneurs to formulate expectations. Thus, expectations of a traditionalist Muslim entrepreneurs can be considered rational because it is based on a variety information related to various economic events are already happening in the community.

When connected between religious understanding and economic behavior of Muslim entrepreneurs in Tasikmalaya, it can be concluded that it could be a entrepreneur religious understanding is likely traditional, but at economic behavior is likely rational. Entrepreneur religious understanding is strongly influenced by tradition that developed in society. In fact, majority entrepreneurs only understand religion as a rule governing the relationship between man and God (*'ibâdah mahdhah*). They do not understand that many religions also regulate the relationship between man and another man (*mu`âmalah*), including a set of economic problems.

Charles Kurzman`s state about "customary Islamic" seems at religious behavior of majority of Muslim entrepreneurs in Tasikmalaya (Charles Kurzman, 1998). First, there is a combination between Islam and local traditions. Every important event in human life, from birth until death, there syncretic between local religious traditions that developed in society. Ritual ceremony or *slametan* always accompany life's journey traditionalist Muslim entrepreneurs in Tasikmalaya. At the time of pregnancy, there is a *slametan* seven monthly. At the time of birth, there is *slametan marhabaan*. At the time of circumcision and marriage, there is a celebration of circumcision and marriage. At the time of death, there is *tahlilan*.

Secondly, respect for figures that are considered sacred and influential spiritually. There are some people that are considered sacred by traditionalist Muslim entrepreneurs. They hold Tharekat Qadariyyah wa Naqshbandiyya have figure or guardian highly purify them, he is Sheikh Abdul

Qadir Jaelani and they embrace Tharekat Satariyah have characters that are considered sacred, namely Sheikh Abdul Muhyi. In fact, past the tomb of the saint who has become a complex of obtaining religious visit that sacred Muslim community, including tradisonalis Muslim entrepreneurs.

For entrepreneurs, pilgrimage to the shrine of Sheikh Abdul Muhyi can provide spirit to developing their entrepreneurial. On his return from pilgrimage, an entrepreneurs have a strong passion to implement entrepreneurship. In fact, they stated that presence at the shrine could provide a solution to the difficulties faced in implementing entrepreneurship. This solution usually they are received through inspiration who suddenly come in hearts and minds, and give heart to make a determination of attitude in solving problems.

Pilgrimage to the shrine at certain times has become a routine. In the days of Islam almost, all traditional Muslim entrepreneurs do pilgrimage to the tombs of those whom he considered sacred. It not only made his pilgrimage to the shrine of Sheikh Abdul and Sheikh Khatib Muhyi Muwahid in Pamijahan, but they visit to the tomb of Sunan Gunung Jati and Datuk Sheikh Kahf at Cirebon, even to the tomb of Sheikh Asnawi and Sheikh Yusuf in Banten. Thus, the cult of saints has become one hallmark of a traditionalist Muslim entrepreneurs in Tasikmalaya.

Third, believe to ghosts and local convidence. This indication is not very visible in the life of a traditionalist Muslim entrepreneurs. However, there are some entrepreneurs who still believe in supernatural forces behind their things. Goods owned strength is rings (*batu ali*) and *isim*. *Batu ali* is usually given by shaman (*dukun*), while *isim* usually is bonded by *ajengan*. Therefore these two items are considered to have supernatural powers, it is usually considered as sacred, so that when come in dirty or unclean place to be removed or stored shall be first. In addition, there are some Muslims entrepreneur who still believe on ghosts that haunt. Some places are considered to be "haunted" and sinister to be occupied by ghosts which they usually is called "*nu ngageugeuh*". In this places that is prohibited acts that are unethical, such as words are rough and dirty, showing pride and behave arrogantly, urinate, or pass by without permission. They believe that if there are people who behave it, they would be penetrated by ghosts possession or "*nu ngageugeuh*" in place. Way to cure her, but with echoes verses of al-Qur'an also petitioned against to ghosts.

Even from aspect of religious understanding tend to traditional, but at economic action of traditionalist Muslim entrepreneurs tend to rational. The indication that any traditionalist Muslim entrepreneurs to understand exactly objective of entrepreneurial activity, namely achievement in profits and prestige. The decisions making is always based on consideration of traditions, values, and have clear reasons and arguments. Any decision making based on gains and losses calculation, so that final goal can be achieved. Production implementation has always adhered to principles of efficiency and avoid personal sentiment or traditional values that can not be calculated in monetary units. Reaching satisfaction based on self-interest to make socially useful goods for society welfare. Economic behavior alternative taken by traditionalist Muslim entrepreneurs is implemented with reasons based on economically rational.

Thus, this study results yield different conclusions with conclusions resulting Weberian researchers who claim that religious understanding that relate to economic behavior is modern religious understanding. While traditional religious understanding does not relate significantly to economic behavior. This means that Weberian study was valid only at their research location and cannot be generalized to other locations.

D. CONCLUSION

Based on above description and analytical results, it can be concluded that religious understanding is not significantly correlated to economic behavior. Sorting religious understanding to traditional religious understanding and a modern religious understanding is not significantly associated to economic behavior. This means that study on economic behavior associated with sorting of religious understanding to traditional religious understanding and modern religious understanding to be very biased.

The conclusion of this study is different from results of previous studies on correlation between religious understanding and economic behavior. Max Weber states that Protestant have a relationship to economic behavior, while Catholics have not relation to economic behavior. Protestantism is a form of modernization from Catholic religious thought in Western Europe, particularly in Germany. Similarly, Robert N. Bellah states that Tokugawa believers have a relationship with economic behavior, while Shinto believers have not relation to economic behavior. Tokugawa is a form of modernization from Shinto religious thought in Japan. Clifford Geertz states that students of modernist (*santri-modern*) have a relation to economic behavior in Java, while traditional students (*santri tradisional*) have not relate to economic behavior.

This means that study results conducted by Weber, Bellah, and Geertz can not digeralisir. The findings this study apply only to location who examined and does not apply in other locations. Therefore, this study results shows that religious understanding does not relate to economic behavior. Sorting of religious understanding to traditional understanding and modern understanding is no longer associated significantly to economic behavior. When referring to Weber study, Bellah, and Geertz, it is supposed to relate to economic behavior is a Muslim modernist. But in fact, traditionalists Muslim relate to economic behavior in Tasikmalaya.

In general, economic actors tend to traditional religious understanding. Therefore, traditional Islamic criteria formulated Charles Chuzman met entirely by entrepreneurs, which combines understanding of Islam ang local traditions, respect to sacred character, believe in ghost, and believe in things that are unseen and places which is considered sacred. Understanding of traditional Islam itself has emerged as the entry of Islam into Tasikmalaya. This is because Islam which are automatically run syncretic with confidence that had appeared earlier. At this time, has occurred between Islamization understanding and local beliefs.

Even entrepreneur religious understanding tends to traditional religious understanding, but it turns out they have characteristics of entrepreneurs that are reliable. They have spirit, attitude, behavior and ability to handle business or other activities that lead to efforts to find, create and implement a way of working, new technologies and products to improve efficiency in order to provide better service and earn greater profits. The main indicator, they are engaged to the entrepreneurial sector of small and medium businesses can survive and thrive to this day. Therefore, it can be concluded that although religious understanding of Muslims entrepreneurs in Tasikmalaya tend to traditional, but they have a entrepreneurship mental very high.

Such circumstances are very different from modernist Muslim state, Muslims who do not meet criteria of Charles Chuzman as traditional Islam. Modernist Muslims are not much involved in entrepreneurship, but they prefer profession of bureaucrats (civil servants), politician, or profession other than as an entrepreneur. Based on study results indeed found some modernist Muslims who work as entrepreneurs. Modernist Muslims wrestle entrepreneurial sector does not hailed by traditionalist Muslim entrepreneurs, such as handicrafts typical Tasikmalaya.

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