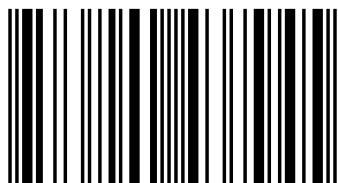


Entrepreneurship become interesting study, because of its impact towards individuals, organizations and management. Entrepreneurial motivation shows the important role of entrepreneurial success. There are several studies related to entrepreneurial motivation. Cultural differences can lead to differences in entrepreneurial motivation. Entrepreneurial motivation has been different meaning between one community to another communities. Entrepreneurial motivation of homo islamicus that integrates Islamic values into action definitely different with the others. The book basically explores entrepreneurial motivation in pesantren as a social religious community. Pesantren Sidogiri is a community that internalizes religious values in social interaction entities in the field of entrepreneurship-based on pesantren.



Dr. Siswanto is a lecturer in Faculty of Economics, State Islamic University Maulana Malik Ibrahim Malang, Indonesia. He did some research in the field of human resource management, organizational behavior, organizational culture, pesantren, and entrepreneurship.



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Siswanto

Entrepreneurial Motivation of Pesantren



Dr. Siswanto

Social Construction of Pesantren-Based Entrepreneurial Motivation

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Dr. Siswanto

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SOCIAL CONSTRUCTION OF PESANTREN-BASED ENTREPRENEURIAL
MOTIVATION: KIAI PERSPECTIVE

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Faculty of Economics
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East-Java, Indonesia

To my family

My father Bapak Adam, my mother Ibu Mundjiat, my wife Rini P, and my sons Nafi', Nafis, and Nuh,
and all my brothers and sisters

ACKNOWLEDGEMENT

PESANTREN AND LITERACY OF SYARIAH ENTREPRENEURSHIP IN INDONESIA

In reality, there are three economic system implemented in Indonesia, namely capitalist, socialist, and Islam. Today, capitalist system dominates the economic practice, while socialist system was left because a small number of countries politically implements socialist system, but implementing capitalist system in economic life. A real example is China that has a good progress in economy field built and being a giant economic country in the world.

It is different with the third economic system, *Syariah*-based, that is an economic system originating from revelation teachings. Although the teachings exist, but the system has not developed well, even when it is compared to the capitalist system which has become a reference for various countries, both secular and Islamic countries. So far the Islamic system has only been popular among countries and the Middle East community, an area where Islam is known and passed down there. The Islamic system is only regarded as a complementary system or solution to the weaknesses of other economic systems.

However, in line with the times, lately the global community has begun to reconsider for applying the Islamic system which is considered to emphasize a sense of justice for interested parties. Islam revealed to be a blessing for all nature (*rahmatan lil 'alamin*). Islam, guided by the Qur'an and the Sunnah, strongly emphasizes ethical teaching by sharing compassion with one another and emphasizing the balance between transcendent and profane spiritual aspects, the balance between worldly and *ukhrawiah* interests at the same time. All of these cannot be separated from God's guidance through His teachings.

It means that there has been a new awareness that economic teachings are not enough just from the teachings of science as a product of mere imagination or contemplation of reason. In fact, there are weaknesses of the capitalist system that causes tempest humanity in various parts of the world throughout the ages. Because of the learning from weaknesses, there is a new paradigm towards a system that emphasizes aspects of spirituality-religiosity. Or, there is a shift in views from rational consideration

to emotional to spiritual. Of course, in this paradigm the economic system based on Islam will take many roles.

Therefore, in relation to economic teachings, for example, it can be expressed by Yusuf Qardhawi and Syed Nawab Haider Naqvi, namely *uluhiiyah-rabbaniyyah* (*tawhid*-divine), *insaniyyah* (humanity), *akhlaqiyah* (morale-ethics), *wasathiyyah* (balance-*tawazun*), freedom, and responsibility (*masuliyyah*-responsibility).

According to Qardhawi, the value of *tauhid* is precisely the prime cause of other aspects as a consequence of future accountability in the afterlife for all actions that have been carried out in the world in relation to economic activity. This is the true essence of Islamic doctrine which basically prioritizes *tauhid* values, so that entrepreneurs remain in the *syariah* corridor that is taught, as has been practiced by Rasulullah for 25 years. Then the friends followed him afterwards.

Therefore, in response to the trend of the global community to apply the Islamic economic system lately, it should be taken by the Indonesian Moslem as majority. Although for the time being it has been carried out by Malaysia and Arab countries, even the British state as the Moslem minority has not lost the race and ambition to become a center for global Islamic finance. This can be proven by the growth of Islamic banks that they developed.

It is precisely because of the presence of the book by Siswanto, a lecturer at the Economics Faculty of Malang Maulana Malik Ibrahim Islamic University, should be appreciated, both by academics and practitioners of Islamic economics. This book is an elaboration of the results of intensive research when he compiled a dissertation on his doctoral program at the Faculty of Economics & Business, University of Brawijaya Malang.

In my opinion there are several benefits of the presence of this work, both for academic and practical development. In the academic level, first, it will certainly add to the wealth of Islamic *syariah*-based economic thought that has been relatively limited. What is more from the results of research that is so profound as a tested dissertation level. Second, it will add insight and literacy and critical power of the academic community in capturing the phenomenon of *syariah* economic stretching globally.

Third, it can comprehend what are the motives of *santri* community in the *pesantren* in developing entrepreneurship spirit that will educate the community to have the economic independence spirit. Fourth, it academically wards the thesis of Max Weber

about *pejorative* in which Islam does not have a high entrepreneurship spirit as Protestant teachings that always emphasize on capitalist spirit.

Practically, the presence of this work that has been done by the *Pondok Pesantren* of Sidogiri Pasuruan can be used as an example of building an entrepreneurship spirit among *santri* to strengthen the real sector in Indonesia in the future. The *Pesantren Sidogiri* have been initiating breakthrough actions in coaching and practicing *syariah* entrepreneurship in the midst of the spread of many *pondok pesantren* and *santri* in this country.

This success needs to be understood through this work to build a literacy culture in community, particularly *pesantren* community, then being implemented in strengthen small and middle business in Indonesia for the potential sustainable economic development and facing more competitive actions.

Hope it is useful.

Malang, September 2019

Muhammad Djakfar

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CHAPTER I

ENTREPRENEURSHIP AND PESANTREN

A. Introduction: Urgency of Entrepreneurship

Entrepreneurship become interesting study, because of its impact towards individuals, organizations and management. A number of scientists showed a consensus that entrepreneurship has an important element to achieve organizational, social and individual success (Antoncic and Hisrich, 2003; Davidson, 2005). Entrepreneurial drive structural change and regional development (Morris, Kuratko, Schindehutte, 2001), create jobs, promoting innovation, won the competition, and improve the economic welfare (Chiles *et al.*, 2007). Besides that, entrepreneurship produce inventions and industrial diversity (Daft, 2000), useful for the social environment by producing new products and services (Low, 2006). Entrepreneurship also useful in developing human resources and capital resources (Zahra and Dess, 2001). Parker (2005: 27) shows entrepreneurship encourages job creation and economic growth and community welfare. The implementation of entrepreneurship in Islamic boarding schools can also increase the independence of santri and alumni (Siswanto, 2018).

The study of entrepreneurship is a multidisciplinary study. Although, based on the issue of entrepreneurship can be classified into four main problems. The problems include: tasks, organizational, environmental and human contexts (Kao, 1989). Problems relating to tasks include defining vision, compiling resources and the ability to lead. The organizational context problems relate to how to create an entrepreneur in the organization and what needs to be done to create it. The availability of environmental resources includes the exploitation of capital, people and infrastructure. While the fourth problem, namely human, which includes an understanding of personality, expertise and motivation.

Motivation is a basic psychological process. Motivation is one of the important studies that explain actions and behavior. Although there are several different definitions according to the experts, but they have consensus that the motivations include: the need that drives the action, or behavior to achieve the goal, or certain incentive (Luthans, 2002: 249). Entrepreneurial motivation ha an important role in achieving success in the entrepreneurial process. A strong motivation to succeed has different contribution

with weak motivation in achieving success of the entrepreneurial process (Shane *et al.*, 2003). There is an analogy that someone does not have the opportunity to win a race, if he does not participate in the race. In the context of entrepreneurship, the analogy guides the understanding that success in entrepreneurship is determined by strong motivation or motivation to become entrepreneurs.

There are several studies related to entrepreneurial motivation. Sarri and Trihopoulou (2005) conducted a study of the motivation and personal characteristics of entrepreneurs. This exploration study in the Greek groups entrepreneurial motivation into factors that push and pull factors. The main factor that men are scrambled entrepreneurs engage in the field because of economic reasons, namely the desire to get rich. Meanwhile, the main driving factors for financial reasons and because they do not have another job and do not have enough income. Hessel, Gelderen, and Thurik (2008) who conducted studies in several countries also showed the importance of motivation to want to be rich. Study results Hessel, Gelderen, and Thurik (2008) showed that a country that has entrepreneurs because of the drive for wealth has a higher growth rate compared to other countries. Therefore, they suggest that the government provide policies that can stimulate prospective entrepreneurs or people who start entrepreneurs with stimulation in the form of material benefits.

The desire to earn high income or salary is the main impetus to become entrepreneurs China (Pistrui, *et al.*, 2006). The study classified entrepreneurial motivation based on encouraging factors and interesting factors. The desire to get a high salary had first rank in ten entrepreneurial motivations. Whereas, the desire to get pleasure and desire gets the challenge of the job to be second and third. Taormina and Lao (2007) also studied in China . They found that the strong desire to achieve has the most important factor in the success of entrepreneurs. Besides that, the role of environmental factors also determines, although it is lower than the psychological characteristics of the factors. Studies conducted Taormina and Lao (2007) had classify entrepreneurial motivation based on environmental factors and factors of psychological characteristics. Psychological motivation factors in the study include: efforts to achieve achievement, optimism, and social networks. While environmental factors in the form of perceptions of a favorable business environment. Entrepreneurial motivation shows the important role of entrepreneurial success (Ismail, Husin, Rahim, Kamal, & Mat, 2016) .

Cultural differences can lead to differences in entrepreneurial motivation. Entrepreneurial motivation has been different meaning between one community to another communities. Pillis and Reardon (2007) conducted a study in two communities of entrepreneurs, a group of American and groups of Irish entrepreneurs. The study showed that American entrepreneurs have been more motivated with achievement motivation, while entrepreneurial motivation in the Irish community is not driven by achievement motivation. Based on the results of his study, Pilis and Reardon (2007) provided a conclusion that cultural differences and beliefs determined differences in entrepreneurial characteristics and motivation.

Reviewing the results of previous studies, both those conducted by Sarri and Trihopoulou (2005) in Greece, Pistru, *et al.*, (2006); Taormina and Lao (2007) in China, as well as those conducted by Hessel, Gelderen, and Thurik (2008) in several countries, showed that entrepreneurial motivation is oriented to hedonic taste material worldly (economic reasons, want to be rich, get a high salary, get fun , and material benefits). Entrepreneurial motivation based on hedonic and material tastes is common in secular society groups (perspective of enlightenment movement) that separates world life from religious values. In communities and groups of people who have culture and beliefs (religion), their motivation is different, because cultural differences determine entrepreneurial motivation (Pillis & Reardon, 2007).

Based on a series of results of the study, there is an fascinating study. Entrepreneurial motivation of *homo islamicus* that integrates Islamic values into action definitely different other community groups that separate religion in their daily lifes (secular). Therefore, this study seeks to explore the motivation of entrepreneurs snapping on groups or communities which do not separate religion with their daily activities. They have not merely worldly material motivation. the critical reviews of other scientists triger the study. Entrepreneurial motivation explorations require a critical study to accompaniment the limitations of previous studies (Kowi and Kole, 1991; Carsrud and Brannback, 2011; Ismail *et al.*, 2016). This critical study is primarily concerned with exploring entrepreneurial motivation based on religious values (Valliere, 2007; Kauanui *et al.*, 2010). The following is explained the background of the selection of study sites in the Islamic Boarding School of Sidogiri Pasuruan, East Java.

B. Pesantren as an unique site

The study basically seeks to explore entrepreneurial motivation in religious communities (not separating religion from their daily life activities). The religious community in question is a socio-religious group that interacts in carrying out entrepreneurial actions. This social-religious group is in the form of pesantren. The reasons for the selection of sites in pesantren (Islamic boarding community), because of pesantren has a role as an institution that seeks to integrate and internalize their religious values in its social interactions, one of which is to develop (including entrepreneurship). Pondok pesantren is a social institution that has an important role in socializing, transferring and internalizing religious values to santri and society through integral education (Nur Syam, 2009). A few of those that developed entrepreneurship, because essentially pesantren are religious education institutions. One of the pesantren that developing entrepreneurship based on boarding schools is Pondok Pesantren Sidogiri Pasuruan.

Pesantren Sidogiri is a community that internalizes religious values in social interaction entities in the field of "entrepreneurship" based on pesantren. Pesantren Sidogiri is one of the salaf pesantren that has thrived in developing business and entrepreneurship. The massive impact of the Pesantren Sidogiri involves all its components to develop the people's economy through the practice of Islamic economics in the real sector, manufacturing, distribution and sharia financial services. This movement is carried out through business units and entrepreneurs so as to improve the welfare of members and the community. Various achievements and achievements delivered the Sidogiri Islamic Boarding School as the first entrepreneurial pesantren in Indonesia (Bakhri, 2004).

Pesantren Sidogiri has grave courtesy in training the students to handle the fields of economics, business and entrepreneurship , although the main priority is education. Since 1961, Kyai A. Sa'doellah Nawawie (kyai as the key person in charge and chairman of Pesantren Sidogiri), pioneered the establishment of cooperatives as a forum for learning independence, entrepreneurship and service for the santri. The business activities of the boarding school cooperative (kopontren) initially pioneered the business by opening grocery stores and grocery stalls in pesantren. The business is increasingly growing rapidly. Hereafter, they develop other business, supermarket, Baitul Maal

(BMT), and others. These developments are not only seen from the differentiation of business types, but also in a significant increase their business assets.

The existence of kopontren is the forerunner to the sharia economic revival in Pesantren Sidogiri. After successfully developing Kopontren, in mid-1997 the Kopontren management and several Madrash Miftahul Ulum teachers at Sidogiri Islamic Boarding School initiated the establishment of a multi-business cooperative which focus on sharia savings and loans (SPS) under the name Koperasi Baitul Mal wa Tamwil Maslahah Mursalal Lil Ummah (BMT MMU). Established since 1997, MMU's BMT continues to expand its business. Until the 13th year, they had branches in all sub-districts in Pasuruan. BMT has 25 branches of business units spread across 24 sub-districts in the Pasuruan Regency area at 2013. In 2009, the MMU BMT had assets of 54 billion. This makes it a cooperative that has the largest total assets at the district level throughout Indonesia. The increase in assets in 2009 was fantastic compared to the previous year which was only 37 billion (Radar Bromo - Jawa Pos, January 30, 2010). The increase asset in 2009 was 58% compared to the previous year. The initial capital of the establishment of MMT BMT was merely 13.5 million, in 2004 it reached 1.2 billion, it became a proud achievement from the management of the MMU Sidogori BMT cooperative.

Some of the factors that led to the development of the extraordinary kopontren business, among others: the existence of a deep concern factor felt by the clerics, teachers and managers of Pesantren Sidogiri on the economic conditions of the ummah who were trapped in moneylender practices and forms of transactions that were not in accordance with sharia principles . Pesantren Sidogiri has three business networks in the sharia system. The three business networks include Kopontren Sidogiri, BMT MMU Cooperative, and BMT UGT Cooperative. The business network is business units and entrepreneurs who are members of the Sidogiri network . The Sidogiri network is the thoughts of senior alumni of Sidogiri which realize the vision of *khidmah lil ma'had wa khidmah lil ummah* (devotion to boarding schools and ummah) . The vision arise from altruism meaning. While the mission is to devote to society through educational, social and economic channels. One of the central person which has developed economic network in Sidogiri was H. Mahmud Ali Zain. The managers and administrators of the sharia economic network are entirely from Pesantren Sidogiri. Furthermore, they developed business to formulate Pesantren Sidogiri as entrepreneurial pesantren. Based

on the study results of Ascarya and Cahyono (2011), BMT UGT is the best micro finance in Indonesia.

The recipe for the development of BMT according to Mahmud Ali Zain consists of two things, namely: an emotional approach and promoting professional services. The first recipe is related to paternalistic culture. The first recipe is very possible. Because, pesantren has an element of paternalistic culture that allows a teacher or cleric to use his influence to mobilize santri or his students. Furthermore brand image of Pesantren Sidogiri provide public trust to join and exploit BMT. Taking an emotional approach to the initial stage is already quite useful, then by making a professional approach can increase customer trust.

Based on the results of a literature study related to economic and business developments in Pesantren Sidogiri, they get a great achievement. They concern to eradicate ribawi practices which have deployed around pesantren. Pesantren Sidogiri has contributed to the society through various business units that have asset of trillions rupiah. Potential development of entrepreneurship in Pesantren provide solutions to problems related to the internal environment of pesantren, community, and encourage self-reliance as a form contribution of santri to nation.

Pesantren Sidogiri has developed business and entrepreneurship based on Islamic values. They have unique characteristics. Hence it becomes the basis for selecting study sites. The uniqueness includes : 1) as a community that does not separate religion in every business activity and entrepreneurship, in contrast to the study sites conducted by Sarri and Trihopoulou (2005), Pistruj, *et al.*, (2006) Taormina and Lao (2007) as well as those carried out by Hessel *et al.*, (2008) in secular communities, 2) Pesantren Sidogiri is the first entrepreneurial pesantren in Indonesia, 3) entrepreneurship in Pesantren Sidogiri involves their stakeholders which consist of students, teachers/ustads, and alumni networks, 4) Pesantren Sidogiri has developed business and entrepreneurship appropriate with sharia principles. Based on these characteristics, the religious community (Pesantren Sidogiri) fulfills adequate criteria in order to explore "other" entrepreneurial motivation. The following is given the Schutz theory of phenomenology theory which is useful in exploring and understanding meaning.

C. Schutz Phenomenology as A Perspective

The actors interpret entrepreneurial motivation meanings from their experiences and knowledge. They are kyai, ustaz, business founder who have experiences and central roles in the development of entrepreneurship in Pesantren Sidogiri. The study explores the motive actions meaning of business the founders who are still active in management. Since their experiences and understandings should be able to obtain meanings based on experience and supply of knowledge from clear sources in order to understand the meaning of entrepreneurial motivation. The meanings of entrepreneurial motivation for the actors are created from the social interaction of religious communities that do not separate religion in business activities and entrepreneurship. In order to understand the meaning of entrepreneurial motivation perspective employs a set of experience and knowledge that forms the reality of the actor's actions(entrepreneurship) in their daiy activities.

Schutz's phenomenology is used to understand the social action of the actors. The phenomenological perspective is useful in revealing the meaningfulness in religious life as a reaction from the approach of the theory of cultural evolution and modernization (Fatchan, 2011). Schutz argued that the context of meaning appears on the surface when a person sees, reviews and re-examines the previous situation and condition which was then used as "because motives" of his actions. Schutz phenomenology stated that human action is a "project" (Kuswarno, 2009). The project is a complicated meaning or contextual meaning. Therefore, to describe the overall actions of actors, the motives for action need to be phased or clarified. Two typifications of Schutz's proposed motives of action include the motive for action *in order to motive* -which refers to the motive of the action projected on future goals- and because motive- which refers to the motives of past-oriented actions (Schutz, 1967). Although Schutz states that human actions are based and driven by consideration of past knowledge, and also future goals to be achieved because there is an extrinsic relevance (intrinsic importance), or intrinsic intervention that gives clear awareness in looking at the world, this approach does not place the role and position of human beings as creatures who have religious awareness (*homo religious*). Therefore, in the process of articulating "meaning" from a phenomenon -both expressed by informants or actors, as well as from other symbols that appear based on the results of participant observation and literacy studies (documents)-, the study

attempts to explore and understand the phenomenon with Schutz's phenomenological approach which is extended with the Islamic concept of ulul albab.

The term ulul albab can be found in the text of the Quran 16 times in several different places (Pusat Studi Tarbiyah Ulul Albab, 2010). If other words are observed accompanying it, it can be seen that ulul albab is related to the context which includes: *qishah* (Qur'an 2: 179), hajj (Qur'an 2: 197), wisdom (Qs. 2: 269), text and meaning of the text Quran (Qur'an 3: 7), cosmic macro creation (Qs. 3: 190), goodness and evil (Qs. 5: 100), story of the prophets (12: 111), response to the Quran (13: 19), teachings tauhid as the main purpose of the revealed Quran (14: 52), the function of the Quran as dhikr or contemplation (38: 29), the gathering of families as mercy (38: 43), people who are worshipers and who have knowledge have a high position beside Allah (39 : 9), those who hear will then follow goodness (Qur'an 39: 18) , the commandments pay attention to the nature of creation (39: 21), hidayah and dzikir (40: 54), and commandments to avoid Allah's torment (65: 10). Etymologically, albab is the plural of *lubb* which means the core or the essence of something (Shihab, 2003). Therefore, ulul albab meaning is a community that has the ability to understand the nature of reality that is pure, not shrouded in the mist of ideas that can give ambiguous of thinking.

The characteristics of ulul albab include three important pillars, namely; dzikir, fikir, and good deeds (*action*). This can be understood based on the view of Rachmat (1998: 213-215) about the five characteristics of ulul albab which include: *first*, sincerity in seeking knowledge (Qur'an 3: 190); *second*, the ability to separate good and evil (Qur'an 5: 3); *third*, being critical about receiving knowledge (Qur'an 39: 18); *fourth*, has the responsibility to improve society and is called to be a pioneer in the creation of goodness in society (14: 2; 13: 19-22); and the *fifth*, feels fear of God (Qur'an 2: 197; 65: 10). Ulul albab characteristics defined by Rachmat is associated with the ability to think and remembrance (points 1,2,3, and 5), and the fourth point refer to positive creative ability and usefulness to society (righteous deeds) (Pusat Studi Ulul Albab , 2010). Based on this perspective, the concept of ulul albab is useful in sharpening the excavation and understanding of the motives of the actions of forming and developing pesantren-based entrepreneurship. The social context of this study is in the pesantren community who carry out social actions to improve the environmental conditions of the community which are ensnared by miserable practices of moneylenders and to implement calls

for quranic verses . The position of dhikr in the Quranic verse completes the inventory of knowledge to understand the social context based on the experience of the world of everyday life , in addition to the ability to think logically about it.

Schutz stated that the object of social science studies is basically related to the interpretation of the reality of human actions in everyday social life (Kuswarno, 2009: 38). The main task of phenomenological analysis is to reconstruct the "real" human world or reality in a form that they experience themselves. Human experience and actions in the everyday social world have social significance. Humans who behave or act are referred to as "actors". When someone (scientists) see and hear "what is said, done, and done actor", then he will interpret that action in order to understand the action action.

The actions of actors in the community or organization are part of social action. The concept of "social" is a relationship between two people, or more within the community or organization. Action in this case is a behavior that forms "subjective meaning". Subjective meanings in the social world are the form of "similarity" and "togetherness" between actors. The similarity and togetherness of the acrtor meanings are called intersubjective. Schutz explains that human action refers to realize the goal for the future (*future*) "in order to motives" and also action-oriented triggered because of past experience"because motives" (Campbell, 1994; Fatchan, 2011).

Schutz's theory proposed humans views that the nature of the human condition through subjective experience in acting and taking attitudes towards the world of everyday life is a "world of practical activity" (Campbell, 1994). Therefore, human action is directed towards a series of goals based on a pragmatic (short-term) orientation of a series of "projects" for the future. Schutz further views that humans are animals that throw problems and solve problems. And the actors are practical beings whose natural attitudes (daily life) can presuppose certain things and start trying to change other people in the desired way (Campbell, 1994). Schutz's view of actors or human beings as practical beings and only has a pragmatic goal of denying the position and role of humans as creatures of Khaliq (God) and the purpose of their creation is based on the perspective of "*homo religious*". Based on this view, scientists expanded and sharpened the perspective of Schutz's phenomenology with the Islamic concept of ulul albab. Schutz's phenomenological perspective is a science that originated in the west, where the philosophy of materialism is the basis for the thinking of most of its people. The rationale for materialism can be reflected in the knowledge produced. Therefore, to understand

entrepreneurial motivation in the social context of Muslim society, the concept of the three pillars of ulul albab is needed in order to sharpen the analysis to obtain the motive meaning of entrepreneurial actions based on their social context.

Hidayat (2002) stated that humans have a tendency to return to their basic nature as God's creatures (*fitrah*). Since, religion has two characteristics, namely: 1) religious awareness is really a need that has existed since antiquity and is emotional in nature, 2) religion is a need that cannot be replaced with others. Religious men have religious awareness. A Muslim has a "religious man" awareness which is an awareness of the principle of tawhid or oneness of God (Bakar, 1994). Thus, religious men act and behave on the basis of the principle of monotheism which is the place of dependence on faith in God and on His messenger (Rasulullah). Regarding this, Ibn Khaldun (d. 808/1406) in his monumental work "Muqaddimah" which has been translated into many languages (written in 1377) in chapter six about various kinds of science states;

This monotheism or unity of God is not only based on faith, which is an affirmation based on the law (*tashdiq hukmy*). Affirmation is part of the statement of the soul, and perfection in it is the achievement of the nature in which the soul is colored with it. Likewise with "actions and worship" a person is the achievement of obedience, and the emptying of his heart from all preoccupations other than God that is worshiped so that he becomes a holy being (Ibn Khaldun, 2011: 593).

Awareness of the principle of monotheism carries the implication that God has a "central position" that becomes "cause" to take action, and "goals" to be achieved from actions (in this case business practices and entrepreneurship) in Pesantren Sidogiri. Actions and worship are the implementation of the manifestation of "obedience and obedience" to God. The action is carried out solely because and for God (*sincerity*), there is no cause that encourages and intends to be achieved other than for Him, and with this makes it a position as a noble (holy) being. The principle of tauhid also reaches the "present" dimensions of space and time in carrying out business practices and entrepreneurship in accordance with the rules, values, morality that comes from him.

Rules, values, and morality that come from God are in the form of rules to regulate all of His creations, which cover the earth and the universe as a whole. Rules that come from God are called sharia (laws) of God. Meanwhile, the main purpose of the rules of God

called *maqashid sharia* according to Imam al-Ghazali (w.505 H / 1111 AD) and Muhammad Tahir bin Asyur (w. 173 AD) is to encourage human welfare which lies in protection against their religion (*din*), self (*nafs*), reason, lineage (*nasl*), and property (Chapra, 2001; Antonio, et al., 2010).

The social text of this study considers that actors are religious beings where every action is driven by God, and the practice carried out is intended for God, and those practices are implemented in accordance with the "rules" or laws (*sharia*) that come from God. They are the management or management of sharia business and entrepreneurial business units in the network of Pesantren Sidogiri. The actors have the same meaning and togetherness intersubjective motivational formation and development of businesses and entrepreneurs at Pesantren Sidogiri, because they have the same knowledge from an educational background as well as teachers/clerics who enlighten in the field of religion in Pesantren Sidogiri. They carry out a process of transformation on themselves and institutions, from the "teacher of the Quran" to the agent of change "entrepreneur"; from "salaf pesantren" to "entrepreneurial pesantren". The actors were chosen by various criteria and considerations, among them were those involved from the beginning (founders) and were still active today in the development of the Pesantren Sidogiri business unit and entrepreneurial network. This is done so that "meaningfulness" of the experiences and knowledge of the actors about entrepreneurial motivation in Pesantren Sidogiri can be extracted from a clear spring.

The study tries to explore and understand the motives of action through reflection of the experiences and knowledge of the actors delivered through interviews, participant observation, excavation of documentation data, and audiovisual techniques. The actors who interpret her entrepreneurial motivation are "religious men" who have values and morality in his actions. Schutz phenomenological theory is used to explore and understand the meaning of the essence of experience and knowledge of the actors by placing actors as religious beings us. The meaningful justification that emerges is then evaluated in order to reach the level of trust by conducting discussions with *peer debriefing* and asking for feedback from *external auditors* (in this case, experts and scientists who have competencies in the field of methodology and Islam).

Based on the description on above, this study wants to reveal the meaning of entrepreneurial motivation based on the perceptions of the management of business units and entrepreneurs in Sidogiri Islamic Boarding School. The actions and motivations

are in the form of developing an entrepreneurial process according to individual understanding. Understanding the meaning of this action is traced based on understanding the motives of the causes and motives of individual actions, as well as various context conditions that underlie the actions and motivations of the actors who founded and developed entrepreneurship in Pesantren Sidogiri.

D. Objectives and Focus of the Study

Based on the background of the study presented in the previous section, the main problem in this study raises, namely about how the concept of pesantren-based entrepreneurial motivation is based on management's perceptions of business units and entrepreneurs in the Pesantren Sidogiri Pasuruan. This study has a focus on exploring and understanding the meaning based on the experience and knowledge of business unit management and entrepreneurship in Pesantren Sidogiri about entrepreneurial motivation so that it can make the Pesantren Sidogiri as the first entrepreneurial Pesantren. The main focus in more detail can be translated into the following sub-focus, 1) "because motives" that encourages the action of entrepreneurs in Pesantren Sidogiri Pasuruan, 2) motives that drive the action of entrepreneurs in Pesantren Sidogiri Pasuruan.

Based on the problems and the focus of the study, the study aims to develop the concept of motivation entrepreneurship based on the perception of management in the units and entrepreneurs in Pesantren Sidogiri Pasuruan. In more detail the purpose of this study, namely; 1) explore and understand the meaning of entrepreneurial motivation in the establishment and development of boarding school cooperatives based on motives of causes and motives so that, 2) explore and understand the meaning of entrepreneurial motivation in the establishment and development of BMTs based on causes and motives ,3) develop the concept of pesantren-based entrepreneurship motivation by integrating the meaning found, 4) Comparing the concept of pesantren-based entrepreneurial motivation with other motivational theories in order to clarify the contribution of the study.

E. Urgency of Study

The results of this study are expected to be useful for the development of motivation theory. Contributions in the development of motivational theory are actions

that are projected by scientists , because they refer to the social context of studies that are unique when compared to the social context in which motivation theories are born and developed. The results of this study are also expected to be useful for the development of the concept of entrepreneurial motivation, which is modified based on the time dimension, namely the orientation of past events as a motive of cause and orientation to be achieved in the future as a motive for that.

The study is expected to be useful in practice in the development of business and entrepreneurial-based pesantren that has the same characteristics as the Pon p ice Sidogiri associated with the importance of the implementation of the character based on Islamic values that have been inherent in the character education model at p ondok p esantron. Besides that, this study is expected to provide an understanding of the importance of a network business and entrepreneurship from alumni who are integrated with educational, da'wah and social activities so as to be able to contribute to Islamic boarding schools, alumni, society and the nation as the main goal of Islamic sharia is to achieve the welfare of the people. Based on the problem and focus of the study, the purpose and usefulness of the study, the specific uses of this study in detail are as follows, namely; 1) exploring the meaning other entrepreneurial motivation in a social context that integrates religious communities in form of life and action-based entrepreneurial pesantren, 2) developing concept of motivation entrepreneurship based Schutz's phenomenological perspective extended with the concept of ulul albab, 3) the optimization of the potential for pesantren-based entrepreneurial development, 4) the creation of meaning that supports the concept of pesantren-based entrepreneurial motivation and explains the position of the concept to other motivational theories.

CHAPTER 2
PHENOMENOLOGY OF SCHUTZ :
DIGGING THE MEANING OF ENTREPRENEURSHIP-BASED PESANTREN

A. Introduction: Schutz's Phenomenology and Concept of Ulul Albab

The main concern of this study is to uncover the meaning of entrepreneurial motivation for the Muslim community that religion in their social interactions. This community is represented by the management of business units and entrepreneurs in Pesantren Sidogiri Pasuruan. The management is the actors involved in the establishment and development of entrepreneurship. The actors are creators of meaning. The meaning created by the reflection process is the basis of the spontaneous actions of the actors, as intrinsic relevance. The meaning of entrepreneurial motivation for the actors who unite religion in their actions is certainly unique. Therefore, to be able to understand the meaning of actions in the Muslim community, a similar approach is needed with the actors, namely the Islamic perspectiveon the concept of ulul albab; dzikir, fikir, charity shaleh.

This chapter explains the methodology used in this study. Methodology is a set of knowledge about the ways or methods to understand the purpose. The methodology is useful to explore and understand the meaning of entrepreneurial motivation, so that it is expected to be able to build the concept of entrepreneurial motivation-based pesantren. Paradigmatically, this study uses an interpretive paradigm. Interpretive paradigm views that human nature is the creator of meaning (Burrell and Morgan, 1994). The meaning in the context of this study is the meaning of entrepreneurial motivation. The author tries to explore and understand the meaning of motivation entrepreneurship of the Muslim community in Pesantren Sidogiri according to the perception management business units and its entrepreneurs based on reflected world experience of everyday life and the supply of knowledge possessed.

The Schutz's phenomenology strategy was chosen to explore and understand the meaning of social action in the form of pesantren-based entrepreneurship. Schutz's phenomenological theory was built on Weber's theory of social action (Ritzer, 199). Complex social actions can be clearly understood through motives of their actions. Schutz explained that the motive was in the right typifications according to the time dimension of the past and the future (Schutz, 1967). According to this view, the motives of actions

can be classified into "because motives" that is the motive action-oriented in the past and "in order to motives" which refer to motives for action-oriented future. In order to adjust the social context, the Muslim community in pesantren, the author expanded Schutz's phenomenological approach to the concept of Islam. The argument about this matter is discussed in a separate section. The author has expectations of the Schutz's phenomenology approach which is expanded with the Islamic concept of being able to achieve the study objectives.

Schutz's phenomenology is a social theory that is useful in analyzing the motives of action. To understand Schutz's theory of phenomenology, this chapter describes its position as an approach, as well as its premise and postulation. As an analytical tool, Schutz's phenomenology has several important concepts to uncover meaning. The important concept of revealing meaning in Schutz's theory of phenomenology includes: the experience of the world of everyday life, the supply of knowledge, typifications, because motives, and in order to motives. As for determining the expressing actor of meaning. The study use purposive and snowballing methods.

B. Fenomenology theory and Schutz's Phenomenology as an Approach

The author seeks to explore, understand, and interpret entrepreneurial motivation in the Muslim community that unites religion in its actions. To reveal the meaning of the author using the interpretive paradigm. The interpretive paradigm views that human nature is the creator of meaning, and emphasizes one's meaning towards a symbol -in this case entrepreneurial motivation (Triyuwono, 2006). The paradigm has a high contextual awareness indicated by the lack of desire to generalize study findings or theories. In addition, this paradigm tends to reveal the findings localized findings, so the theory obtained are ideographic. As a consequence, the ideographic nature of this paradigm is full of subjectivity, so the findings for this paradigm are value-laden. The meaning of entrepreneurial motivation for religious communities is certainly different from secular communities. The meaning is subjective, because entrepreneurial motivation is seen as a dynamic social reality and full of value. Based on this argument, the author uses qualitative approach with perspective of non-positivist.

Qualitative approach scientists argue that if you want to understand people's motivation, their reason, their attitudes, beliefs and actions of their context in depth, then the best qualitative study (Myers, 2009). In order to grasp the meaning, then it takes

adequate devices strategy. In the previous section, explicitly author uses phenomenological approach Schutz. The phenomenology approach has a focus on understanding the essence of experience in expressing meaning (Cresswell, 2007). Phenomenology views humans as unique and active beings, so interpretive understanding is needed (Fatchan , 2011). Based on the strategical analysis approach, phenomenology classified as micro-sociology studies reveal about the understanding of the meaning and significance of reflection at the micro level. Thus, phenomenology is an interpretive approach in order to understanding individual actions.

The flow of phenomenology studies according to some experts in Fatchan (2009) can be classified into four, namely; 1) Phenomenology of Husserl, 2) Phenomenology of Scheler and Weber, 3), Phenomenology of Peter Berger and 4) Phenomenology of Schutz. Husserl's phenomenology emerged from critics of functional and conflict-based studies that tended to be structural. Likewise social psychology studies tend to explain social interactions and the meaning of social behavior. According to Huserl (1967: in Fatchan, 2009) the two approaches are far from each other and do not touch on the real "meaning". For this reason, he introduced the phenomenological method of transcendental reflection, that a phenomenon is actually a reflection of complex reality, something that appears is an object full of transcendental meaning in the context of "here and now". To search for truth, we must break into what lies behind the phenomenon by studying how humans tell various objects, things that are around them, and those experienced through the senses (Oetomo, 1995). Husserl's phenomenology is actually a complement to the behaviorism approach, which seeks to understand human behavior from what it shows. Based on the awareness of the intentionality of the soul, human activities are focused on specific objects relating to experience, knowledge, and work of the soul (Dimyati, 2000).

The phenomenology of Scheler and Weber departs from efforts to overcome social, cultural, and political crises related to the destruction of the implementation of a religious value system carried out by the bourgeoisie that prioritizes rationality (Fatchan, 2009). The phenomenological approach according to them can provide the key to reconstructing new ethics (personal and religious values) in the life of a new society that is in line with perspectives on the new social and cultural world. Therefore, it is not only absolute truth that needs to be understood, but also an understanding of partial truth from the point of view of individual interpretation specifically (Zeithlin, 1998 in Fatchan,

2009). To get the nature (existence) of human action actually must go through a process of reduction or screening of ethics, which in the form of religious values and norms, as the basis of "surveillance of essence".

Berger's Phenomenology synthesized various concepts about humans and the social environment. The focus of Berger's phenomenology is the subjective meaning of individuals in rational, free and mechanically independent activities. Human activity must be understood *verstehen* as its existence which is meaningful to actors in its society. The activity is interpreted in intentionality in daily life, expressed in actions, talks, and individual actions. Berger's assumption is structuring experience, so he applied it to experience and meaning that has its own character from each individual because humans apply their arrangement to experience (Fatchan, 2009).

Schutz's phenomenology has the view that social action is an action related to when people begin to reflect the world that has been reduced, then he will soon find that the world is not personal, but is a world of meanings and values that have been created inter-subjective. Context of meaning appears on the surface when someone sees, reviews, and re-checks the previous cycle, which is then used as the reason for the action (Fatchan, 2009). Schutz adopted the concept of understanding meaning from the *verstehen* Weber concept which focuses on the subjective meaning of rational individual actions in daily life (Collin, 1997: 110). The corrections made by Schutz to the *verstehen* Weber concept, that in the Weber's *verstehen* concept of a person's action is more of a "so" motive (*in order to motives*), whereas in reality the action is also *because motives* that always follow in it (Fatchan, 2009).

Schutz built his theory from the Weber concept through philosophical analysis in the manner of Husserl (Burrell and Morgan, 1994). Schutz'S phenomenological theory emerged as auto-critic on Weber's concept of "understanding" (*verstehen*), meaning subjectively, and action. Schutz had the same opinion with Weber who stated that the important role of social science is to interpret and to understand the subjective meaning of social action. Nevertheless, Schutz felt that Weber had failed to establish a clear interrelated important concepts; understanding, subjective meanings, and actions (Roth, 2000; Burrell and Morgan, 1994). For example, Weber stated that subjective meaning is an important part of social action. Although Schutz agreed with Weber that the meaning of an important part of the social action, but Schutz thought that Weber has not provided clear explanations, what is the meaning as defined comes from an understanding of the

actors or observers stems from the understanding that action. Schutz began his phenomenological analysis of "meaning" by tracing its origins in the flow of consciousness based on an analysis of transcendental consciousness from Husserl (Burrell and Morgan, 1994).

According to Schutz, we can understand the meaning of actions when we reflect (Campbell, 1994). Schutz's meaning depends on reflection, namely the process of returning to oneself and observing what has happened (Burrell and Morgan, 1994). Schutz also argued that the reflexive attribution of meaning depends also on the identified goals desired by the actor. This introduces concepts to be able to associate meaning with future experiences. The concept of meaningful action contains elements of time dimension, both the past and future goals that are expected. Schutz's analysis of time awareness is a form of implementation of the phenomenological reduction of Husserl (Burrell and Morgan, 1994).

Schutz's thinking characteristics were his view of the interrelationships between meaning, action, and motives with the dimension of time. Muzzetto (2006) stated that none of the thinkers in sociology as Alfred Schutz who have a structured approach and radical about the connection between subjectivity and social dimension of time structure. Time is an essential part of the meaning and the smallest dimension of the social world, since time is part of the subjectivity and the social world are composed. Therefore, the time structure determines the uniqueness of the meaning of a person's life story. This time structure also explains the relationship between the project and the motive (Muzzetto, 2006). The project in the perspective of Schutz's phenomenology is a human action (Kusworno, 2009). For Weber, actions are motivated by behavior. However, Weber did not explain the contradiction inherent meaning in common usage the term motive, which can be understood as the goal of planned actions (eg her, become an entrepreneur "in order to" earn a high salary), but those could have any meaning that encourage someone to perform that action (for example, to be an entrepreneur because he has no other job options).

Schutz called the motive of an oriented direction of the planned by "in order to motives". While past-oriented motives related to anything that drives action are called "because motives" (Muzzetto, 2006). This is as by Schutz in his book the phenomenology of the social world, namely;

The difference, then, between the two kinds of motive as expressed in our two statements, is that the in-order-to motive explains the act in terms of the project, while the genuine because-motive explains the project in terms of the actor's past experiences (Schutz, 1967).

"Because motives" and "in order to motives" originated an actor to take an action and reflected his actions. In order to motives reflected to the future dimension of time, and refers to the projected goals. While the motive of the cause is the cause of the actor's actions related to the reflection of the world of past experiences that have been reduced (Ferguson, 2001, refers to Fatchan, 2011). In other words, the actor's actions transcendental are caused by certain things that exist in him and around him or because of motives (Ritzer, 1994; Waters, 1994; Campbell, 1994). Entrepreneurial motivation as meaning that tries to convey of a community can be distinguished by the structure of time, which is past the time and future time dimensions. Thus, the use of the phenomenology of Schutz felt just in revealing the meaning of entrepreneurial motivation effectively.

The aim of this study is to reveal other meanings of entrepreneurial motivation in the Muslim community. The meaning of entrepreneurial motivation can be understood through a process of reflection on the actions of actors or subjects in the past and in the future. As stated by Muzetto (2006), that Schutz is the only scientist who explains the relevance of meaning, action, motivation, and time structure systematically. Based on this description, the author has expectations on the Schutz's phenomenology analysis to explore and understand the meaning of other entrepreneurial motivations effectively based on the argument that; 1) Schutz's phenomenology is able to explore meaningful actions based on "because motives" and "in order to motives so" more details, 2) able to explore a unique subjective world based on interpretive understanding, 3) able to present the meaning of entrepreneurial motivation that develops, beyond the general meaning, 4) able to understand action as something meaningful to actors in society.

C. Schutz's Postulation Phenomenology in the Human Action Model

According to Schutz, in general people act naturally determined by situations (Wilson, 2002). They act on a relevant system that allows them to choose the environment and interaction with other parties. Schutz's thinking emphasizes the

differentiation of social studies with the study of physics (Nindito, 2005). Based on this, according Wilson (2002), Nindito (2005), and Kuswarno (2009), Schutz postulated model of human action as follows; 1) logical consistency postulate, namely the consistency of action as objective validity of the author's construction which is a guarantee and differentiation from the constructs of meaning in everyday life. This postulate is used as a way of making objective validity from the construct made by the author. This validity is necessary for the validity of the data, and the separation of study constructs from daily constructs, 2) subjective interpretations postulates, places where authors can base categorization on types of human actions and the results of subjective meanings of actions, or the results of actions taken by actors, 3) postulates feasibility (conformity), namely the compatibility between the meanings constructed by the author and the individual social actors and their social environment. Furthermore, the feasibility postulate guarantees the meaning of what the author does, in line with the process of interpreting general experiences in everyday social life.

Schutz made a model of human action through a process called typifications (Wilson, 2002). Typifications concept are the result of merging ideas from thought Weber, Schutz, and Husserl. Typifications combine Weber's ideal types and Husserl's meanings. Typifications process all the time of human life. Typifications encompass action, social personality, and others. In summary, typifications provide identification, classification, and the modal action comparison, and social interactions (Kuswarno, 2009).

Based on the views and explanations of experts (Burrell and Morgan, 1994; Campbell, 1994; Wilson, 2002; Muzetto, 2006; Arazandi *et al*, 2009) about the idea, concept or theory of Schutz's phenomenology can be summed, namely; 1) subjective meaning is an important part of social action , 2) meaning arises from the process of reflection of actors, namely the process of returning to oneself, observing what has happened and depending also on the identified objectives desired by the actor, 3) the time structure explains the motives action and determine the uniqueness of meaning, 4) action typifications are classified based on "because motives" and "in order to motives".

The premise and postulation of Schutz's phenomenology is indeed appropriate and fits the effort to uncover the meaning of entrepreneurial motivation. However, the author seeks to understand more deeply the meaning that appears in the Muslim

community based on the concept of ulul albab. This ulul albab concept includes three main concepts, namely; dzikir, fikir, and shaleh charity (Pusat Studi Tarbiyah Ulul Albab, 2010). The three pillars are characteristics of people or communities who are able to carry out the process of social transformation. The act of righteous deeds is a reflection of the supply of knowledge that comes from dzikir and thought. The author uses the three pillars for sharpening findings or other entrepreneurial motivation meaning in the social construct of the Muslim community when analyzed from the perspective of Schutz's phenomenology. Efforts to sharpen Schutz's phenomenological perspective with the three ulul albab pillars are reasonable, because the social reality examined and analyzed is a social construct of the Muslim community. This needs to be done as an author's endeavor describing the meaning based on the context and reducing the effects of bias from the results of the analysis of the perspective used from a western perspective that separates religion from its life.

D. Sharpening Schutz's Phenomenology Analysis with Islamic Perspectives: Three Ulul Albab Pillars

The study uses the term sharpens the analysis of Schutz's phenomenology refers to the unique Muslim character of the subject observed, namely the Muslim community that does not separate religion in their daily activities. Based on Islamic perspective, Abu Saud (1993), stated that the motive for a Muslim's action is to draw closer to Allah, seek His love and stay away from His wrath, and strive to reach His pleasure. This characteristic is different from secular society, which the motives of his actions are oriented towards satisfying material desires in every aspect of his life; satisfying material domination desires by using material power, satisfying the desires of material possessions by adding luxury, and satisfying the desires of all kinds of pleasures and sensual experiences. Differences in the characteristics of the motives of the Muslim community with secular society have implications for the product of knowledge produced. How it is understood that knowledge itself determines the actions taken. Triyuwono (2000) provides an explanation of the relationship between faith, science and action with illustrations such as snowballs. A Muslim acts on the knowledge that comes from the faith, so that the action will strengthen the faith itself, and faith will strengthen the knowledge based on faith. The uniqueness of perspective, motive of action, the role of knowledge a Muslim is the foundation for developing and sharpening

Schutz's phenomenological analysis with an Islamic perspective. Therefore knowledge-oriented fulfillment of worldly material desires will pitch in the mirror motif that only limited action. While knowledge sourced from God through the process of dzkir (spiritual depth) and fikr (sharpness of analysis) emanates actions that contribute to life (good deeds).

Efforts to sharpen the theory of Schutz's phenomenology with three ulul albab pillars (dzkir, fikr, and pious deeds) through steps, namely; 1) using important concepts in Schutz's phenomenology theory which are considered relevant to reveal questions and focus of study, 2) describe the meaning revealed by understanding context through Islamic psychology studies on the three pillars of ulul albab, namely the concept of dzikr, fikr and charity. The term ulul albab is found in the text of the Quran 16 times in several letters and on different topics. In terms of terminology, Shihab (2003) stated that ulul albab is a person who has pure reason, who is not veiled by skin, namely the mist of ideas that can give confusion of thinking (Pusat Studi Tarbiyah Ulul Albab, 2010).

Some essential concepts from Schutz's phenomenological theory based on the opinions Burrell and Morgan (1994), and Campbell (1994), among others: world everyday-life experience, stock of knowledge, typification, because motive, and in order to motive. This is as stated by Burrell and Morgan (1994), that;

For Schutz, the actor applies interpretive constructs to ideal types to apply the meaning of people do. These constructs are derived from experience of everyday life and the stock of knowledge or common sense understanding which rises the natural attitude.

As an adult human, according to Schutz, someone defines a situation by taking **stock of knowledge** about his world through **his own experiences** (Campbell, 1994). Based on experience and stock of knowledge, individuals can define, sort and identify situations and take action after selecting the relevance of the situation that has been **clarified**. So the process of defining the situation (for example, someone in the community who is entangled in the practice of moneylenders) is determined biographically, which depends on the person's experience in society. The experience gained in everyday life is useful in selecting the relevant situation and ensuring the possibility of actions taken (for example, regardless of the condition because there is no

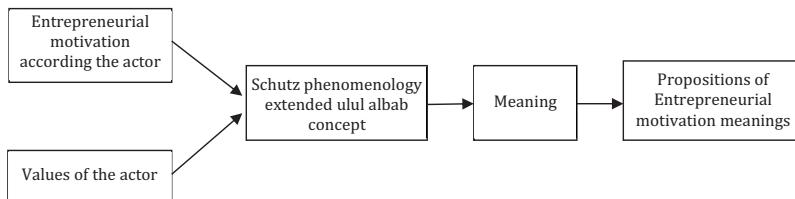
family caught up in the practice of moneylenders). At another level, the action taken comes from the process of identifying the situation so that it can find out what can be expected or the desired goals. Stock of knowledge that is useful for recognizing and classifying situations as certain situations and thus being able to know techniques or ways to deal with them can be said to be a type of **typification**. According to Schutz, the process of understanding other people's behavior can be understood through a typification process, by using interpretive constructs to understand the meaning of human actions (Burrell and Morgan, 1994). This construct comes from the experience of the world of everyday life and the supply of knowledge or understandings based on common thoughts which include natural attitudes .

The process of defining situations through the experience of the world of everyday life and identifying situations that are expected to be based on desired goals through a supply of knowledge, leads individuals to select relevant situations that are clarified. This further places the individual to change the situation by taking action (Campbell, 1994). The process explains how someone anticipates and acts in the face of a situation. He describes a series of projects then he chose. When a series of projects guide a person's actions to realize goals, Schutz calls rational actions. This action is an experienced experience that motivates the reflection of subjective awareness. The direction of action driven by a series of goals in the future is called the **in order to motives**. Whereas, the past world experience that drives action is called the **because motives**. Based on this view, then in uncovering the problem and the focus of the study at least the study seeks to explore the events or events that encourage the actions of actors in developing entrepreneurs in Pesantren Sidogiri. Furthermore, the author also explores a series of objectives that drive the entrepreneurial development action.

E. The Process of Meaning Disclosure

The process of expressing meaning is obtained from a series of activities designed in a study framework. The design of revealing meaning is done through Schutz's phenomenological analysis, and then it is understood by three pillars of ulul albab (dzikr, fikr, and amal shaleh). To understand the flow of the expression of meaning can be understood through the flow of thought in the following study .

Figure 2.1.
The Flow of Meaning Disclosure



Through this study design, the author seeks to discover the meaning of the entrepreneurial motivation of the actors who are in the religious community. The actors are determined based on purposive and snowballing techniques. Those who have experience, are involved in management in business units and entrepreneurs for more than one year can be used as potential informants to express their experiences. In addition, the author also seeks to explore the experiences of founders who are still active in business units and entrepreneurs in Pesantren Sidogiri.

The actors reveal their experiences and knowledge based on their values and beliefs. As explained implicitly in the previous section that knowledge and experience determine the meaning revealed. Values and beliefs determine the range of knowledge that actors have. They realize that knowledge based on faith is reflected in the motives of actions, behaviors and habits in everyday life. According to Al-Jauziyah (1998) science (knowledge) is an imam (leader), charity or practice is your followers. Based on these arguments the author extends the Schutz's phenomenology approach with the concept of ulul albab. The study have expectation to reveal the meaning of entrepreneurial motivation in the context of studies on religious communities. Through a series of processes, the writer has the expectation of revealing the meaning of entrepreneurial motivation based on the perceptions of the actor and formulating it in a proposition.

CHAPTER 3

PESANTREN: KIAI AND THEIR ROLES

A. Introduction: Moslem Boarding School, Moslem Students, Values Education, Mosque, Classical Religious Book

Pesantren is a boarding house for moslem students (*santri*). Dhofier (2011:41) explained that before 1960, boarding school for students who study religion (*santri*) was called *pondok*. This term was from Arabic, *funduq*, that means hotel or boarding school. After 1960s, the terms *pesantren* or *pondok pesantren* are mostly used to mention the boarding school for moslem students. General characteristic of *pesantren* is Indonesian Islamic educational institution. Through the *pesantren* educational system, it is born generations who have excellence in many fields, particularly Islam. *Pesantren* education generated independence fighters and declarators of the Republic of Indonesia based on Pancasila and Constitution 1945. We have known KH. Hasyim Asy'ari (the founder of *Pondok Pesantren* Tebuireng Jombang), KH. Ahmad Dahlan (the founder of Muhammadiyah organization), KH. Wahab Hasbullah, KH. Wahid Hasyim, and so on.

The contribution of *pesantren* educational system that generated fighters and figures of freedom fighters is no doubt. *Pesantren* as the matrix produces militant fighters who are responsible vertically and horizontally to build and develop Indonesia (Muhakamurrohman, 2014). The contribution of the fighters with Islamic and *pesantren* backgrounds can be traced from the first principal of Pancasila and the Indonesian independence gift from Allah the Almighty. *Pesantren* educational system has significant elements that are interrelated and inseparable one another. There are five basic elements in the *pesantren* tradition, namely: *pondok* (boarding school), *kiai* (moslem priests), *santri* (moslem students), mosque, and learning classic book (Dhofier, 2011:79).

Pondok pesantren is a place or boarding school for *santri* (moslem students) for living and learning religion. *Pondok* consists of rooms where *santri* stay and study in the guidance of teachers or *kiai*. *Santri* rooms in *pesantren salaf* (traditional) are usually large that can accommodate 10-20 people. However, on the progress, *pesantren* provides beds for *santri*. *Pondok* is the important element in supporting the educational system and social learning for *santri*. They will learn and socialize with *santri* came from other regions. Moreover, with the *pondok* system, *santri* are directly monitored by *ustadz* and

kiai all the time, because *pondok* lies in the *pesantren's* environment around the *kiai's* house.

Kiai is the essential element for building *pesantren's* environment. In general, *pesantren* is built and developed by *kiai*. Many *pesantren* were built by *kiai* who studied in many *pesantren*. One of them is *Pondok Pesantren Sidogiri* in Pasuruan that was built by Sayyid Sulaiman in the 16th century. He was the generation of Sunan Gunung Jati. He studied and being *santri* of *pesantren Ampel* built by Sunan Ampel in Surabaya. After finishing his study, Sayyid Sulaiman built a *pesantren* in Sidogiri Pasuruan. *Kiai* has a central position in *pesantren*. He is the main reason why *santri* come to the *pesantren* for their studies. *Santri* consider to get knowledge from *kiai* who has studied religion since many years ago. A *kiai* usually studied in many *pesantren* for several decades.

Santri are students who learn religion in *pondok pesantren*. Specifically, they are learning *yellow books* that are books containing about religious studies printed in yellow papers (Uhbiyati, 2015). They will study in a *pesantren* in a long time. Besides learning some *yellow books*, *santri* will learn good behaviors from *kiai*. They will learn from many problems of *ubidiyah*, *muamalah*, and good behaviors. Based on *pesantren's* tradition, Dhofier (2011: 89) gave two classifications of *santri*, namely: *santri mukim* and *santri kalong*.

Santri mukim are *santri* who stay in the *pesantren*. Most of them came from regions far from the *pesantren*, so they stay in it for a long time. *Santri* who stay there have responsibilities to teach junior *santri*. Whereas, *santri kalong* are *santri* who do not stay permanently in the *pesantren*. Generally, they came from regions not far from the *pesantren*. They attend the study (recite Al Quran) in *pesantren*, but they go home after that.

Mosque is the central place of education and familiarizing Islamic values. *Kiai* focuses the religion learning in a mosque, because he considers that mosque is the right place for students learning more about religion learning. A *kiai* who wants to develop his *pesantren* commonly builds a mosque near his house before he built the *pesantren*. From the mosque, *kiai* will teach Islamic books. Besides, a mosque has a significant role in forming *ubudiyah* behavior, such as five times obligatory prayer, having Friday prayer, sermon, etc. Therefore, the mosque is an essential media in developing a *pesantren*.

The classical books and the teaching are the characteristics of *pesantren*. The teaching of these classical books use *sorogan* and *bandongan* systems. *Sorogan* teaching

system is the teaching system which is taught to junior *santri* to learn Arabic principles of the Arabic books. The *santri* in this class are about 3-4 students. Some *ustadz* (teachers) and *kiai* who teach the *sorogan* class oblige the students to master the reading and translation of books that were determined and taught before. The *sorogan* system is the basic system in *pesantren* to equip *santri* for learning the intermediate and advanced levels.

Whereas the *bandongan* system is the teaching system for *santri* in intermediate and advanced levels. These *santri* master Arabic language and understand the essential books. This system consists of groups of 5 to 500 *santri* who are listening to *kiai* while he is reading and explaining the determined books (Dhofier, 2011:54). This system needs *santri*'s and teachers' patience and perseverance to get the achievement in the Al Quran learning.

One of *pesantren* that is successfully developing an entrepreneurship is *Pondok Pesantren Sidogiri* (PPS) in Pasuruan, East Java. The *pesantren* develops some business units to supports the independence of *pesantren*, namely: *Koperasi Pondok Pesantren (Kopontren)*, *Baitul Maal wa Tamwil* (BMT), *Usaha Gabungan Terpadu* (UGT), and *BMT Mashlahah*. The business units are developed rapidly and appreciated because of their awesome achievements. Because of that success, *Pondok Pesantren Sidogiri* was crowned as the first entrepreneur *pesantren* in Indonesia (Bakhri, 2004:14). BMT Sidogiri that was developed with 13.5 million as the first investment and today it gets trillion for its omzet, received a prize for the best *Islamic microfinance* in Indonesia. Indonesian Media (July 2015) stated that the omzet of BMT Sidogiri reached 18 trillion rupiah and the fund which was distributed for *zakat* reached 10 billions in 2014. Whereas *Kopontren Sidogiri* has business units and manufactures as Public Company (PT). The three Public Companies developed by *Kopontren Sidogiri* are 1) PT. Sidogiri Mitra Utama that handles Basmalah Supermarket, 2) PT. Excellent Center that handles employees training, and 3) PT Sidogiri Mandiri that produces Bottled Water (AMDK) for *Santri*.

B. Pesantren Sidogiri Pasuruan As An Entrepreneurship Pesantren Site

A study site is a place where actors reveal the 'perception.'. Determining the study site is directly related to the study focus, that is exploring the meaning of entrepreneurship motivation in religious community. It is the community who does not separate the

religion in action and daily activities. Therefore, it is relevant that the study site of *pesantren* is in *Pondok Pesantren Sidogiri* Pasuruan, East Java.

Pondok Pesantren Sidogiri is one of *pesantren salaf* in East Java. It is an Islamic educational institution that maintains the original form and teaches religious science based on yellow books as the major literature source, and the usage of *bandongan* and *sorogan* in the learning system (Sulaiman, 2010). *Bandongan* teaching system is called *weton* system. In this system, a group of *santri* (from 5 to 500 students) is listening to a *kiai* who is reading, translating, explaining, and reviewing Islamic books in Arabic language (Dhofier, 2011:54), while *sorogan* system is an independent learning system given to *santri* who master in reading Al Quran.

Pondok Pesantren Sidogiri lies in Sidogiri Village, Kraton District, Pasuruan Regency of East Java, Phone (0343) 420444 Fax. (0343) 428751. Kraton District is in the north of bordering Sidoarjo Regency, in the east of bordering Bangil Regency, in the west of bordering Gempol District, and in the south of bordering Pandaan District. Sidogiri Village is one of 25 villages/sub-districts in Kraton District. The *Pondok Pesantren Sidogiri* has an official website, www.sidogiri.net.

Pondok Pesantren Sidogiri has activities focused on education and preaching. The implemented educational system in *pesantren* emphasizes to behavioral and psychological educations. However, in supporting the major activities, it is required a strength of business development and entrepreneurship such as *Koperasi Pondok Pesantren (Kopontren) Sidogiri*, BMT MMU Cooperative, and BMT UGT Cooperative. Besides, there are activities of business, social, and business-social *Sidogiri Network Forum* (SNF).

Pondok Pesantren Sidogiri has three business networks in *syariah* system. Those three networks are *Kopontren Sidogiri*, Cooperative of BMT MMU, and *Usaha Gabungan Terpadu* (UGT). They are business units and entrepreneurship combined in *Sidogiri* networks. The *Sidogiri* networks are the ideas of *Sidogiri*'s senior graduates to realize the vision of *khidmah lil ma'had wa khidmah lil ummah* (loyalty to *pondok pesantren* and the moslem community). The three business networks affiliate to *Pondok Pesantren Sidogiri*. The networks are classified into two kinds of business, namely *kopotren* and *BMT Sidogiri*.

Kopontren is directly under the management of *Pondok Pesantren Sidogiri*, while *BMT Sidogiri* is an independent organization, but dependent in moral and value. Exploring and understanding the meaning or entrepreneurship motivation based on the

management perception in those organizations are sufficient because of these considerations: 1) time dimension, that is considering the entrepreneurship developing cycle in *Pondok Pesantren Sidogiri* based on its history, begun with building and developing the *kopontren*, then BMT MMU and BMT UGT, 2) representation of its business activities, both *kopontren* and BMT represent the business activities of *Pondok Pesantren Sidogiri* for production, distribution, and financial service activities, 3) contribution, both *kopontren* and BMT *Sidogiri* support 70% *Pondok Pesantren Sidogiri's* operational activities, 4) information supply, the 6 actors are founders and management who are active in other institutions.

The *pesantren's* business networks and entrepreneurship spread out East Java Province and Indonesia in general. BMT *Maslalah* has 94 branch unit in cities and regencies of East Java, while BMT UGT has 276 branch units in 10 provinces in Indonesia. However, *Kopontren Sidogiri* was recorded of having 75 branches in some cities and regencies in East Java (Zain, 2016). The Communication and Information Service of East Java Province (2002) stated that the omzet of *Kopontren Sidogiri* reached 1.8 trillion rupiahs and had a big contribution in supporting the economic growth, creating job opportunities, and increasing the welfare in East Java.

C. The Actors Revealing the Meaning of Entrepreneurship Motivation

In the stage of revealing the meaning of entrepreneurship motivation in *Pondok Pesantren Sidogiri*, the attendance of researchers is very important, because they are the main instruments of the research. Afterwards, the actors are the informants who have information needed. For exploring the experiences, opinions, and perceptions about entrepreneurship motivation, the actors must be the individuals who were in the early process of building the business units and entrepreneurship in *Pondok Pesantren Sidogiri*. The important informants in this study were founders of business units and entrepreneurship who involve in the business activities until today. For finding the answers about entrepreneurship motivation, the other important actors are needed. They are administrators who have worked for more than one year in the business units and entrepreneurship in the *Sidogiri's* network.

A method to determine actors used *purposive* and *snowball* methods. The *purposive* method was used to get the required information from individuals who have capacities to explain and give understanding about the "meaning" of objective motive

actions in the business units and entrepreneurship of *Pondok Pesantren Sidogiri* Pasuruan and the causes of past-oriented actions based on "cause motive."

The numbers of samples of this phenomenological study do not have binding rules. Dukes (1984) recommended the samples of 3 to 10 individuals, while Denzin and Lincoln (2009:238) recommended 6 or more participants. However, the samples consisted of individuals who were able to give understanding related to the various experiences to phenomenon studied. In a qualitative study, the information quality is more important than the information quantity (Sandelowski, 1995).

Snowball method is used to obtain actors appropriate with the information needed. This method is used by visiting the objects studied and asking them about who could give information related to entrepreneurship motivation in *Pondok Pesantren Sidogiri*. It was started from the first actor, the second one, then the third one to get detail information about the focus of the study. The *snowball* method was used to get information continually, from one actor to the other, so the information collected were detailed and complete. The use of *snowball* technique was stopped if the data collected were overload, or if the data about phenomenon studied were not developed and generating similar results.

Selecting actors is based on these criterias, namely: 1) actors required are the individuals who have business and entrepreneurship experiences in *Pondok Pesantren Sidogiri*. The informants should have experiences and knowledge to give a meaningful description, 2) actors are individuals who are deliberately chosen for this study. Determining actors can be the observation by the researchers themselves or others' recommendation if they have any experience and being involved in entrepreneurship of *Pondok Pesantren Sidogiri*, 3) the actors are involved in business and entrepreneurship activities minimum in the last 1 year before participating in the study, 4) the actors chosen are the individuals who are willing to involve and reflect their experiences in the business and entrepreneurship activities in *Pondok Pesantren Sidogiri*.

In selecting actors, at first the researcher met the public relation division of *Pondok Pesantren Sidogiri*. According to the procedure in the early study, a research permission had to be submitted to the secretarial division of *Pondok Pesantren Sidogiri*. After the study had been permitted by *Pondok Pesantren Sidogiri*, the researcher met and interviewed *Ustadz Samsul Huda*, the First Secretary of *Pondok Pesantren Sidogiri*, and explained the objective of this study. After describing the objective of this study and the

criteria of individuals who have the capabilities in the theme of study, *Ustadz Syamsul* recommended some individuals who are capable and competent for the study regarding on entrepreneurship motive in *Pondok Pesantren Sidogiri*. The names that were recommended by *Ustadz Syamsul* were *Ustadz Mahmud Ali Zain* (the Chief of UGT), *Ustadz Majid* (the General Manager of BMT UGT), *Ustadz Dumairi Nur* (the General Manager of BMT MMU) and *Ustadz Edi Amin* (the Manager of Trading Unit of *Kopontren*). After receiving the names, the researchers asked the contact person of them.

Besides, the researcher called a friend, *Ustadz Syaifudin*, a staff in BMT MMU. The meeting with *Ustadz Syaifuddin* was in the moment when the researcher attended a training held by *Bank Indonesia* branch of Malang. The meeting continued with a discussion about the procedure of the study and collecting information about people who have capabilities for the study. From him, the researcher was introduced to *Ustadz Dumairi* and meeting *Ustadz Mahmud Ali Zain*.

Although the researcher has the names of actors' candidates, he used *snowball* technique, by asking actors who were interviewed to determine individuals who are active in entrepreneurship process in the *pesantren*. Besides, the researcher drawn *purposive sampling* for finding out the people who have criterias to tell their experiences regarding on the entrepreneurship motivation in "cause and objective" motives.

After getting the permission, the researcher observed closely to the business units managed by *Sidogiri's* networks. The early process of meeting actors was conducted by visiting the office of BMT UGT. It lies on the cross road of the headquarter of *Pondok Pesantren Sidogiri*. The office that has two floors, in green color lies at Jalan Sidogiri Barat RT.03 RW.02 Kraton, Pasuruan. The arrival of researcher to the headquarter of *Pondok Pesantren Sidogiri* was welcomed by the security. After explaining the purpose to come to the *pesantren*, the researcher met *Ustadz H. Sholeh Wafi* because the other administrators were having guests from KPI (Islamic Consortium) of Surabaya.

After having a small talk, the researcher explained the theme of his study. Then, *Ustadz Sholeh Wafi* told his experiences related to his involvement in the business units belongs to *Pondok Pesantren Sidogiri*. At that time, he recommended *Ustadz Mahmud Ali Zain*. In his opinion, *Ustadz Mahmud Ali Zain* knows and involves in all business units developed by the networks of the *pesantren*.

In the next opportunity, the researcher visited the headquarter of BMT MMU *Sidogiri*. It lies in front of *Sidogiri* traditional market, it is white two floors building.

Accidentally, the researcher met *Ustadz Syaifudin*, the staff of BMT MMU. After a small talk, the researcher got an information that the general manager of BMT MMU, *Ustadz Dumairi*, was in another city for a duty. At that time, the researcher collected some information for the study plan in BMT MMU, and planned another meeting with the general manager of BMT MMU. A couple days later, the researcher successfully met *Ustadz Dumairi* for having interview with him.

In waiting time to have a meeting to *Ustadz Dumairi*, the researcher visited *Kopontren Sidogiri*. There, he met the *kopontren* administrator, *Ustadz Nurkholis Ibrahim* and *Ustadz Baihaqi Utsman*. The researcher explained about the purpose of his arrival. In the discussion with them, they were willing to be actors of the study. The consideration, they were seniors and having many experiences in developing the business in *pesantren*. *Ustadz Nurkholis* joined with the business since 1990s, while *Ustadz Baihaqi Utsman* was the founder or *Cooperative* of Sidogiri. The researcher also met a person recommended by *Ustadz Syamsul* named *Ustadz Edi Amin*. He is the manager of trading unit in *kopontren Sidogiri*. Unfortunately, after having an early interview and screening process of actors, he could not be listed as the actor because he is less than 1 year as the manager of trading unit.

The existence of actors is very important in the process of data and source triangulation, because their different backgrounds and experiences will generate a different interpretation. The triangulation process which is frequently used is the examination of some information sources or actors (Moleong, 2000:178). From 6 actors selected as the criteria set, 4 of them are the founders of the business units and entrepreneurship in *Pondok Pesantren Sidogiri*. They are active until today. They are the information sources. With this consideration, the researcher had an expectation that the actors can give the reliable information on context and focus on the study.

D. An Essential of The Meaning

Data collecting is a set of activities intending to collect essential information for answering the problems in the study. Cresswell (2007:118) explained about the activity of data collecting in the qualitative study. The activities are: 1) determining sites/individuals as actors, 2) getting access and communicating with the actors, 3) using *purposive sampling*, 4) collecting data, 5) recording the information, 6) making solutions for the problems existing, and 7) saving the data.

The major data sources in the qualitative study are in words and actions. The researcher obtained the data through some methods. He used data collecting technique as stated by Cresswell (2007:129) that qualitative data can be classified into four types, namely: 1) interview, 2) observation, 3) documentation, and 4) audio-visual materials (including of recording and photography).

The researcher interviewed the actors. The interview was using *open-ended interview* directly to actors in semi-structured and unstructured methods and in informal atmosphere. The questions were increasingly focused, so the information obtained was getting deeper. The informal atmosphere supported to explore the information honestly, particularly related to behavior, value, feelings and their opinions about the entrepreneurship motivation in *Pondok Pesantren Sidogiri*.

The technical of determining actors in the phenomenological study followed the advice of Cresswell (2007:119). Actors are people who have experiences of phenomenon explorated and understand them well. Administrators or managers who have been worked for more than one year in the business units and entrepreneurship in *pesantren*, and founders of the business units and entrepreneurship who are still active in their activities are management that are competent in understanding the entrepreneurship motivation.

When the interviews were enough, the researcher tried to collect information about people who are considered to have the capacities required, relevant, and reliable for being the next actors. Besides the recommendation given by the previous actors, the researcher also got the information from the administrators of *Pondok Pesantren Sidogiri* and from documents of the foundation history of business units and entrepreneurship and the people involved in the process of building and developing of the *pesantren*.

The next actors interviewed deeply. They were also asked to mention some names for the next actors, so that the information collected were larger as *snowball* and in accordance with the purpose (*purposive*) in the focus of the study. The topic of interviews was focused on questions that were oriented to the study focus. It was done, so that the topic of the interview was not confusing and still adhered to the principle of *open-mindedness*, *blank-mindedness*, or *logical compliance*. The researcher used a recorder to obtain and explore problems with the focus required.

The main interview issues covered in this study include: 1) the *cause* motives that encourage entrepreneurs in the Pondok Pesantren Sidogiri Pasuruan, 2) the *purposive*

motives for encouraging business and entrepreneurship development based on *syariah* principles at the *Pondok Pesantren Sidogiri Pasuruan*. Before conducting the interview, the screening form and demographic questionnaire had to be filled out. It was done to determine whether these actors or prospective actors had established criteria, namely having worked for more than one year in business units and entrepreneurship in *Pondok Pesantren Sidogiri Pasuruan* and have the ability to interpret their experiences. The screening process was also carried out on the free time of initial interviews with prospective actors, or from information on *pondok's* administrators, business unit managers, or referring to documents in the form of bulletins or other official documents issued by the *Pondok Pesantren Sidogiri* or business units and entrepreneurship networks in the *Pesantren*.

Interviews were conducted by semi-structured interviews and unstructured interviews. Semi-structured interviews were designed by making a list of open-ended questions and repeated interviews. List the first question to find a theme that had relevance to the focus of the study. While the second list of questions was designed to deepen the themes that appeared in the first question. Questions raised in semi-structured interviews were what encourages the development of entrepreneurship in *Pondok Pesantren Sidogiri*, what events or events encourage entrepreneurship development in *Pesantren*, and what are the goals to be achieved, and how to achieve these expected goals. Interview questions were open to give the actors the flexibility to develop answers so that themes could be varied, but still concerned on the focus.

The following is a sample excerpt of a semi-structured interview of researchers to one of the actors from one of the business units and entrepreneurship in *Pondok Pesantren Sidogiri*:

Researcher : This is related to entrepreneurship activities that are developing very extraordinary as contained in several books or literature, as well as information from other parties. What drives or what events make it possible for business activities and entrepreneurship to develop here?

Ustadz Dumairi: One of the encouragement of entrepreneurship development in the form of a cooperative with the business unit of *BMT Maslahah Mursalah Lil Ummah* (MMU) is to spread the good and stop bad deed through concrete actions (*Dakwah Bil Hal*) driven by a *hadits: Man katama 'ilman naafi'an a yaumal qiyamatii mullah bilijaamin min naar* which means

that "Anybody who conceals the useful knowledge, on the day of *qiamat* there will be a bridle from the fire of hell in his mouth."

Unstructured interviews were conducted, so that they were more personal, allowing for as much information as possible while still focusing on the study problem. Besides, it was possible to note the active response that appears during the interview and the personal influence of the researcher which might influence the results of the interview, and allowed the interviewer to learn from the actors about their attitudes, behavior and values. Interviews were conducted freely and openly, and can be a chat for not tiring and boring for the actors.

Unstructured interviews were carried out with free questions on general questions that could also be related to motives that encouraged the actors to remain in the business unit and business network of *Pondok Pesantren Sidogiri* or related to the background of the actors who could give his opinion, even if only at a glance. The following are excerpts of unstructured interviews conducted by researchers with one of the actors:

Researcher : Has Ustadz been joining Kopontren for a long time?

Ustadz Nurkholis : I served at *Pondok Pesantren Sidogiri* for the first time as a secretariat staff. Furthermore, in the 1990s a new printing business was opened. Because development was needed, I was asked to join in the printing development business. Then, I was asked to become a manager at *Kopontren*.

Researcher : Is there an intention to leave and join another organization?

Ustadz Nurkholis : Once, I was nominated to be a member of the board of a political party. At that time, it was predicted that I would become a member of a political party. However, I remained in *Pesantren* through business activities. My consideration, if I was a member of the council, I had to leave the *Pesantren*. This is consistent with the policies of the *Pondok Pesantren Sidogiri*, that board members who were from the family of *Pondok Pesantren Sidogiri*, must leave the *pesantren*. This is to maintain the independence of *Pondok Pesantren Sidogiri*.

Participant observation is used to complement and test the results of interviews given by actors who are possibly not holistic yet, so that they can produce more data, in depth and more detailed (Nasution, 1996: 60). The main idea of conducting participant

observation is that researchers will discuss and interact with them and try to gain understanding related to the beliefs and activities of insiders (Myers, 2009: 139). Participant observation was carried out by observing general matters, until finding something interesting as the focus of the study. If the focus was found, then the observation will be more selective (Nasution, 1996: 63). This observation according to Spradley (1980; in Nasution, 1996) has three components in each social situation, namely; place, actor, and activity.

The levels of participant observation includes several levels, from the lowest level (not involved at all), to the highest level (fully involved). The study was carried out at a passive level, where researchers observed business activities and production from business units belonging to the Sidogiri network passively (as spectators), and more open observations by becoming consumers in retail or self-service units, so that they could observe the services of products sold and display some products from *Pondok Pesantren Sidogiri*.

One example of passive observation, when researchers observed one of the business units developed by Sidogiri's business and entrepreneurship network in the form of a Bimatara Bakery located in Warungdowo, Poh Tjentrek, Pasuruan. The researcher met Mr. Jalal, the head of the bakery. The researcher was given the opportunity to look around the bread making process. All employees involved in bakery that is close to the BMT MMU Warungdowo branch are alumni of *Pondok Pesantren Sidogiri*. All employees of the bakery that lies on Raya Warungdowo Street, both in production, marketing and shopkeepers are men. The bakery building stands quite magnificent. When researcher was at the location, some little children came to the store to buy cakes that were already well known to the community surrounding. Based on information from the head of the shop, Mr. Jalal, that Bimatara's bread production has fixed consumers. The bakery around the village of Warungdowo and the market traders are their regular customers. Besides, one of the consumers is *Pondok Pesantren Sidogiri*. If there is an event or activity held by the *pesantren* or other residents, then the need for bread is taken from Bimatara products.

The more overt observation made by the researcher was to become consumers at the Grati branch retail or supermarket that has a sales turnover of 15 to 20 million per day. The researcher observed products with the brand of *Pondok Pesantren Sidogiri*, including; sarongs, skullcaps, bottled drinking waterin brand of *Santri*, soy sauce, and

cooking oil. At the time of observation to the supermarket, the researcher had the opportunity to interview the driver of a freight forwarder car from the *Kopontren Sidogiri* which was full of goods. The van driver, Mr. Rohman, has worked for 4 years as a form of service / *khidmah* for the *pesantren* and looking for *barokah* as he said at the interview.

There were several things that attracted the attention of researcher when observing the supermarket belonging to *Kopontren Sidogiri* Branch Grati. The supermarket is located on the edge of the Grati highway, close to the market, so it is quite crowded with people. Because of this fairly strategic location, it is not surprising that turnover per day can reach 15 million on ordinary days. Even on Sundays can reach 20 million. This branch supermarket has seven employees, and one shop head. All of these employees are male, open from 6 am to 9 pm. A cashier serves each transaction and transactions with credit card are available. Right above the cashier, there is an article that recommends every buyer makes sure about the legal transaction before the goods brought.

Both levels of participation were carried out with consideration, namely; 1) the subject under the study is a formal institution that does not allow researchers to be actively involved, especially fully involved because this institution has standards and rules in order to be fully involved in observation, 2) to be able to participate fully or actively need a long time, while this study limited consideration of academic time.

Documentation in studies is useful in providing evidence, so that it can provide an illustration that can support the results of interviews and observations (Myers, 2009: 153). Written and archived documents are data sources that often have important positions in qualitative studies. Especially if the target of the study leads to the background or various events that occurred in the past that are highly related to the current conditions or events being studied (Sutopo: 2002: 69).

The use of this documentation study is based on five reasons. First, these sources are available and inexpensive (mainly from time consumption). Second, the document is a source of information that is stable, accurate and can be re-analyzed. Third, the document is a rich source of information, contextually relevant in its context. Fourth, it can fulfill accountability, and fifth, this source is non-reactive, so it is not difficult to find the study content techniques.

The documents in this study are annual management reports, statutes and bylaws, Sidogiri bulletin, the official website of *Pondok Pesantren Sidogiri*, the official

website of the Cooperative of *pesantren*, the official website of BMT UGT Sidogiri, the annual boarding board report (*tamassy*), company profile, documents posted that are related to *syariah* economic development published by Sidogiri libraries, and so on.

Documents obtained, both before, in time, after the interview or observation greatly help the researcher get initial information in further exploration in the interview process with the actors. One example of the importance of this study documentation is that the researcher could obtain information about people who were first actively involved and can be said to be the founders or initiators of business activities and entrepreneurs in *Pondok Pesantren Sidogiri*. As stated in the documentation, that the people involved in business development and entrepreneurship are Ustadz H. Mahmud Ali Zain, Ustadz H. Dumairi Nor, Ustadz H. Hadhari Abdul Karim, Ustadz H. Muna'i Ahmad, and Ustadz H. Baihaqi Utsman. Based on information from this document, researchers tried confirming to the *pondok* or researcher's fellows about the status of their activeness and role to date. Those who are still active receive priority as key actors in this study.

Audiovisual techniques and recording by using camera devices and tape recorders were used to assist in collecting data as reinforcement of notes and other techniques. In addition, tape recorders were also useful for sources of evidence and increase feasibility and trust in information and contexts obtained. The results of interviews with the actors were collected in the form of recordings with a tape recorder (MP3) that the researchers prepared when the actors did not mind if the interview was recorded. This means that the recording process was through a tape recorder with agreement with the actor. All actors in this study did not mind if the results of interviews with them were recorded. To increase the level of trust the study data was conducted by a member check to ensure that the interview conducted was indeed the same as what was intended by the actor.

The researcher captured several interview processes and a description of the condition of the object of study in photographs. In this process, the researcher invited colleagues several times in the study process. For example, when the researcher interviewed Ustadz Dumairi, the main manager of the MMU BMT, at the head office of BMT MMU Sidogiri located on Raya Sidogiri Street No. 09-Sidogiri-Kraton Pasuruan. The document image 5 (see attachment) showed the headquarters of BMT MMU standing in a two floors building. First floor for services and second floor for management and back office. The MMU BMT headquarters moved several times. In the early operation, the MMU

BMT rented a 3x3 size place. For the development, it rented one of the kindergarten rooms. When the number of customers continued to grow and the place was not sufficient, so BMT MMU bought land for its headquarters, even bought the land next to the headquarter for about 33 x 35 meters as three floors building.

An interview with Ustadz Dumairi was conducted in the 2nd floor meeting room of the MMU BMT headquarters. The room which is spacious enough to accommodate approximately 30 people is quite comfortable, equipped with AC. The interview, which was relaxed, full of intimacy, was occasionally tinged with laughters because Ustadz Dumairi several times issued funny jokes in the style of *pesantren* to create a friendly atmosphere. Right behind the seat of Ustadz Dumairi was emblazoned with a pigora in a green base bearing Arabic calligraphy, which looked the same as the one on the 1st floor of the service unit at BMT MMU. Arabic calligraphy is a verse fragment in the Qur'an of al-Baqarah verse 275 (2: 275) which means: "Allah has justified buying and selling and prohibiting usury". In the room also available bottled drinking water produced by *Kopontren Sidogiri*, with a *Santri* brand. Mineral water is believed to contain blessings because it makes ablution a form of respect for water.

The first floor is arranged quite neatly, clean, and is convenient to be used for financial transaction services. Like a bank, there are customer service, teller, queue seats, and even a digital queue number. With friendly service, people lining up are comfortable with air-conditioned rooms, televisions, queue numbers provided. However, there is a little different from other banks. All employees at BMT MMU, and in all business units the Sidogiri network are male. For example in the BMT MMU center, teller employees, customer service, and back office parts are all men and wear sarong. This is a distinctive feature, brand image, which appears to be a differentiator with banks in general. Indeed, the employees in the business units and entrepreneurs in the Sidogiri network are more than 90% utilizing the *santri* Sidogiri alumni.

E. Inductive approach: A Design of Data Analysis

This study uses an inductive approach to analyze data in order to facilitate understanding experiences related to the theme of entrepreneurship motivation in the *Pondok Pesantren Sidogiri*. Generic data analysis uses recommendations from Creswell (2007), which uses phenomenological data analysis consisting of four general steps, namely; 1) analyze the data to get important statements, 2) formulate the meaning of the

statement and group them into one theme, 3) make a complete description of the phenomenon, 4) reduce the description into a narrative description that has a deep "meaning" from entrepreneurship motivation in *Pondok Pesantren Sidogiri*, Pasuruan.

After conducting the interview, the results of the interview were immediately transcribed and read repeatedly by the researcher and saw the accuracy. Immediate transcripts are very important because the information from the interview is still fresh in the mind of the researcher. The results of interviews that are read repeatedly help researchers to capture the "meaning" contained in them. Data analysis began to be carried out by researchers by isolating statements in the transcription of how the experience of actors related to entrepreneurship motivation in *Pondok Pesantren Sidogiri* Pasuruan. A statement needs to be evaluated based on; 1) whether the statement is a direct response to the interview question, 2) clarify experiences related to entrepreneurship motivation. The statement cites word by word for each actor and circulates the transcription document and is then inserted into the table. As an identified statement, horizontal mapping (Cresswell, 2007) is used to create a nonrepetitive list, non-overlapping statements that have the same meaning. This needs to be done to eliminate repetitions of the actor's response. Based on these different statements, the meanings compiled are extracted by articulating/connecting according to the themes of the word citation of the actor.

The transformation process of meaningful statements into "meaning" is an attempt to find meaning through the use of imagination, varying the frame of reference, utilizing two different and opposite viewpoints, and approaching the phenomenon with different perspectives, as well as different functions, roles and positions (Moustakas, 1994 in Burkholders, 2009). The researcher presented a summary of the initial interview to the actors during the second interview, so that the accuracy of the information was obtained. The actors were asked to respond that the summary was in accordance with the experiences related to entrepreneurship motivation in the *Pondok Pesantren Sidogiri* Pasuruan, and whether there were experiences that had not been conveyed or missed. New and closely related information from questions collected for data analysis. The second interview was then transcribed and analyzed using the same procedure as the first interview. The summary of the first and second interviews was combined to represent a description of the combined narrative from the experiences of each actor related to entrepreneurship motivation in the *Pondok Pesantren Sidogiri*.

The final stage of data analysis is a follow-up e-mail sent to each actor to provide additional member checks. The researcher presented; 1) study objectives, 2) types of phenomenological data analysis procedures used, and 3) themes that emerge based on the meaning of the experience behind entrepreneurship motivation which makes Sidogiri *Pondok Pesantren* the first "entrepreneurship boarding school" in Indonesia.

The results of the study were used to develop the concept of entrepreneurship motivation. This concept is expected to be able to become input for the *Pondok Pesantren* Sidogiri to perpetuate the enthusiasm and motivation so that it can develop entrepreneurship activities that can improve the welfare of the teachers, *santri* and surrounding communities. Analysis can be started after the data is inputted, and analyzed according to the procedures specified above. Data analysis resulted in the experience of the actors related to entrepreneurship motivation in *Pondok Pesantren Sidogiri*.

F. Summary

The concept of pesantren-based entrepreneurship motivation is based on the meaning of action motive. The meaning of the action motive is clarified based on the motives of cause and objective. The meaning obtained by the process of reflection of the actors revealing meaning. However, to reveal the meaning an approach is needed that reflects the projected goals. This study uses the Schutz phenomenological approach which is extended with the Islamic concept of *ulul albab*. Schutz's phenomenological approach is expected to be able to explore meaningful actions based on cause and objective motives to be more detailed and able to explore a unique subjective world based on interpretive understanding.

The researcher developed the Schutz phenomenological approach with the concept of three *ulul albab* pillars in order to reduce the effects of bias in observing the social context of the pesantren community. The process of uncovering meaning in Schutz's phenomenological approach through reflection of actor's actions with several important concepts, namely; experience of the world of life, inventory of knowledge, typification of actions, motives of causes and objectives. Inventory of Muslim knowledge is obtained through combining the potential of logical thinking from the mind (thinking) by meditating on the verses of *kauniyah* and *quraniyah* (dzikir) in order to pass up good deeds in the form of the formation and development of boarding-based entrepreneurship.

CHAPTER 4

SAM'AN WA THA'ATAN: REFLECTION OF "CAUSE MOTIVE" IN PESANTREN IN ENTREPRENEURSHIP MOTIVATION

A. Introduction: "Cause Motive" and "Objective Motive"

Interpretive paradigm used in this study is essentially useful for understanding a dynamic social reality. The paradigm considers that human beings is the creator and giving meaning to life. The meaning of entrepreneurship motivation as the reality observed in this study originated from a social interaction that was interpreted. For exploring, understanding, and interpreting the meaning of entrepreneurship motivation according to management perception of business unit and entrepreneurship in *Pondok Pesantren Sidogiri*, the writer used the *Schutz phenomenological* approach. However, the writer considered that the approach was not enough yet to understand the social site of Moslem community that has a different characteristic with secular community. Therefore, to sharpen the finding, the writer expanded the theory of Schutz phenomenology to the Islamic concept of *ulul albab*.

This chapter is the first finding of the study result. The finding is a description of meanings to obtain the objective of first study. The intended study objective is to explore and understand the meaning of entrepreneurship motives in building and developing a cooperative in *Pondok Pesantren* based on motives of cause and objective. The efforts to explore and understand the perception use four essential concepts of *Schutz phenomenology* developed by Islamic concept of *ulul albab*. As explained in the previous chapter, this process was through a reflection of daily life experiences and the knowledge of actors/informants. Burrell and Morgan (1994:245) stated that the process of understanding behavior, according to Schutz, can be conducted by a process of behavior typification based on the daily life experiences and review the knowledge of actors. The purpose of behavioral motive according to Schutz can be typified based on cause and objective motives (Schutz; 1967: 87; Campbell, 1994: 241).

The results of Schutz's phenomenological analysis through the concept of importance and expanded with the concept of *ulul albab* are able to explore and understand the motives of causes and objective reflected by actors. Actors reflect on the experiences of the past world of life to find meaning "*sam'an wa tha'atan* (compliance)" as the motive for the formation and development of *Kopontren Sidogiri*. Meanwhile, the

process of reflection is based on the knowledge inventory of actors that is useful in codifying the projected goals to find the meaning of "independence". The meaning of independence that refers to a series of projects reflected by the actors in the formation and development of the *Kopontren* is a motive for it. This chapter consists of several sub-chapters which include an explanation of the social site of the study gathered together with the findings of the study results. The first sub-chapter explains the meaning of *sam'an wa tha'atan* (compliance) based on the social context of the *salaf pesantren* community. Followed by another chapter related to understanding meaning based on the social context of the study site.

Understanding of meaning cannot be separated from the social context of the study site. The interpretive paradigm views that human nature is the creator of meaning, and this paradigm has a high contextual awareness (Burrell and Morgan, 1994: 28; Triyuwono, 2006: 217). Besides, this paradigm tends to reveal local findings, so that the theory obtained is ideographic. As consequences the ideographic nature of this paradigm is full of subjectivity. Based on this view, each time exploring and understanding the meaning reflected by the actors, the researcher describes the social context related to the experiences, events, and knowledge possessed by the actors.

B. Sam'an wa Tha'atan to Kiai

The process of typifying actions according to Schutz can be done by reviewing the inventory of knowledge possessed by subjects as individuals who form meaning (Burrell and Morgan, 1994: 245). The subjects forming the meaning in this study are the management of business units and entrepreneurship in *Pondok Pesantren Sidogiri*. They are individuals who are members of the Moslem community to make social changes in society. They acted because they were called to the conditions of the people who were trapped in the practices of moneylenders and carried out social transformation. This characteristic matches the characteristics of *ulul albab* people. *Ulul Albab Insan* is a community that has advantages, namely its ability to carry out social transformation (*Tarbiyah Study Center Ulul Albab*, 2010:47). The *ulul albab* as a concept used in gathering knowledge of a Moslem includes three main pillars, namely *dzikir* (remembering and referring to God), thinking, and good deeds.

The concept of *ulul albab* serves to sharpen Schutz's view, as stated in Burrell and Morgan (1994: 245) that the supply of knowledge tends to originate only from logical

thinking (commence sense). This can be understood because of the influence of the philosophy of materialism that developed in western countries, where the existing object is material. This community group does not recognize nonmaterial entities such as spirits, angels, resurrection days after death, and other supernatural beings such as heaven and hell, even they do not recognize the existence of God. Therefore, it is very natural if they do not include the dimension of God in developing knowledge. Based on this view, in order to understand the social reality that consists of Moslem communities, the researcher include the concept of *ulul albab*.

Ulul Albab is a concept of people who have pure reason, which is not shrouded in the fog of ideas that produce a confusion in mind (Shihab, 2003: 29). This is based on the interpretation of verses in Quran of Al-Imran (3: 190), which means: "Indeed, in the creation of heaven and earth, and the alternation of night and day there are signs for those who understand (*ulul albab*)."*Ulul Albab* according to Rachmat (1998: 213) is more accurately interpreted as men of understanding. Furthermore, Shihab (2003: 291) provided an explanation that *ulul albab* occupies a higher position for those who take the path of *salik*, compared to people who have reason. Argumetation of Shihab based on the comparison of verses Quran of Ali Imran: 190 with Quran Al Baqarah: 164. Quran of Al-Baqarah (2: 16), meaning:

Indeed, in the creation of heaven and earth, the alternation of night and day, the ark that sailed on the sea brought what was useful for mankind, and what Allah sent down from the sky in the form of water, then with the water He turned the earth after death He spreads on the earth all kinds of animals, and the range of winds and clouds that are controlled between heaven and earth; there are signs (unity and greatness of God) for those who think.

Based on Quran of Al Baqarah: 164 above there are eight kinds of characteristics of intelligent people, while in Quran of Ali Imran: 190 only mentioned three characteristics of *ulul albab*. According to Shihab, this shows that a person who leads to Allah, in the initial stage, needs more rational (*akliah*) arguments. *Insan ulul albab* collects knowledge with heart and mind to discover the reality of ultimate truth. *Dzikir* with heart about the verses of Allah and considering the reality of nature and social are two tools used by *ulul albab* in gathering knowledge to achieve the nature of transcendental truth.

The three main pillars in the concept of *ulul albab* include *dzikir*, thinking, and moral deeds. This is based on the meaning of *ulul albab* according to Quran of Ali Imran: 191-195. The three pillars did not stand alone. The three pillars converge and strengthen

each other, that is, the activity of *dzikir* also contains thoughts. Remembrance with heart about Allah by remembering the verses of *quraniyah* and verse *kauniyah*, involves the activity of thinking in order to understand, to achieve the essence of something that leads to the majesty of Allah. The merging of *dzikir* and thought encourages the development of knowledge, becomes the basis for doing actions (good deeds) to reach His pleasure.

Sam'an wa tha'atan or *sami'na wa atha'na* is the terminology used in the Qur'an to express submission and obedience to believers. *Sam'an* comes from the word *sami'a* which means to hear, while *tha'atan* comes from the word *tha'a* means to obey. In the Qur'an, no less than 4 times the word *sami'na wa atha'na* is used together, namely in Qur'an of Al-Baqarah: 285; An-Nisa: 46; Al-Maidah: 8; and An-Nur: 51. The characteristics of the *ulul albab* are hearing in the sense of considering, and obeying meaningfully carrying out the rules of life determined by Allah through His messenger, Rasulullah Muhammad SAW. That is, *sami'na wa atha'na* is an attitude that appears in the form of obedience to the teachings of Rasulallah SAW, and actions in the form of sincerity in carrying out the teachings.

After the death of Rasulallah SAW, the teachings have been continued by his friends, the next generation, the scholars to the present. *Ulama* are individuals entities that carry on the teachings of the prophet. In a hadist narrated by Abu Dawud and At-Tirmidhi in the book Riyadhus Shalihin (1986) no. 1385 that "... in fact, the *ulama* were the heirs of the prophets." The symbol of the *ulama* in the *pesantren* environment was represented by the *kiai*. Therefore, the position of the *kiai* in the pesantren is a connector for the teachings of the prophet. The role and position of the *kiai* is inherent in the view of *santri* who seek knowledge in *pesantren*. So, what the *kiai* say and command are priority to be carried out. To provide an understanding of the position of the *kiai*, three important pillars of the existence of *pesantren* are described.

C. Kiai, Santri, and Education: Symbol of Pesantren

Pesantren originated from the word *santri*, from the root of the word of *santri*, where etymologically the pesantren is the residence of the *santri* (Halim, 2009: 221). The word *santri* can be found in several languages, as in Sanskrit "*cantrik*", ie people who always follow their teachers. Besides, it is also found in Indian Language, "*Shastri*" ie people who know about the holy books of Hinduism, or scholars who are experts in the book of Hinduism. The word *santri* is also found in Tamil which means the recites

teachers. *Santri* has a close meaning with students in formal education (Goestav, 2012). However, the word *santri* more likely to connote as students who learn and explore the knowledge of Islam in a place called the *pondok pesantren* which is guided by *kiai*. A *santri* learns religion from one or several *kiai*.

Pondok Pesantrens have a unique culture based on the characteristics of the physical environment, *pesantren's* life view, ideological characteristics, scientific traditions, teaching methodology (Goestav, 2012). Because of its uniqueness, *Pondok Pesantrens* is classified into separate subcultures in Indonesia. This is due to the number of *Pondok Pesantren* in Indonesia reaching 21,521 *pesantren* (Emis diktis, 2008). According to Goestav (2012:9), the *pesantren* environment physically consists of *kiai*, *santri*, mosque or surau, *kiai* residence, boarding of *santri* and *madrasah*, and an integral education system. In an *Pondok Pesantren* environment a unique value system is created, such as a unique time dimension, the character of the structure of education, independence, and the relationship of *kiai* and *santri* that last a lifetime. Meanwhile, Halim (2009: 223) tends to classify the three main pillars that support the existence of *Pondok Pesantrens* namely; *santri*, education, and *kiai*.

The term *santri* is used to indicate someone who is studying / reciting in a *pesantren*, as the term students in general education. The attitude of the *santri's* life is a reflection of the *pesantren's* outlook on life. Since entering the *pesantren* environment, a *santri* has entered a different world. The main doctrine in *pesantren* views the totality of life as a worship. Doctrine which is firmly embedded in the *santri's* heart forms the character and outlook of life that is oriented towards the life of the *ukhrowi*. This view has an effect on how to view worldly life as nothing, so that the view of the *santri's* life is far from a greedy and materialistic outlook on life (Goestav, 2012: 10).

Pondok Pesantren is essentially a religious education institution, besides being a social institution (Nur Syam, 2009: 78). Education is the main activity organized by *pesantren*. *Pondok Pesantren* socializes, transfers and internalizes values to *santri* and society through integral education. *Pondok Pesantren* has an important role in teaching moral values and Islam into society since the colonial era until now through a distinctive education system. This is not excessive, as stated by Yasmani (2002) that *Pondok Pesantren* is the oldest educational institutions in Indonesia that grow, develop from and over the efforts of the community, and is driven by the real demand of the community. Based on several views, *Pondok Pesantren* has an integral system of education where

santri live and study several disciplines under the guidance of one or several *kiai, ustadz*, or teachers.

Pondok Pesantren in their development can be classified into several categories. One of them is the *salafiyah pesantren* or also known as the Salaf pesantren. *Salafiyah pesantren* is *pesantren* that maintain their original form, and merely teach the science of religion in the learning system (Sulaiman, 2010). Along with social change and the dynamics that occur in the community encourage *Pondok Pesantren* to continue existing by answering the demands of the community. Some of the *Salaf pesantren* have transformed their form into modern *pesantren* to answer the demands of the community. There are those who persevere with the old system by not making a transformation that ultimately is less attractive to the public. A small number of others persist with the *Salaf* system, but transform roles and functions in a variety of social activities, business activities and entrepreneurship. One of the *salaf pesantren* that carried out the transformation was the *Pondok Pesantren Sidogiri* in Pasuruan, East Java.

The *Pondok Pesantren Sidogiri* is one of the *salaf Pesantren* that has succeeded in transforming roles and functions to improve the welfare of its community and surrounding communities by conducting business and entrepreneurship activities (Zain, 2009: 299). Starting from a grocery shop to meet the needs of *santri*, it was growing rapidly with the differentiation of businesses in the form of supermarkets and minimarkets, bottled drinking water (AMDK) with *santri* and *Sidogiri way* brands, shop for motorbike spare parts, "Bimatara" bakery, agribusiness and Islamic microfinance institutions that have trillions of turnover.

Kiai are central figures in *pesantren* (Marhumah, 2010: 79). Their position is not only as leaders, but also as teachers and behavior model for *santri* and other social elements in the *pesantren*. The *kiai* establish an emotional bond with the *santri* in daily life as a means to provide effective space and duplication processes for the actions, roles and personality of the *kiai*. Therefore, the emotional bond that exists between the *kiai-santri* is deeply rooted in the *santri*, even though they are no longer *santri* in the *pesantren*. The existence of a strong emotional relationship is the potential that is excavated and becomes a power that is connected in the network. *Sidogiri network* has a big contribution in the business and entrepreneurship development that has an impact on the *pesantren* community and society, both financially and non-financially. Business

activities and entrepreneurship in *Pondok Pesantren Sidogiri* are initiated by the orders of one of the *kiai*, KA. Sa'doellah Nawawie. It will be explained in the following section.

D. Establish Cooperative "Because of" *Kiai* Command

The establishment of *Kopontren Sidogiri* began with the desire of the *kiai* Sa'doellah Nawawie, as the general chairman and also the person in charge of the *pesantren*, pioneered the establishment of the cooperative in 1961. The *pesantren* cooperative is a forum for self-study, entrepreneurship and devotion to *santri*. The motto of the pesantren cooperative is *from santri, by santri and for santri*. It means that the *Kopontren's* capital comes from *santri*. Furthermore, it was managed for trading activities by the *santri*, and the results of the effort obtained were given to the *santri*. This was stated by Ustadz Waf when describing the experience of establishing a *pesantren* cooperative:

In around 1961, *Kiai* Sa'doellah Nawawie gave direction to the board officials in a plenary session for the students were given business experience. At that time, *Kiai* Sa'doellah Nawawie became the general chairman and in charge of the *Pondok Pesantren Sidogiri*. In the forum, he said to the board administrator, "Santri should be taught business and management." One of the administrators tried to clarify the directive by asking, "Is it made in a lesson, *Kiai*?" "Trained or taught by direct practice." The instruction of *Kiai* Sa'doellah Nawawie to the administrators was a milestone that became the forerunner of the development of entrepreneurship activities at the *Pondok Pesantren Sidogiri*. It was begun with the establishment of *Kopontren* (*Pondok Pesantren* Cooperative) in Sidogiri. (wcr.inf.01.stat. 20).

Kiai Kholil Nawawie, as the successor of the *pesantren* leadership gave full authority to the cooperative management to carry out its business activities. Even though *Kopontren* Sidogiri's business activities have started since 1961, officially submitted a cooperative legal entity in April 1997. Meanwhile, the legal entity certificate *Kopontren* Sidogiri No. 441 / BH / KWK.13 / VII / 97 published on July 15, 1997. *Kopontren* Sidogiri's head office is located in the *Pondok Pesantren* complex. The official address of the Cooperative *Pondok Pesantren Sidogiri* website is www.kopontrensidogiri.com.

Cooperative *Pondok Pesantren* (*Kopontren*) Sidogiri is an institution that provides benefits for *pesantren*, *santri* and the community. *Kopontren* Sidogiri contributed

significantly to the activities and operations of the *Pondok Pesantren Sidogiri*. Based on the Articles of Association of *Kopontren* Sidogiri, 10% of surplus operating income (SHU) is given for educational activities in *Pondok Pesantren Sidogiri*. For *santri*, *Kopontren* provides daily necessities, as well as a place for learning independence, entrepreneurship and service. As for the community, *Kopontren* provides daily necessities at competitive prices.

Kopontren Sidogiri's vision is to become a productive and compliant *Kopontren*, so that it can be a strong and prospective source of funding for the *Pondok Pesantren Sidogiri*. Meanwhile, to achieve this vision, the mission of *Kopontren* Sidogiri was formulated, namely: 1) becoming the center of the economy/*syariah*-based business for *Pondok Pesantren Sidogiri*, 2) becoming a center for grocery/wholesale, 3) becoming a cooperative *pondok pesantren* (*Kopontren*) at the national level, 4) profit-oriented business.

Kopontren Sidogiri is one of the business networks that are directly under the management of *Pondok Pesantren Sidogiri*, namely a general treasurer. The general treasurer itself actually coordinates the treasury unit, *Kopontren Sidogiri*, and the Sidogiri library. The structure of the *Kopontren Sidogiri* organization consist of supervisor, manager, managerial, and division. Although the highest decision is made by the meeting of members, the role of the family assembly is more decisive.

E. Sam'an wa Tha'atan: Reflection of Specific Experience in Pondok Pesantren

Schutz built a phenomenological theory based on the development of the Weber concept through philosophical analysis in the manner of Husserl (Burrell and Morgan, 1994: 244). One of Weber's concepts which received criticism from Schutz was the concept of motivation. Weber's opinion related to the concept of motivation according to Schutz caused confusion. Weber sometimes used the term motives means "*action to*" (*in order to of the action*), that is the motivation of action-oriented in the future. On another occasion, Weber used the term motive means *because of action* (*the because of the action*), namely the motive of action oriented to the experience of the past (Schutz, 1967: 87). Schutz's criticism of Weber's concept of motivation emphasizes that meaningful actions can be clarified based on motives of causes and objective. "Because motive" shapes the meaning of the actions of the subject (actor) based on reflected past experience.

The process of extracting meaning related to the experience of entrepreneurship formation and development in *Pondok Pesantren Sidogiri* was carried out through interviews with actors (in this case the management of the business unit and entrepreneurship of *Pondok Pesantren Sidogiri*). The results of the interviews were also conducted by source triangulation, and reviewed the documentation related to the history of entrepreneurship formation and development in *Pondok Pesantren Sidogiri*. Based on the results of interviews and field observations showing the meaning of *because* motives in the development of entrepreneurship in the *Pondok Pesantren Sidogiri*: firstly was due to obedience to the *kiai*'s orders (*sam'a wa tha'atan*) to develop entrepreneurship activities in *Pondok Pesantren Sidogiri* to create independence. This matter as told by Ustadz Ali:

Kiai Sa'doelah Nawawi as the first initiator of entrepreneurship since 1961, stated in the *pondok's* policy, that *Pondok* does not want to receive assistance from the government, which means that the *Pondok* must earn income. Which income? The income from entrepreneurship. At that time, I was a student, and I thought he (*kiai Sa'doelah Nawawi*) wanted students to live independently. *Santri* will not be civil servants. Since then, the diploma cannot enter civil servants. So, they must be entrepreneurs. The soul of the cooperative has been appeared since 1961 (wcr.inf.05.stat.21).

As explained in the context of social studies and the origin of the founding of *Kopontren*, the position of the *kiai* is the central figure. *Kiai* is the most essential element of pesantren (Dhofier, 2011: 93). He is often, and even the founder or descendant of the founders of the *pesantren*. Therefore, it is only natural if the role of the *kiai* is closely attached to the culture and behavior that develops in the *pesantren*. *Pondok Pesantren* is like a small kingdom where the *kiai* is an entity that has the power and authority of life in the *pesantren* environment. The relationship of a *kiai* with *santri* lasts a lifetime. Respect and obedience of students to the *kiai* applies absolute and unfamiliar. Respect is shown in all aspects of life, both in religious, social and personal life.

Forgetting ties with teachers or *kiai* is considered a great disgrace, and results in the loss of *barakah* from the *kiai* or teacher, and the knowledge is not valuable. For a *santri*, it is a taboo to say that he is a former student/*santri* of a certain *kiai*, because once he was a *santri*, he remained a lifetime student for his entire life. In fact, if a *santri* who has been "boyong" is recommended to keep in touch with the *pesantren*, even though the *kiai* or the teacher who taught him had died. This is done so that the knowledge obtained by *barakah*.

A *kiai* and *santri* have a very strong emotional connection. This relationship still exists, even though a *santri* has finished studying at the *pesantren*. A teacher or *kiai* is like a parent to a *santri*. In the teachings of *ta'lim muta'allim* (moral of a claimant of knowledge) it was written:

Maintain the honor of your teacher as your father in religion or what some laws call the name of ethical dairy. And the naming by some scholars with "father in religion" is more feasible. ... (Al-Utsaimin: 2005: 115)

A *santri* considers the teachers like fathers who must be respected, obeyed, valued, glorified, and gentle to him. The *santri* showed high respect and obedience to teachers who were considered to have authority, because the position of the teachers had closeness to God (Dhofier, 2011: 126). *Kiai* is the embodiment of the *ulama*, while the *ulama* are the heirs of the Prophets. The position of the *kiai* who is believed to have a spiritual closeness to God, and inherit the role of the Prophets as conveyors of the teachings of God is what makes the *kiai* has the authority where the words and orders are obeyed by the *santri*. Obedience to teachers or *kiai* is manifested by statements often expressed by *santri* with the expression *sam'an wa tha'atan* (hearing and obeying). This, as expressed in the following statement:

"I am sorry Gus, is this an offer or something?"
"What is the difference", asked Gus Abdul Halim Nawawi Maksum.
"I am sorry, Gus, if this is an offer, I reject it."
"If this is an order?" Gus Abdul Halim asked.
"If it is an order, *sam'an wa taathan*."
"If so, I order you to carry it out ... (wcr.inf.01.stat.15)

Santri is *sam'an wathaatan*. What the *kiai* ruled, they must follow it ...
(wcr.inf.05.stat.17)

Kiai has charisma in the eyes of the *santri*. According to Goestav (2012: 10) there are several factors that make the *kiai* has a charismatic position for *santri*, namely; 1) the influence of Sufi tradition which considers the *kiai* to be a figure who becomes a wary in his journey to Allah (suluk). This belief requires a high level of obedience by the *santri* to the *kiai* (in the context of truth), because he considers it an honorable form of duty to obtain *barakah*. This is a reflection of Sayyidina Ali's statement ... I am a slave to someone who taught me, even if it is one letter. Second, there is the influence of the belief that *kiai*

or *ulama* are the heirs of the prophets. This belief has implications for the high position of the *kiai* as a good example for the life of the *santri*. Third, the relationship between the *kiai-santri* is not just a teacher-student relationship, but rather a relationship between the father and his child.

A *kiai* has the impression of *santri* and society as extraordinary people. *Kiai* is believed to have spiritual advantages such as *karomah*, and can be a channel for *barakah* from Allah for *santri* and followers. Obedience to teachers or *kiai* is absolute in the pesantren tradition (in the context of truth). Carrying out the orders of the *kiai* is believed to increase blessing for *santri*. Blessing in this case is the increase in goodness obtained by the students who carry out the orders of the *kiai*, as told by Ustadz Waf, the blessing he obtained was in the form of knowledge that was beneficial because he obeyed the teacher's orders with the following statement:

At that time, I did not know how to turn on the computer. And even now, I am afraid of holding money owned by people. Because of the *barakah* of teachers, at this time I often teach cashiers to operate computer programs (wcr.inf.01.stat.10).

Blessing comes from the word *barakah*. The concept of *barakah* is invisible, but can be captured with the eyes of the heart and can be felt and enjoyed by the owner (Djakfar, 2010: 190). This concept of *barakah* encompasses all aspects of human behavior. Blessing can be obtained and depends on whether or not human behavior is based on religious values derived from the teachings of God through the prophet. The blessings that are expected by *santri*, one of which is implemented by continuing to establish networking with pesantren. Even though they have succeeded and are outside the *pesantren*. Anyway, in hope for a blessing in establishing a relationship with the pesantren, a *santri* who will be "boyong" given a message and ordered by the *kiai* to maintain relations with the lodge, as stated by *Kiai Sa'doellah*:

... don't forget the *Pondok Pesantren Sidogiri*. If you have time, visit us here. And if you don't have the time, then read al-Fatihah. And if you become a community leader and will build a *madrasah*, then name it "*Madrasah Miftahul Ulum*", equated the name of the *madrasah* in the *Pondok Pesantren Sidogiri*. So that when everyone see the sign "*Madrasah Miftahul Ulum*", the alumni of the *Pondok Pesantren Sidogiri* felt close and can be related (Doc. The footsteps of step 9 Masyikh Sidogiri, 2009: 200).

The order or message of *kiai* to *santri* is a discourse that demands action for the *santri*. Carrying out teacher orders is not considered a burden, it is even a form of worship or service to develop *Pondok Pesantren*. Obedience of *santri* to *kiai* has a big role in encouraging the formation and development of entrepreneurship in *Pondok Pesantren Sidogiri*. The opening of the *Kopontren* and BMT units utilizes the alumni network of the Sidogiri *santri* called IASS (*Santri Sidogiri Alumni Association*). This explanation leads to our understanding that obedience to the *kiai* brings blessings to *pesantren*, *santri* and alumni, and the community in the form of welfare and independence. Based on the description of the meaning of the action according to the motive, this proposition can be formulated as follows;

"The cause motive of the establishment of the cooperative *pondok pesantren* is obedience (*sam'an wa tha'atan*) to the *kiai* who is the heir figure of the prophetic teachings and believed to have a close relationship with God."

CHAPTER 5

INDEPENDENCE: REFLECTION OF THE MEANING OF OBJECTIVE MOTIVE

A. Introduction

Internal time awareness can analyze purposive actions (Schutz, 1967: 87). Furthermore, Schutz stated that each action is determined by a series of projects, and is oriented towards actions that are being anticipated in the future. Actions that are oriented based on a series of projects are said to be the basic meaning of rational actions. Schutz (1967: 87) provides an interesting illustration of this. For example, I want to talk to my friend who is opposite the apartment that I live in. To do this (project), I have to stand up from my seat, open the door, get out of the apartment, and walk toward the apartment where my friend lives. If I meet other people, and ask about my rational meaning or actions, then I answer that I will meet my friend. The illustration given by Schutz explains the process of forming meaning of objective motive. To find out the meaning of the actions of actors involved in entrepreneurship development in *Pondok Pesantren Sidogiri*, the authors conducted interviews and observations.

B. Independence: A Reflection of "Objective Motive"

The author uses a series of open-ended questions to explore the motives of action on the projected goals in the formation and development of the *Kopontren*. In the list of interview questions, for example the author asks; "What are the desired goals and expectations to be achieved from the entrepreneurship development process at the *Pondok Pesantren Sidogiri Pasuruan?"* The results of writing through a process of reflection of knowledge found the meaning of "independence" as a motive, so that it encourages the development of entrepreneurship in *Pondok Pesantren Sidogiri*. This is as stated by Ustadz Haq as follows:

"*Pondok Pesantren Sidogiri* has a strong desire to be independent. It does not want to depend on funding from other parties, and also funds from the government. It is independence that is able to make the education activities and systems in *Pondok Pesantren Sidogiri* work well. Therefore, education is the initial motivation that encourages the development of entrepreneurship activities in the *pesantren*. "
(wcr.inf.02.stat.7)

Independence is a condition that is expected to be accountable to oneself (independent), not controlled and free from the intervention of other people or parties. Independence in the *Pondok Pesantren Sidogiri* is driven by principles believed, so that there is no intervention from outside parties. This is as follows:

"Hence education continues to run and stand on the principles that are followed without any intervention from outside parties, independence through entrepreneurship development is a supporting tool".

(wcr.inf.02.stat.2)

There are several concrete steps that can be taken by *Pondok Pesantren* to increase independence (Nasution, 2000: 81). The concrete steps in question include: 1) the development of cooperative *Pondok Pesantren* (*Kopontren*), and 2) the establishment of Islamic financial institutions (LKS). *Kopontren* was formed to increase the activities and income of small businesses in the surrounding area. The role of *kopontren* as a small business container is very strategic if small businesses in rural areas get support in developing business units in the field of agribusiness, agro-industry and services. The establishment of Islamic financial institutions has a role in supporting economic development, so that it can strengthen the independence of *Pondok Pesantren*. With the development of this role, *Pondok Pesantren* can support the growth of the economic efforts of the community in *Pondok Pesantren*. One of the central roles of the existence of Islamic financial institutions is to increase access to funding sources and strengthen the activities and fertilization of community capital.

The *Pondok Pesantren Sidogiri* has a policy of not accepting binding assistance from any party and trying to be as independent as possible, so that there is no intervention from other parties. Meanwhile, educational activities must continue. This means *Pondok Pesantren* must have income, which is to start by opening their own business or entrepreneurship. One of the *kiai* of *Pondok Pesantren Sidogiri*, Kyai Sa'dollah Nawawi, wants the santri to live independently. The diplomas of the Sidogiri students are local. They will no be civil servants, so they have to be entrepreneurs.

Kopontren was formed to foster the independence and spirit of *santri* entrepreneurs. The soul of *Kopontren* Sidogiri has existed since 1961, but officially it has a new legal entity in 1997. The *Kopontren* has a role as a forum for independent learning, entrepreneurship and dedication of *santri*. This *Kopontren* is a *syariah*-based business

institution, profit-oriented that is able to make a large contribution (70%) in the educational activities and operations of *Pondok Pesantren*. This is an implementation of *Kopontren Sidogiri's* vision, which is to become a productive and in accordance with *syariah* principles, so it can be a strong and prospective source of funding for the *Pondok Pesantren Sidogiri*.

Kopontren Sidogiri is one of the business units and entrepreneurship in the *pesantren* which is directly in the management of *Pondok Pesantren*. It is a pillar of financial independence and education in the the *pesantren*. *Kopontren* business activities vary and reach not only in the Pasuruan area, but also include the areas of Banyuwangi, Bangkalan, Sampang, Pamekasan, and Sumenep. In 2011, there were 36 *Kopontren* branches spread in East Java. Various business activities developed by *Kopontren Sidogiri*, among others in the form of canteen, grocery store, bookstore, home appliance shop, cosmetics, building shop, minimarket, kiosk shop, agriculture, sarongs and moslem clothes. Some products produced with the Sidogiri brand include: mineral water, skullcap, clothes, rice, soy sauce and cooking oil. In the 2000s, *Kopontren* produced bottled drinking water (AMDK) with the *santri* brand. Recorded in February 2012, the AMDK *Santri* brand had 16 Depots in 14 districts in East Java. While *Kopontren Sidogiri* supermarkets were 43 outlets.

The self-service business and bottled water managed by *Kopontren Sidogiri* has adopted a modern management system. *Kopontren Sidogiri* actually has two business fields, namely: trading shop led by a manager, and manufacturing production (one of them is Bottled Drinking Water - AMDK) which is headed by a director. Both the fields of self-service businesses and the production of bottled water use a centralized system. The field of trading business has a longer history (since 1961), compared to manufacturing.

It is centralized goods distribution system. All self-service branches or outlets are supplied from the head office located in one location of *Pondok Pesantren Sidogri*. This system is the same as that applied by minimarkets which has quite a wide range of other networks, such as Indomart and Alfamart. This is done as an effort to create service uniformity and reduce prices. To supply goods to the region, not less than four fleets of box cars operate from the area around the city of Pasuruan to the regions of Madura and Banyuwangi. However, what distinguishes supermarkets managed by *Kopontren Sidogiri* with retail networks such as Indomart or Alfamart is concern to small retailers. It has a commitment to help small retailers as a shopping place at competitive prices. *Kopontren*

Sidogiri Supermarkets provides purchasing services at wholesale prices for certain purchases. The principle of holding is intended to help small retailers. Meanwhile, other fellow wholesalers, *Kopontren Sidogiri* synergizes with them to shop together at regional or national producers or distributors in order to obtain prices that can be reduced, so they are able to sell at competitive prices. This principle is called a cooperating with wholesalers to jointly purchased.

Bottled water which is a product of a manufacturing business was established in the 2000s. Meanwhile, supermarkets have been around since 1961. AMDK has a fairly wide marketing scope, which has reached 14 districts in East Java. The bottled water processing plant is located in Umbulan Pasuruan. Umbulan is one of the number one quality springs ready to drink immediately. The processing of *Santri* bottled water has met SNI standards and has been ISO certified. However, it was also realized that the potential for developing the bottled water of the *Santri* brand experienced several obstacles, so it still did not match Aqua.

Strategy for developing bottled water *Santri* uses distribution channels with the Depot system. The Depo system is used to handle distribution systems in a particular area. A depot distributes its products through outlets, shops, and modern markets, as well as other distribution channels before reaching the final consumer. Currently *Kopontren Sidogiri* has 16 depots from 14 districts. Each has an area manager. There are 1 area manager in the east, Malang-Blitar-Tulunagung under the supervision of 1 area manager, Surabaya is managed by 1 area manager, Madura is managed by 1 area manager. Unexplored area is the western region. In each depot there are salesmen, administrator, driver, and fleet to go around. The field of trading business contributes more profits than the manufacturing business.

The capital needs of the business units of the *Pondok Pesantren Sidogiri's* business were obtained from the BMT MMU Cooperative and the Islamic Financial Services Cooperative (KJKS) BMT UGT. The Islamic microfinance institution of the *Pondok Pesantren Sidogiri's* business network also provides capital access for alumni and the wider community with *syariah* principles. The BMT MMU Cooperative is an Islamic microfinance institution belonging to the *pesantren's* business and entrepreneurship network. As mentioned in several previous sections, the establishment of the Koperasi BMT was driven by the condition of the surrounding community of *Pondok Pesantren Sidogiri* which was ensnared by moneylenders' practices and the needs of *santri* from

halal sources. After seeing the development prospects in financial institutions, it turns out that BMT cooperative has a strategic role in accessing capital for the business units of the *Pondok Pesantren Sidogiri's* network, both *kopontren*, Agro Cooperative, and the wider community.

The existence of BMT Sidogiri was able to eliminate the practice of moneylenders around the *Pondok Pesantren Sidogiri*, the areas covered by the BMT network, and traditional markets which were the center of *ribawi* practice. BMT Sidogiri is able to support the capital needs of other business units. Therefore, BMT Sidogiri synergizes with these institutions. To carry out synergies between the institutions that have a network of Sidogiri *Pondok Pesantren* formed SNF (Sidogiri Network Forum). This institution has a strategic role in linking and matching between these institutions. In practice, the synergy relationship between institutions is stated by informants in the following statement;

... in some time ago *Kopontren* needed fast funds of approximately 4 billion. You might not go to a bank. Through this SNF institution, it is connected with the BMT. The funding needs can be met. Agro Cooperative, for example, requires selep. Because the one who has this slippage is BMT MMU, then through SNF it can be fulfilled. Likewise with *Zakat* from BMT UGT. The UGT BMT itself did not take part in handling *zakat*, but was handed over to *Kopontren*. BMT UGT only needs to submit a proposal that requires a *zakat* package and once sent. BMT UGT is buying and asking for a predetermined address all together. So the *Kopontren* sent it. While the rice is from the Agro cooperative, then the rice is bought by *Kopontren*. BMT UGT does not participate in buying into Agro, so it is directly handled by *Kopontren* (wcr.inf. 05. stat.20).

Business development and entrepreneurship are driven by objective motives, that is to be independent, it is not dependent and troublesome for the government. The Sidogiri community considers the government to be a parent, so that when parents are busy building, as good children there is no need to bother parents. The efforts taken to achieve this independence are by creating labor intensive home industries. This home industry will strengthen three angel circles which include: 1) finance from the BMT Sidogiri business unit as a support for capital, financing and financial needs, 2) distribution from *Kopontren*, 3) production originating from home industries that utilize Sidogiri members and alumni who are members of IASS (Santri Sidogiri Alumni Association).

Development of business units and entrepreneurs *Pondok Pesantren Sidogiri* tend to be increased. This is indicated by the achievement as the first entrepreneurship *pondok pesantren* in Indonesia (Republika, 1 November 2002). Turnover from three business units (Kopontren, BMT MMU, BMT MMU) in 2010 reached 2.25 trillion. The development of this business has contributed to the independence of the *Pondok Pesantren Sidogiri*. Independence is indicated by the independence of the management of educational institutions by not being bound by government assistance in the form of school operational assistance (BOS). According to Ustadz Mahmud Ali Zain, the Sidogiri Islamic Boarding School was not willing to accept BOS funds which amounted to IDR 1.4 billion starting in 2011, because it was considered sufficient and to be used by others.

In 2011, BMT UGT was able to provide subsidies to *Pondok Pesantren Sidogiri* for 1.7 billion rupiah. Nevertheless, there is actually a principle that underlies the rejection of BOS funds, namely independence and rejecting the intervention of outside parties. There are three forms of intervention and it makes the *Pondok Pesantren Sidogiri* decided to reject BOS funds, namely; 1) the *pesantren* must adjust its educational model, 2) the *pesantren* must use the education existing, 3) audits are conducted not only on BOS funds, but also audit the finance of the *pondok*. The three forms of intervention made *Pondok Pesantren Sidogiri* rejected BOS funds as a form of independence gained from the success of business and entrepreneurship management which became a pillar of Islamic financial independence. Based on the meaning of the action based on the objective motive the independence mentioned above can be formulated;

"The objective motive is that the establishment of a cooperative of *pondok pesantren* is financial and educational independence for *pesantren*, as well as economic independence for the community."

C. The Construction of Independence

Entrepreneurship development provides many benefits for both the *pesantren* community and the wider community. The benefit is independence. However, the expected independence is not only in the form of material things, but furthermore it is non-material independence, namely; 1) independence in the management of boarding schools, so that they can carry out education in accordance with the principles believed, 2) independence for *santri* to obtain quality education at low, and affordable costs, 3) independence of the community or Sidogiri community in the form of economic

empowerment. Here is a manifestation of independence from entrepreneurship activities in *Pondok Pesantren Sidogiri*.

C.1. Independence of Education in *Pesantren*: Maintaining a Characteristic Educational System

As explained in the previous section about the main pillars or elements of *Pondok Pesantren*, one of the pillars is education. *Pondok Pesantren Sidogiri* is one of the salaf *Pondok Pesantren* which still maintains its original form, with an education system oriented to the science of religion. More than 90% of the curriculum provided is religious science. The *pesantren* adheres to the principles of the Moslem *Ahlusunnah wal Jamaah*. In carrying out the religious mission, *pesantren* adheres to the principles of the *Salaf ulama*. This is as stated by the following informant:

The education system still survives with the *salaf* system. (wcr.inf.05.stat.6).

Up to now, curriculum education of *pondok* still maintains the curriculum of the *diniyah* model, where religious studies (more than 90%) dominate the education system in *Pondok Pesantren Sidogiri* (wcr.inf.01.stat.7).

This high concern in education encourages business development and entrepreneurship in *Pondok Pesantren Sidogiri*. This system must be maintained. The combination of the *madrasah* and *ma'hadiah* education system with the *diniyah* curriculum is a system that is in accordance with the principle of *Pondok Pesantren Sidogiri*. Therefore, the *pesantren* develops business activities and entrepreneurship, so it can be independent to support education, and there is no intervention from other parties. This system can form individuals who have religious individual and religious social (*'ibadillahi as-shalihin*) which are characterized as having the character of monotheism. This character of monotheism makes someone trust only to Allah (*tawakkal 'alallah*), not *tawakal* (depending) on diplomas, companies, superiors, or others. These individuals who only trust Allah are the criteria of *khalifatullah fil ardhi* (God's representative on earth). This is stated in the following informant's statement;

The serious thing here is actually education, which is building human beings into *ibadillahi as-shalihin* (wc.inf.03.stat. 10)

Through these various patterns of learning and education, *santri* are expected to be people who have a clean heart and noble character, become *ibadillah as-shalihin* or known as essential *santri* ... (doc.tamassya.hal.4)

Education is an initial motivation that encourages the development of entrepreneurship activities in *pesantren*. Hence education to continue to run and stand on the principles that are believed without intervention from outside parties, independence through the development of entrepreneurship is a supporting tool ... (wc.inf.2. Stat.2).

Education in the *Pondok Pesantren Sidogiri* emphasizes the education character of monotheistic people. The characteristics of monotheistic people make people who believe only in Allah, do not trust the diploma, company, or boss. Furthermore, the *tawakkal* person is making people the *khalifah fil ardhi*, which is to do what God order ... (wcr.inf.02.stat.3).

Progress in developing business units, business networking, and entrepreneurship contributed to the *Pondok Pesantren Sidogiri*. Few years ago, around 70% of subsidized operational costs for education in the *pesantren* have been supported by *Kopontren* (surplus business results) (Tamassy, 2012: 52). In 2012, the *pesantren* received funding of 2 billion rupiah from the business units of its network. The biggest allocation of funding is for education. Besides, it is used to subsidize costs to *santri*, for example; electricity, water, room facilities, and free health clinics for *santri*. This can be observed according to the following statement;

One example of the benefits of business development for cheap and qualified education in *Pondok Pesantren Sidogiri* ... Facilities of rooms, water, electricity and medical treatment are all free. This can be done because of receiving funding from business activities in the *pesantren* (wcr.inf.03.stat.02)

The success in managing business and entrepreneurship makes *Pondok Pesantren Sidogiri* having financial freedom and independence, so it is able to reject various interventions from outside parties who seek to include a curriculum that is not in accordance with the principles believed. The principle of maintaining an education system believed encouraged an action to reject funding assistance for school operations (BOS), which amounts to 1.4 billion. This shows that faith is able to encourage and become a trigger factor for the actions and behavior of individuals or community groups to achieve the goals on these believed values. The reason for refusing school operational assistance funds is because of intervention effort in the education model. *Pesantren* was asked to adjust the existing education model and all *Pondok Pesantren Sidogiri* financial report would be audited. This is considered as a form of intervention, thus triggering a

rejection of BOS funds that are not small in number. Besides that, there are reasons that arise from the anxiety of the management system and the disbursement of BOS funds, which there are still many less ethical practices such as corruption, collusion and nepotism.

Moreover, the education system can continue to run in accordance with the principles that are believed, and there is no intervention from any party for independence through business development and entrepreneurship will be a means to support it. *Pondok Pesantren Sidogiri* has a commitment to provide education that does not burden the *santri*. This is indicated by the contribution given by the business and entrepreneurship networks as mentioned above.

In general, educational activities in *the pesantren* are divided into two parts, namely: *madrasah* education and *ma'hadiyah* education. *Madrasah* education is carried out in the *Miftahul Ulum Madrasah* (MMU) by using a *salaf* education curriculum which focuses on mastering the material of the Islamic religious sciences (*diniyah*) such as Arabic grammar, *fiqh*, *tauhid*, morals, history, interpretations, Hadist and the Qur'an . Generally, the material guidelines used are yellow books or the work of medieval *ulama*.

Education at the MMU is divided into four levels, namely: *Sifir* (one year), *Ibtidaiyah* (six years), *Tsanawiyah* (three years), and *Aliyah* (three years). In addition, there is still a special preparatory education level for *santri* or new students who enroll after *Syawal*. This level of education is named *Isti'dadiyah*. This level uses a special program and is completed in just 1 year.

The *Ma'hadiyah* system uses a *sorogan* and *bandongan* system which are the original educational tradition of various pesantren in Java and Madura. The *sorogan* system is an individual system, in which a *santri* who has mastered the Qur'an recitation comes to an *ustadz/kiai* who reads several lines of the Qur'an or Arabic books into the local language. In turn, *santri* repeats and translates words for words exactly as did the teacher/*kiai*. The translation system is made in such a way that the *santri* are expected to know both the meaning and function of words in Arabic sentences. Teachers or *ustadz* at this level emphasize quality and are not interested in having students of more than 3 to 4 people.

The *bandongan* teaching system in *Pondok Pesantren* is conducted by means of a group of *santri* (5 to 500 *santri*) listening to a *kiai* who reads, translates, explains and reviews Arabic books. Each *santri* makes his own notes on explanations and teachings

given by the clerics. This system also consists of several levels. Senior students are given a book theme that fits their capacity and needs.

C.2. Independence of *Santri*: From *Santri*, By *Santri*, For *Santri*

The business and entrepreneurship units developed by the Sidogiri network are in the form of cooperatives. In general, cooperatives have a principle; from members, by members, and for members. Meanwhile, the *Pondok Pesantren* cooperative (*Kopontren*) Sidogiri has a principle; from *santri*, by *santri*, and to *santri*. *Kopontren Sidogiri* was formed with capital from *santri*. The capital is managed for business and trade by students who are administrators of *Kopontren*. The profit or profit of the business carried out by *Kopontren* is returned to the *santri* (Bakhri, 2011: 58). And starting with the needs of the *Kopontren Sidogiri santri* the *Kopontren* was formed. The following is an excerpt from the statement of the informant who told of his experience about the establishment of *Kopontren*;

Kopontren stands with the aim of fulfilling the needs of *santri*. The original Kopontren was only oriented to meet the internal needs of *santri*. However, since 2009, *Kopontren* has expanded not only to meet the needs of *santri*, but also to meet the needs of the community at competitive prices. (wcr.inf.01.stat.4).

In around 1961, *Kiai Sa'doellah Nawawie* gathered around 300 students. To form business activities, students were asked to pay a fee of Rp. 25, -. So that it was collected money in the amount of Rp. 750, -. That amount of money was used for entrepreneurship activities of *Pondok Pesantren* in order to meet the needs of *santri*. This is the forerunner of the founding of a cooperative that has principles, from *santri*, by *santri* and to *santri* (wcr.inf.03.stat.1).

The development of the Kopontren Sidogiri business and business units can not only be felt by *santri*, but also has great benefits for pesantren and the community. For the community, the presence of Kopontren also enlivened traditional markets by providing daily needs at competitive prices. The concept developed by Kopontren Sidogiri in order to increase community service is to develop the concept of "*carrying*" and "*holding*" (the annual RATT of Kopontren for 2010). *Carrying* is a term from the Javanese language which means lifting by using the back as a support. That is, Kopontren helps traditional small traders through providing shopping or culinary places at competitive prices and competing with other places. *Holding* also comes from Javanese,

which means holding hands between one person and another. That is, Kopontren will establish partnerships with other large stores or wholesalers for shopping or joint ventures to regional or national producers or distributors to get prices that can be reduced so they can sell at competitive prices.

Kopontren Sidogiri provides great benefits for santri. The existence of kopontren is a place to fulfill daily needs, independent learning, entrepreneurship learning, and a means to realize *khidmah* (devotion) to *Pondok Pesantren Sidogiri*. *Santri* resides in *Pondok Pesantren*. The number of *santri* in the *pesantren* in the 2010-2011 academic year (1431-1432H) reached 4,194 people. They have a number of needs that are not small. Kopontren has a role in fulfilling the daily needs of the *santri* from the need for food, learning equipment and books, and other needs. Therefore, Kopontren has several types of businesses which include; canteen, grocery store (selling groceries), bookstores, home appliance stores, kiosks and pulse servers, mini markets, home industries that make clothes and gloves, screen printing and printing, and even have bottled water factories.

Kopontren Sidogiri can be a means and media for self-reliance and entrepreneurship learning for *santri*. Pensantren as educational institutions that have an integral system (Halim, 2009: 221). The students of the *pesantren* have different levels of education from madrasah ibtidaiyah (elementary level), to madrasah aliyah (high school level). When they entered the *Pondok Pesantren Sidogiri*, they were educated to be independent. The students take care of their needs and needs independently. Through cooperatives the *santri* were helped in fulfilling their needs, because they developed several types of businesses to meet the needs of the santri. While the development of kopontren that can meet the needs of the community is the excess and opportunity captured by the management in order to find as much funding as possible so that it can help the operational activities of the *Pondok Pesantren Sidogiri*.

Kopontren is useful as a *khidmah* media for *Pondok Pesantren* for *santri*. *Khidmah* is an activity that contains elements of service and devotion of a *santri* to pesantren or *kiai* as entities that have a central role in *Pondok Pesantren* with *Sufi* traditions (Goestav, 2012). *Khidmah* for *santri* and *santri* alumni in *Pondok Pesantren Sidogiri* are a trigger factor that drives the actions and business practices and entrepreneurship of the *pesantren* network. The following are spiritual advice (*tauhijat*) *khatib* of Family Council of *Pondok Pesantren Sidogiri*, Dawawy Sadoellah, about the importance of *khidmah*'s

intention in developing the *Kopontren* delivered at the Kopontren Sidogiri branch officers and admin in Pasuruan on February 20, 2012.

I emphasize to the officers and admin of the Kopontren to base the tasks carried out with the value "*khidmah*" to the *Pondok Pesantren Sidogiri*. Do not let you all lose the intention of "*khidmah*" towards Sidogiri. Because after all, we work to get happiness hereafter.

So, work with the spirit of *khidmah*. Because of this, the work that you do at Kopontren Sidogiri was different from what was done by employees in other companies. Sincerely insist, that the role you all take in *Kopontren Sidogiri* is for the interests of the *pesantren* in terms of education, as well as in terms of service to the wider community. *Insha-Allah*, with sincere intentions like this, you will get blessings, and be given the ease and happiness of life, both in the world and the hereafter (Doc. See the House of Guardians).

C.3. Community Independence/Community: Community and Alumni Economic Empowerment

Pondok Pesantren has a strategic rôle in carrying out economic empowerment (Nasution, 2000: 79). *Pondok Pesantren* is a form of institution that is independent and rooted in the countryside and the oldest institution in Indonesia. Economic empowerment through *Pondok Pesantren* is a manifestation of increasing economic independence. The aim is to support the development of *Pondok Pesantren* in improving human resources and empowering the people's economy, as well as enabling linkages between pesantren and the community. Furthermore, Nasution explained that the target of economic empowerment through *Pondok Pesantren* can be done by means of; 1) Growing the entrepreneurship spirit of the alumni, so that they are able to develop and move the economy of the community in which they operate, 2) The development of economic activities in the field of agribusiness or industry and services as well as the growth of high-competitiveness small and medium enterprises, 3) Establishment of economic institutions and alternative financial institutions based on the basic values of Islam or Islamic financial institutions in each *pondok pesantren*, and 4) Establishment of a network of cooperation between economic institutions and funding horizontally in each local area and vertically to the national level.

Empowerment of *Pondok Pesantren Sidogiri* is done by empowering alumni, branch *madrasah* teachers and the community. *Pondok*'s policy to maintain the education

system based on the *salaf* system has implications for the recognition of formal diplomas that apply locally. Even though they actually have the ability to compete with graduates from other educational institutions. This, in turn, caused the limitations of the alumni of the *Pondok Pesantren Sidogiri* to access the labor market in the formal sector. Based on the potential and capabilities of the alumni, the *madrasah* branch teachers, and sympathizers of the *Pondok Pesantren Sidogiri*, mapping was carried out in the context of economic empowerment. Therefore, this empowerment seeks to uplift and empower the community of the poor and must be prepared with the priority of the alumni first. Community empowerment originating from the poor and *mustadh'afin* is a demand of Islamic values based on the Qur'an Al-Mauun verse 1-3 as explained in the previous theme. This is as stated by Ustadz Maj;

Actually, the human resources of the graduates of Sidogiri are not lower than state graduates, but why is the diploma not recognized. If the diploma is not recognized, it's okay. But we try not to be constrained to play a higher role, or sometimes not given access to capital. Moreover, we also want to empower teachers and empower alumni and the community at large. That is our motivation. " (wcr.inf.06.stat.4).

The existence of *Koponteren Sidogiri* is able to empower alumni in the form of active involvement as labor and distribution, as well as passive involvement in the form of socializing the existence of the *Kopontren* where alumni are located. Most of the *Kopontren* employees and business units and entrepreneurship networks of the *Pondok Pesantren Sidogiri* are mostly from *pesantren* alumni. They are recruited by following the selection stages. Some of the alumni who already have a business and are able to produce products are guided and assisted in marketing. One of the products produced by alumni is soy sauce. The production of the Sidogiri brand soy sauce is in the Pandaan Pasuruan area. This product is processed by home industry from one of the alumni of the santri Sidogiri.

Economic empowerment is also carried out by the BMT Sidogiri business unit. The alumni and *mustadh'afin* who have weaknesses on the economic side and access to capital are facilitated by BMT Sidogiri. The existence of this program is expected to be able to appoint alumni economically, so that they can improve their abilities and ways of thinking in order to achieve prosperity. Institutional empowerment is able to optimize several other potentials. For example, in the management of productive *zakat* for capital,

technical guidance activities work and trainings in order to foster an entrepreneurial spirit. At present many members of BMT Sidogiri are from sympathizers. Because they can read opportunities, broader networks, friends also increase. Nevertheless, the management is prioritized for alumni and the large family of Sidogiri. Because, they have been educated with characters that match the values of the organization.

Efforts made to carry out economic empowerment through business and entrepreneurship network business units in *Pondok Pesantren Sidogiri* include; 1) collecting business potential from alumni, and 2) mapping potential areas covered by the business network through the program by cataloging members' businesses. Both efforts were made so that the empowerment program was more focused. For example, in the Nongko Jajar Pasuruan area. Economic empowerment in the area is focused on dairy farming and agriculture. This mapping is useful in designing work training and guidance programs in order to provide solutions and business development in the field of dairy cattle and agriculture such as vegetables and Apple plantations. All of that is done by referring to the member business catalog program.

Business and entrepreneurship networks of the *pesantren* have a role as mediators. As an example, it occurs in the Lumajang area. When the price of chili reaches 90-100 thousand, it turns out they sell at a price of 40-50 thousand. Apparently, they did not know the information. However, the farmers borrowed money first from the middlemen. The farmers who are mostly members of the Koperasi Sidogiri are in a weak position. Therefore, the role of business and entrepreneurial networks in *Pondok Pesantren* seeks to empower weak members and communities, hence they can prosper and prosper with the *pesantren*.

D. Summary

The process of revealing meaning based on the Schutz phenomenology approach which is expanded with the concept of *ulul albab* on reflection of the experiences of the actors found the meaning of obedience (*sam'an wa tha'atan*) in the *kiai* who has close relations with God. Meanwhile, the reflection of the projected goals based on the knowledge of the actors possesses the meaning of financial independence and *tauhid* character education. The meaning of obedience is reflected by the actors based on experience in the formation and development of the cooperative boarding school (Kopontren) Sidogiri. The meaning of compliance is the motive for the formation and

development of Kopontren Sidogiri. Meanwhile, the meaning of independence is a motive for the formation and development of Kopontren Sidogiri.

The meaning of independence is manifested in the formation of educational independence in *pesantren*. Islamic boarding school education has independence in a curriculum that emphasizes the monotheistic character education system. Besides that, this independence was also manifested in the independence of the *santri* and the independence of the community. Kopontren Sidogiri has an important role in educating entrepreneurship independence for *santri*. Because Kopontren Sidogiri was established with the principle for *santri*, by *santri* and for *santri*. Meanwhile, the independence of the community is obtained through economic empowerment carried out by Kopontren Sidogiri with the principle of "carrying" and "holding". *Carrying* means helping the surrounding community by providing shopping or culinary places at a price competing with other places. *Holding* means cooperating with other wholesalers or wholesalers shopping at regional or national producers or wholesalers in order to obtain low prices, so they are able to sell at competitive prices.

CHAPTER 6 **CONCERN BASIS: BUILT BMT**

A. INTRODUCTION

Schutz's phenomenological approach views the meaning as an important part of social action. Social actions are complex. Therefore, Weber and Schutz agreed to understand social actions can be done through the motives of actions (Ritzer, 1994: 46). In connection with this, Schutz constructs the concept of meaning of action (Schutz, 1967: xxiii). The context of the meaning of this action has a time dimension, namely the phases of the past and the future. Typification of action motives based on time dimensions can be classified into motives of cause and objective. The meaning of the motive of action is created from the process of reflection in the context of intersubjectivity. This shows that meaning is also influenced by the process of social interaction among individuals, or individuals with society. Entrepreneurship through the establishment of micro *syariah* of the BMT Sidogiri Islamic microfinance institution has subjective meaning for the actors. This meaning is understood and interpreted, so its meaning can be understood for others through the Schutz phenomenological approach by using several important concepts, namely: life experience of the actors, inventory of knowledge, and typification of actives motives.

The presentation of this chapter is basically a description to achieve the second research objective. The purpose is to explore and understand entrepreneurship motivation in the formation and development of BMTs based on motives of cause and objective. The process of analysis uses the Schutz phenomenological approach which is expanded with the Islamic concept of *ulul albab*. The meaning of the action motive is obtained through a reflection of the experiences and knowledge of the actors. The meaning of the motive of action is clarified into the motives of cause and objective.

The actors reflect on the experience of forming and developing BMT Sidogiri. The process of experience reflection finds meaning of concern. *Concern* is the meaning of the motive for the formation and development of BMT Sidogiri based on reflections on past experiences. The meaning of concern is the meaning of intersubjectivity created by the actors. Meanwhile, the reflection of the knowledge of the actors in the process of forming and developing BMT Sidogiri rose to the meaning of worship. Worship to Allah is a motive

meaning, hence the formation and development of BMT Sidogiri is based on reflection of knowledge of the actor. Worship is a reflection of the objectives of the actors in the formation and development of the BMT Sidogiri. To understand meaning in depth, researchers try to present the social reality of people who are entangled in the practices of moneylenders.

The first part of this chapter is an effort to collect knowledge through *iqra'* process carried out by *ulul alab* people. This supply of knowledge comes from the process of remembering and understanding the verses of *kauniyah* and *quraniyah* (*dzikir*), while thinking and reflecting on the social context (*thinking*). The social context in question is a social fact (social reality) in the condition of the community around *Pondok Pesantren Sidogiri*. This section also describes the manifestation of social service in *santri* and society as a component of complete social interaction of an institution in the form of *pesantren*. Meanwhile, the form of worship to Allah from the *pesantren*-based entrepreneurship actions in the form of *da'wah bil hal* and *jihad iqtishad*.

B. Iqra ': Basic Characteristics of Collecting Knowledge

The process of *dzikir* and *thinking* in exploring knowledge is done through reflection of the verses of *qur'aniyah*. That is, the verses of the Quran become a stock of knowledge. The Qur'an as a source of various scientific information, encourages Moslem to have a high spirit in developing knowledge. The encouragement can be seen from the first verse revealed by Allah to Rasulallah SAW, namely the reading command (*Iqra'*) in Quran of al-'Alaq (96: 1-5) which means

- 1) Read by (mentioning) the name of your Lord Who Created, 2) He has created man from a lump of blood, 3) Read, and your Lord the Most Gracious, 4) Who teaches (man) with the intercession of *kalam*, 5) He teaches what humans didn't know.

The command to read in the verse has meaning not only textually, such as reading a book in general meaning, but also has a contextual meaning, namely reading all the verses of Allah scattered on the face of the earth, both verses of *kauniyah* and *quraniyah* (Karman, 2012). This reading command is based on faith to God the Almighty (Tarbiyah Study Center Ulul Albab, 2010: 48). That is, the existence of matter, creature, creation in the form of heaven, earth, and nature in its entirety are the images of the existence of God the Creator. This view is certainly different from the understanding of materialism

adopted by most western societies. The awareness of theological beliefs in the exploration of science means that knowledge is capable of delivering awareness about the existence of a single God. This has become a distinctive exploration of *insan ulul albab* knowledge based on the Quran perspective as found in the first verse which was revealed to Rasulallah SAW.

The interpretation of reading as mentioned before means that not only reading the text, but also reading the context. In fact, the meaning of reading in the context such as the social reality of society is more relevant when it is associated with the personal condition of Rasulallah SAW at that time (Karman, 2012; Tarbiyah Study Center Ulul Albab, 2010: 50). This is indicated by several indications, namely; 1) The success of preaching by Rasulallah SAW was his ability to understand the situation and conditions of his community, 2) Rasulallah is an *ummi* prophet, did not have the ability to read and write. The reading order delivered by the angel *Jibril* to Rasulallah SAW up to three times showed the meaning of *iqra'* not only the command to read the text, but to read the context of social reality, (3) the inability of Rasulallah SAW to be a theological blessing, as historical evidence of truth of teachings delivered by Rasulallah SAW came from Allah SWT.

The process of understanding the social reality that carries awareness about God the Almighty (through the *iqra'* process) according to Ba Yunus (1982: 277) is referred to as the concept of *tauhid*. Ba Yunus criticized the general assumptions used by western researchers stating that the environment determines individual actions, and the assumptions of western rationalists who argue that humans are the controllers of their environment. These opinions contribute to the scientific method in social research that cannot be maintained. Therefore, we should need to doubt the assumptions used by researchers and western rationalists. According to Ba Yunus (1982: 277), based on the Islamic perspective, humans and their environment are not two linked entities that conflict with each other. Both, human beings and the social environment are creatures of Allah SWT. Humans and the environment are united in the oneness of Allah (*tauhid*). That is, humans and their social environment are two aspects that have a relationship of interdependence in the will of the Supreme One, and as part of two harmonious entities. Thus, in exploring knowledge through understanding the context of social reality in the perspective of the *ulul albab* presents divine consciousness.

God's command to read and study the *kauniyah* verses that spread on earth begins with thinking about the nature of self and the creation of man. The process of thinking and understanding the verses of *kauniyah* (including the social context of society) for *ulul albab* is a part of *dzikir* to Allah (Quthb, 2001: 246). The nature of knowledge relating to *dzikir*, remembering the Creator of the universe, and thinking of His greatness and majesty, so that the consciousness of the Supreme One is open, is part of worship and able to straighten life to the right path. This view is certainly different from materialism, where there is a separation of the relationship between natural and social reality with the Creator.

The following is explained the social reality of the community around the *Pondok Pesantren Sidogiri* which is entangled in the miserable practices of moneylenders. This social reality inspires awareness of the *ulul albab* people to pay attention to the social context and opens the door to his consciousness of the meaning of concern in the context of worship and hopes for the pleasure of the Creator.

C. Social Reality: Entangled in the practice of money lenders

Natural reality and social reality are two different entities. The approach used to understand both realities also has different levels. Natural reality, which is related to physical universe and natural phenomena, can be achieved through the five senses and is highly dependent on the ability of human reason. The approach used to gain knowledge about natural reality was observation and experimentation which are useful in describing and predicting what happened. It is right to conduct an experimental approach in understanding the reality of nature by relying on the ability of the human mind (thinking) to acquire knowledge.

At the level of social reality, which the object of research is human, it requires an approach that is gathered upon reason and revelation (verses of Quran). According to Chapra (2001: 71), when talking about human beings who do not have standard behavior (dynamic), it requires an approach based on the conception of religion, where reason and revelation as the basis for gathering knowledge. Hence, the main purpose of the concept of religion (Islam) is to help transformation of the human condition from "what" to ideal conditions or "what should be", by carrying out individual and social changes that are in harmony with the world view, values and institutions (Islam) provided.

The social reality in the form of moneylender practices has tormented the surrounding community of *Pondok Pesantren Sidogiri*. In the 1990s rent practices took place in the community. Without exception, they also entered the village of Sidogiri, where the *Pondok Pesantren Sidogiri* is located. In fact, some traders who sell around *pesantren* get capital from the moneylenders. This condition is illustrated by Ustadz Ali as follows:

... around 1994-1995, the moneylenders were everywhere, including in the village of Sidogiri ... So at that time, if there were people borrowing 100 thousand, it would get 90 thousand. Then for one month 24 days times with 5 thousand became 120 thousand. So it is 30 to 90 thousand, the interest reached 33%. There were many people who want it, because it is easy, and you have more to lend, especially if the service is good, by visiting their homes. Then there were activities that seek to overcome moneylenders. The method is for those who have loans to moneylenders to be told to return. The way to pay is the same, only if at first 33% interest is taken by moneylenders, this method is not like that. The interest is saved and shared in Ramadhan. They were not working in Ramadhan, so they were very happy at that time ... (wcr.inf.05.stat.40).

Motivational understanding is not directly related to social reality (Schutz, 1967: 30). However, the motivational understanding is related to the intention of action based on the current, past and future dimensions of time. This is the background of the action motives that can be classified based on the motive of origin (cause motive) and the motive of the goal (objective motive). The opinion of Schutz related to the motive for this action is actually the development of the social action theory of Weber. According to Weber, social actions can be understood by reviewing the action motives of actor (Ritzer, 1992: 46). Schutz argues that Weber still does not provide a clear understanding related to the term motive of action (Schutz, 1967: 87). One characteristic of Schutz's thinking is his view of the interrelationships between meaning, action, and motives with the dimension of time (Muzzetto, 2006). Therefore, the time structure determines the uniqueness of the meaning of a person's life story. Based on this illustration, social reality serves to understand the social context in determining the meaning of actor actions. Where, the meaning of the motives of the actor's actions can be clarified based on past experience (cause motive) and the supply of knowledge that materializes the projected goal in the future (objective motive).

D. Establishing BMT as a Solution

The practice of *muamalah ribawi* in the surrounding community of *Pondok Pesantren Sidogiri* has disturbed the conscience of the teachers (*ustadz*) and the management of the *Madrasah Mursalah lil Ummah* (MMU) of the *Pondok Pesantren Sidogiri*. Concern over the practice of *ribawi* in the surrounding community of *pesantren* triggered the concern of the teachers and administrators of MMU to initiate ideas and solutions to solve the problems. Finally, an idea was agreed to establish a joint venture that led to the establishment of Islamic microfinance institutions (LKMS). After discussions with people who were experts in the field of Islamic economics, LKMS was formed with the name "*Koperasi Baitul Mal wat Tamwil-Maslaha Mursalah lil Ummah*" abbreviated as MMT BMT based in Pasuruan Wonorejo. The beginning of the establishment of the MMU BMT began with a cooperative formation meeting held on the 25th of Muhamarram 1418H or to coincide with June 1, 1997.

The initial capital of the establishment of the Cooperative came from the savings of 348 members totaling Rp. 13,500,000, - consisting of teachers, leaders and administrators of *Miftahul Ulum Madrasah*, as well as several teachers and administrators of the *pesantren*. Furthermore, the MMU BMT Cooperative obtained the legal legality of the cooperative with No. 608 / BH / KWK.13 / IX / 97 dated 1997. In addition, it has a TDP (company register) No. 13252600099, TDUP (Trading Business Register) No. 133 / 13.25 / UP / IX / 98 and NPWP 1-718-668.5-624.

The MMU BMT's visions are: 1) the development of the people's economy with the foundation of Islamic *Syariah*, 2) the realization of the *ta'awun* culture in the good and virtue of the socio-economic field. While the MMU BMT missions are: 1) implementing and popularizing Islamic *Syariah* in economic activities, 2) understanding that the *syariah* system in the economic field is fair, easy and *maslahah*. 3) Improving the welfare of the *Ummah* and members, and 4) doing economic activities with STAF culture (*Siddiq/Honest*, *Tabligh/Communicative*, *Amanah/Trustworthy*, *Fathonah/Professional*).

The purpose and objectives of the establishment of the Sidogiri BMT MMU Cooperative, namely: 1) to establish cooperation to help the economic interests of members in particular and the community in general in order to fulfill needs, 2) improve the welfare of members and the community and build a national economy in order to realize a civil society based on Pancasila and the 1945 Constitution and blessed by Allah.

The MMU BMT Cooperative is the first financial institution with a background in *Pondok Pesantren Sidogiri*. MMT BMT is independent, because it is not directly in the structure of the *pesantren*. Nevertheless, the MMU BMT exists, and develops, and was founded by the *Pondok Pesantren Sidogiri* community which has a strong emotional connection to *pesantren*. The management structure consists of: chairman, vice chairman, secretary and treasurer. For executors, there are managerial ranks consisting of the main managers and heads of divisions. Besides, there is a supervisory board consisting of: management supervisor, *syariah* supervisor and financial supervisor. The highest decision at a member meeting.

E. Social Concern: A Reflection of Experience

Schutz's phenomenological theory focuses on the process of formation and maintenance of social reality that forces actors to take action (Ritzer, 1992: 72). The act of establishing BMT was a form of social action to realize concern for the condition of the community. It is called a social action, because the action has meaning for the actor as an individual and has an impact on others. Burrel and Morgan (1994: 244) explained that Schutz built a phenomenological theory based on Weber's autocritical notions of understanding, meaning, and action. In fact, Roth (2000) stated that Schutz felt that Weber had failed to establish something clear about important related concepts; understanding, subjective meaning, and action.

Social actions according to Weber are individual actions which have subjective meanings for themselves and are directed towards the actions of others (Ritzer, 1992: 46). Although Schutz agreed with Weber that meaning is an important part of social action, Schutz considers that Weber had not provided a concrete explanation, whether the meaning as intended came from the understanding of the actors or came from the observer's understanding of actions (Roth, 2000). Regarding on the level of complexity in understanding social actions, Weber proposed to interpret it through understanding the motives of actor actions (Ritzer, 1992: 46). The ways to understand the motives of these actions can be done by means of 1) through seriousness, and 2) trying to remember and explore the experience of the actor.

Social actions that are understood through motives of action as Weber suggested, also received criticism from Schutz in developing his theory. Schutz considered Weber to make confusion in the use of the term "motive". In his book, *The phenomenology of the*

social world, Schutz (1967: 87) stated that when using the term motive, Weber sometimes used it in the context of objective motives and on the other occasions used it in the context of motives for causal actions (cause motive). Based on this criticism, Schutz explained that the cause motive is an action that is oriented based on past experience. Based on this thinking, researchers tried to explore and understand past experience and the knowledge supply of actors involved in entrepreneurship development in *Pondok Pesantren Sidogiri* through the process of observation and interview. The process of understanding this past experience found a "social concern" in the form of the practice of moneylenders who troubled the community as a cause motive for the actions of the formation and development of the Sidogiri BMT.

According to Rachmat (1998: 212) *ulul albab* is a group of people who are acted to improve their communities, capture their aspirations, formulate them in their languages, offer strategies and alternative solutions to their problems. Mahmud Ali Zain, one of the founders of the Cooperative BMT (*Baitul Maal wa Tamwil*) Sidogiri, revealed that the establishment of BMT was a form of concern for the condition of the people who were caught up in the practices of moneylenders. This is expressed in his statement;

At that time, we were concerned. How can we replace the rent system with an friendly environmental system. The rented system was so suffocating. Seriously the loan money of 33% one month means that one year is 400%, in fact there is a practice of moneylenders with an interest of 10% per day. For example, borrowing 100,000 in the morning, later returning 110 thousand. Those are the facts "(wcr.inf.05.stat.4)

This experience was also told by Ustadz Waf that one time a *kiai* came to a group of merchants and asked one of the traders. The *kiai* asked:

Why do you (sellers around the *Pondok Pesantren Sidogiri*) want to borrow from moneylenders? The trader answered: From whom we can borrow the money, unless the *pesantren* wants to lend us? (wcr.inf.01.stat.30).

Concerning social and economic conditions of the community, where they were entangled in rented practices, aroused the concern of the community of *Pondok Pesantren Sidogiri* to carry out preaching with concrete actions (*dakwah bil matter*) by establishing BMT Sidogiri. It is one of the obligations of a Moslem. The social and economic conditions

of the community environment are the starting points that encourage *Pondok Pesantren Sidogiri* to develop business units and entrepreneurship as a form of missionary action.

This review, once again emphasizes the role of *dzikir* on God's revelation in social action. According to Chapra (2001: 104) religion or faith is able to create an environment that allows for the creation of family ties and social solidarity, and promotes caring and cooperation among individuals. God created humans, the universe as it is, following rules and a clear path. Islam gives rules to mankind which covers all aspects of life to humans which are called Islamic *syariah*. Islamic *syariah* regulates how humans (beings) relate to God, as well as the relationship between humans and other creatures (*muamalah*). The decree of Allah SWT in His Word concerning this matter is found in the Quran of Al-Maidah (5): 48-49 which means:

"... for each of the people among you, We give rules and a clear path. ... Then compete to do good deed. Only to Allah will you return all, then He will tell you what you have disputed, and let you decide the matter between them according to what Allah has revealed, and do not follow their passions ...".

Abu Ja'far Athabari in the interpretation of *Ath-Thabari* (vol. 9: p. 80) means that for every religious person has been given a rule (*syariah*) and a clear path (religion). Some opinions also state that religion is one, namely *din tauhid*, but the rules (*syariah*) are different. This rule (Islamic *syariah*) is given to be obeyed, to decide cases between human beings, as well as being used as a standard of behavior and human actions in order to obtain a noble position on the side of God. Therefore, people should immediately do good deed, because the actions will be punished and accounted for and get a reward in accordance with the good deeds.

Based on the findings, the people who were trapped in the practice of moneylenders were oppressed, weak and oppressed people. This condition disturbs concern in order to eliminate injustice and help people who are oppressed or weak. Prompts to eliminate tyranny and oppression are in verses *quraniyah*. Allah says in the Quran of Al-Mauun (107): 1-3, which means:

- 1.) Do you know (those) who reject religion? 2) those who rebuke orphans, 3) and do not give feeding the poor.

Related to the verse above, Ustadz Ali gave an explanation as follows:

So here the character of a Moslem is demanded to be of high concern. Do we care for orphans? Caring for the poor and the *mustadh'afin*? Have we cared about the fate of the oppressed people? If not, *i'maluu fa sayarallah amalukum* (do it, actually Allah sees your good deeds). How to? Yes, we are cooperative forms. (wcr.inf.05.stat.15).

People who have no concern for the fate of orphans and ignore the fate of the poor are included in the group of people who reject religion. Allah gives the threat of a title as a religious liar for people who do not care about the fate of weak and oppressed people. The verse *al-Mauun* text is even though it is addressed to orphans (a child whose father died), but its meaning can be expanded to include all those who are weak and need help and this is confirmed in the third verse of *al-Maun* (Shihab, 2003: 547) . Concern originating from knowledge based on *dzikir* on the verses of *quraniyah* and the process of thinking on the social reality of the people entangled in rent practices manifested in the form of good deeds in the form of pesantren based *syariah* cooperatives, namely; The *Pondok Pesantren* Sidogiri's Cooperative, the BMT MMU Cooperative, and the BMT UGT Cooperative, and also the Agro Cooperative which was just starting to be initiated. Based on the description above, a proposition can be formulated:

"The motive for the establishment of BMT is the social concern of the people who are entangled in the practice of moneylenders who are wrongful as a reflection of faith in the verses of Quran and verse *kauniyah*."

F. Form of Concern

Concern is a reflection of experience and knowledge originating from the process of *dzikir* and the thinking of ayat *kauniyah* (social reality) and verse *quraniyah*. Concern which according to the actor is a Moslem character manifested in the good deeds in the form and development of BMT Sidogiri. This form of concern is reflected in the form of concern for pesantren, santri and alumni, and concern for the community. The following describes the form of concern.

F.1. Concern for Santri: Consumption from *Halal* Resources

The basis of the faith of Islam is that the universe, resources and everything in it (including humans) are created by Allah, the God Almighty. God, the Creator and owner

of resources, has provided certain values and rules of behavior to create a good balance of life (Chapra, 2001: 49). These behavioral rules become a moral filter in carrying out production, distribution, and consumption activities to maintain individual interests (self interest) within the boundaries of social interest. One of the rules of behavior is about food consumption. Allah SWT gives rules about this in QS asa Abasa (80: 24), which means; "Let man pay attention to his food". Is food halal? both of the substance, how to obtain of these foods. Or does the food consumed contain elements that are prohibited by the Supreme Giver of Sustenance?

The word command eating (*kulu*), halal, and good (*thayyib*) which is used simultaneously is found in several places in the Qur'an (Qur'an 2: 168; Quran. 5: 88; Quran. 16: 114). The word "eating" in the Qur'an is often interpreted as "carrying out any activities (actions)." Because eating is the main source of the acquisition of calories that can produce activities (Antonio, et al., 2010: 81). Thus the actions taken and practices carried out in all aspects of life (including business activities and entrepreneurship) have a standard of halal and good rules (*thayyib*).

The establishment and development of a business unit in the form of Sidogiri BMT was encouraged by the need for santri to obtain food from halal sources. The *kiai*, teachers and administrators of *Pondok Pesantren Sidogiri* were upset about the food consumption of the students who came from traders whose capital was from moneylenders. The following is a statement from the informant regarding this matter;

Why is the *santri* given food from the money of moneylenders? (wcr.inf.05.stat.5)

The concern of the *kiai*, teachers and administrators is that the business capital of traders selling around the *pesantren* comes from moneylenders (wcr.inf.01.stat.5).

As mentioned above, that in order to maintain a good balance of life, Allah, as the one who has a "central position" in life provides certain values and rules of conduct called law or *syariah*. This *syariah* (rule) is a deed, whether the activity of the deed is included in the categories: *halal*, *haram*, or between *halal* and *haram* (*syubhat*). To facilitate the understanding and implementation of God's laws (*syariah*), which provide a system of values and rules of behavior, the *ulama* formulate them in the principles of *ushul fiqh* (*qawa'id al ushul al-fiqhiyah*). Among the rules of the *ushul fiqh* provide basic rules in matters of worship and *muamalah*. Worship involves human relations with God, while

muamalah concerns the relationship between humans (Antonio, et al. 2010: 83). The rules are:

- a. *Al-aslu fi al-'ibadah haram hatta yadull theorem 'ala khilafih* (the initial law in worship is *haram*, unless there is a proposition that states otherwise)
- b. *Al-aslu fi al-mu'amalah halal hatta yadull theorem 'ala khilafih* (the initial law in *muamalah* is *halal*, unless there is a proposition which states otherwise)

Pondok Pesantren Sidogiri which was established in 1745 has been united and accepted by the community. The *santri* are also allowed to pray and do buying and selling transactions with the community around the *pesantren*. They are allowed to buy food in the community around the *pesantren*. However, the concern of the *kiai*, teachers and administrators of the *pesantren*, the merchants who sell around the *pesantren* got the capital from moneylenders. It drives the establishment and development of business units and business of *syariah* microfinance institution based on *pesantran*, as disclosed in the following statement;

... the birth of Islamic microfinance institutions is a necessity, not because they want to be rich. The need for *santri* to eat from *halal* sources. Because the capital obtained through the practice of moneylenders is an illegal capital originating from illegitimate sources (wcr.inf.01.stat.6).

Muamalah with the surrounding community and doing sale and purchase transactions is *halal*, but the *ribawi* practice that accompanies the sale and purchase transaction is *haram*. This is a rule of value and behavior that is determined by God contained in Quran of Al-Baqarah (2: 275) which is a jargon and mission statement on cooperative units of *syariah* financial services in *Pondok Pesantren Sidogiri*. The motive for developing *syariah* financial institutions is not triggered by self-profit ambitions, but comes from faith, that God regulates all activities of human life. Even to the point of "eating", God gave a rule in order to people consume *halal* and *thayyib* foods, so that people are always motivated and do not lose their life force because they have physical, mental and spiritual endurance. Consuming *halal* food is the implementation of faith, and providing nutrition (mental and spiritual endurance) to faith itself. Whereas,

consumption of foods that are *thayyib* (which are good or contain enough nutrients) makes the body strong and physically fit.

Keeping away from unlawful actions, which can endanger one's life, and do lawful deeds for seekers or prosecutors (*santri*) in their journey of finding the "light of life" is very important to note in order to obtain knowledge that can contribute to themselves, society and people (benefits). This as contained in the first chapter, is the sixth explanation of the book of *adab* and the benefits of the claimant of knowledge (Al-Utsaimin: 2005: 36), namely;

"Be *qana'ah* and *zuhud*. What is meant by *zuhud* here is not doing something that is *haram* and keeping away from everything that can plunge into prohibition by refraining from all *shubhati*, and is not jealous towards what others have."

"*Zuhud fid dunya*" is a principle or teaching that is very fundamental for a *kiai* (Dhofier, 2011: 249). *Zuhud* is a religious view of Islamic Sufism which is widely practiced by the *kiai* and the *pesantren* in particular. Other spiritual values that make up the building of life in *pesantren* and a *kiai* are *wira'i*, which is to distance themselves from actions that are prohibited, *makruh*, and which are not clear or not (*syubhat*). Therefore, the *ribawi* practice of moneylenders who had come to the community and affected the *santri* to encourage *kiai*, teachers, and administrators of *Pondok Pesantren Sidogiri* to act to eradicate practices that contradicted Islamic principles by establishing Islamic financial institutions (BMT Sidogiri).

The establishment of *syariah* financial institutions in *Pondok Pesantren Sidogiri* provides a solution for *santri* to get food consumption from *halal* sources. In addition, the Sidogiri BMT was able to make the community (around the *Pondok Pesantren Sidogiri* in particular) free from the snare of the moneylenders who were miserable as explained in the previous section. In fact, the development of business units in *Pondok Pesantren Sidogiri* can sustain operational activities and *pondok* life, and strengthen its independence. Through these *pesantren*-based entrepreneurship actions, they are able to develop an education system that can continue to run in accordance with the principles that are believed (forming people who have the character of monotheism) without outside intervention. In the end, the benefits obtained can support the operational activities of *Pondok Pesantren Sidogiri*, so that they can provide good education services for students can learn calmly, comfortably and do not need to be prohibited (expensive).

F.2. Concern for the Community

Formation and development of BMT Sidogiri is a pious charity as a reflection of the supply of knowledge obtained from the process of *dzikir* and thinking. This pious charity is directed at achieving the goal of releasing the community from the bondage of moneylenders and it can be based on beliefs and knowledge. The need for good deeds (acting) as driven by faith is a way of giving nutrition and strengthening faith. As stated by Abdalati (1975: 53 in Triyuwono, 2000: 130):

Faith without action is a dead end, if it is not practiced or used, it will quickly lose its life force and motivating power. The only way to revive faith and make it put forward its purpose is practice (good deeds). Practice gives nutrition, endurance and effectiveness to faith.

Actions that can supply energy and enhance motivation in faith in the form of practices in accordance with Islamic *syariah*. To know the rules of worship and *muamalah* (*syariah*) requires knowledge obtained from the process of *dzikir* and thought. Therefore, the position of knowledge as a guide and determinant of the law that directs practices (good deeds), so that they can distinguish between *halal* and *haram*, the straight and the deviant, the just and the wrong doers. Knowledge (Science) is a leader, pious charity or practice is a person or follower (Al-Jauziyah, 1998: 326). Actions and practices by cooperating are the implementation of good deeds. The act or pious deed is driven by a reflection of practice and knowledge to become proof. Actions were carried out in order to give benefit to people (the community of *Pondok Pesantren Sidogiri* and the wider community) as follows:

The practice of *ribawi* has run rampant in the community who perform prayers, wear turban, fasting. To help and save free from *ribawi* practices is not enough to be in a *pesantren*, in a mosque ... (wcr.inf.04.stat.2).

Is it enough for us to teach in class, to teach *ahalallah baia' wa harrama riba* (Allah justifies buying and selling forbidden usury) or is it enough for us that traveling preaching says *ahalallah baia' wa harrama riba* even though our society eats a lot of usury. We close our eyes, or what? What is our responsibility before God later? Then we have to do ... (wcr.inf.05.stat.12).

From the concern for the condition of the community, the Sidogiri community has a serious concern to develop business units and entrepreneurship. Based on field findings, both from the statement of informants and documents, and other sources, business and entrepreneurship development programs have started since 1961. At that time, *Kiai Sa'doellah Nawawi*, suggested to the board that the students be taught business and management.

The idea of the *kiai Sa'doellah Nawawi* was followed up with the establishment of a boarding school cooperative (Kopontren). The Kopontren was originally oriented to meet the needs of the *santri*. But along with its development and business potential, Kopontren Sidogiri not only serves *santri* and *pondok* residents, but also serves the needs of the community. Starting from grocery stalls, business units are now developing from supermarkets, pulse servers to the production of bottled drinking water. Although Kopontren Sidogiri has been operating since 1961, it was only incorporated in 1997.

The internal environment conditions of the *pesantren* and the community environment require institutions that have a serious concern in the face of the practices of moneylenders who have been rampant in the community around the *pondok*. Therefore, the second cooperative was established as a form of concern, responsibility and obligation, and the implementation of a Moslem good deed. The emergence of a business unit in the form of the Sidogiri BMT was due to a deep concern to see injustice and injustice towards the practices of moneylenders who tormented society.

This second cooperative was named Koperasi BMT (*Baitul Mal wa Tamwil*) MMU (*Maslahah Mursalah lil Ummah*) which was established and incorporated since 1997 with the scope of work in the Pasuruan region. One of the visions of this institution is the realization of the *Ta'awun* culture in the good and piety of the socio-economic field. Starting from a deposit of 116 members, the deposit amounted to 13.5 million rupiah. The existence of the MMU BMT received a good response from the community. The members of the cooperative, originally 116 people, reached 80 thousand people. In 2010, Koperasi BMT MMU's turnover reached 342 billion rupiah, and the charity issued was 486 million rupiah.

The development of the MMU BMT is good, making the alumni of the *Pondok Pesantren Sidogiri* want to develop outside the region. As is known, MMU's BMT which has been incorporated since 1997, its working area is only in Pasuruan Regency (before the 2009 PAD Decree). At the insistence and encouragement of Sidogiri alumni who are

members of the Santri Sidogiri Alumni Association (IASS) a third cooperative was established based on the *Pondok Pesantren Sidogiri* namely the Islamic Financial Services Cooperative (*Baitul Mal wa Tamwil*) UGT (Integrated Joint Venture) in the working area scope of East Java. One of the mission of this institution is to implement and promote Islamic law in economic activities. The development of BMT UGT is quite rapid. In 2001, the capital of BMT UGT was 141 million. In 2011, the capital grew to 47 billion, with turnover reaching 1.8 trillion, and the charity issued was 1.8 billion.

The fourth cooperative established by the Sidogiri network community was the *Ummu Syariah* BPR Cooperative in 2002, the result of the conversion from BPR *Untung Suropati* Pasuruan. The fifth cooperative was established under the name *Koperasi Agro Sidogiri*. Agro Cooperative was established in 2008. Agro Cooperative is engaged in the agricultural sector. One of the products of the Agro Cooperative is supplying rice supplies sold at supermarkets owned by Kopontren Sidogiri, in addition to directly supplying the needs of the community. Of all the cooperatives, only Kopontren is directly structurally related to the *Pondok Pesantren Sidogiri*, while the others are independent organizations, but are morally and value dependent on the *Pondok Pesantren Sidogiri* (Zain, 2009: 308).

MMU BMT has 80 thousand financing members. UGT BMT has 84 thousand members who use financing, while savers reach 213 thousand. This means that more than 160 thousand people are released from the moneylenders and religious practices based on financing schemes that utilize BMT Sidogiri. For that there is an informant's statement:

Through this business pilot in BMT, it has succeeded in saving 80 thousand people who are customers of the MMU BMT. This means that there are 80 thousand people who have used *muamalah* based on *syariah* to avoid the practice of *muamalah ribawi* (wc.info.4.stat.20).

Business and entrepreneurship networks *Pondok Pesantren Sidogiri* basically seeks to ensure that the community can live according to the *syariah* to avoid the practice of *muamalah*. This is a form of concern and contribution to the important community.

CHAPTER 7

WORSHIP: REFLECTION OF MICROFINANCE ISLAMIC DEVELOPMENT OBJECTIVES

A. Introduction

Action is a behavior that is negotiated to complete a certain goal in the future (Schutz, 1967: xxiv). However, this understanding also has elements of the past. The purposes of the action can certainly have elements both in the future and in the past. To describe the condition (purpose of the action), the term "objective" is used. That is, the objectives or actions in the process are completed, and are still being sought. The complex conditions that show the actions that are still being pursued and currently running are also often replaced with a term "project" from action. The meaning of the project here is an action directed at the purpose of the action, and delivering actions to the present that are still being carried out (Schutz, 1967: xxiv). The goal-oriented motives for action are called the objective. Schutz's explanation of the motive for action is illustrated by an analogy; for example, I use an umbrella when it rains. The cause motive of "I use an umbrella" comes from my experience and knowledge that the effects of rain are wet clothes. While the "objective motive" wearing an umbrella is to keep it dry. The action is determined by experience and inventory experience.

B. Worship: As a Reflection of Purpose

Experience and the supply of knowledge are an important part of Schutz's theory of phenomenology in understanding the motive of action (Burrell and Morgan, 1994: 245; Campbell, 1994: 236). As explained in the section sharpening Schutz's phenomenological approach, researchers used the Islamic approach to the concept of *ulul albab*. Basically, the concept of *ulul albab* clarifies the interpretation and understanding of the meaning of the actors, the Moslem community who take action in the form of entrepreneurship. The concept of *ulul albab* is also useful in explaining the process of how actors in gathering knowledge and obtaining a stock of knowledge. Inventory of knowledge of *ulul albab* is derived from remembering God through the verses of *kauniyah* and *quraniyah* (*dzikir*) and thinking of those verses textually and contextually (thinking).

One of the important characteristics of the *ulul albab* is that they are believers. The Qur'an of Al-Imran 3: 191-195 explains the characteristics of the *ulul albab* people. One of the characteristics is when Allah SWT commanded people of faith, then the *ulul albab*

answered the call by answering we have faith. This is shown in Quran of Ali Imron: 193, which means;

O our Lord, we (*ulul albab* people) hear (exclamation) that calls upon faith, (ie): "Have faith in your Lord", then we believe. O our Lord, forgive our sins and blot out our mistakes, and forgive us and those who are devoted.

The nature of life and the creation of humans for believers (*ulul albab* people) that God created humans, and other creatures with the aim of serving (worship) to Him. God gives instructions about the purpose of human creation in Quran of Ad-Dzariyaat (51: 56), which means; "And I did not create jinn and men but that they serve Me". Worship is a pillar for the existence of religion, as Islam assumes that *muamalah* is very closely related to religion (Antonio, et al., 2010a: 43). The expression "religion is *muamalah*" because it - including business and entrepreneurship - is a benchmark that shows the nature of faith. Islam views that working, doing business or entrepreneurship are not just economic activities, but actions that reflect faith, the implementation of *tauhid*, and proof of morality and barometer of piety, and manifestations of worship to Allah.

Formation and development of BMT Sidogiri because they care about the condition of the people who are ensnared by *ribawi* practices that are miserable and prohibited by religion. Islamic microfinance institutions in *Pondok Pesantren Sidogiri* are incorporated as BMT cooperatives. The BMT cooperative aims to ensure the needs of *santri* are fulfilled from *halal* sources and ensure that people make transactions in the *syariah* system. In general, business and entrepreneurship institutions in the *Pondok Pesantren Sidogiri* have an important role in supporting education, social, and *dakwah* activities which are the main programs in *Pondok Pesantren Sidogiri*. Business and entrepreneurial actions of the *Pondok Pesantren Sidogiri* network, for the actors have the meaning to worship God and devotion (*khidmah*) to *pesantren*. The form of worship is in the form of *jihad* in the economic sphere (*jihad iqtishod*) and *dakwah* of bil. The actors have a commitment to make activities in the business units and entrepreneurship network of *Pondok Pesantren Sidogiri* their purpose as worship. This is as confirmed in the following statement;

So the main consideration here, working in entrepreneurship development is service (worship). Why is it devotion, because this boarding school may not take large contributions to *santri*, while the education must go. Without fees, education

cannot work. For that part of the business must be able to find as much funding as possible ... (wcr.inf.02.stat.5)

Worship encompasses all types of activities, actions and practices that are driven by the intention to obtain the pleasure of Allah. This includes business practices and entrepreneurship. This is based on the *hadist* of the Prophet from the history of Bukhari, which means: "Every deed must be accompanied by intention, and everyone gets what is intended ..." (Sahih Bukhari No. 1). In another *hadist* the Prophet also said: "Allah loves believers who are *muhtarif* -working, and doing business-(HR At-Tabrani to Mu'jam Al Kabir No. 13022, in Antonio, et al. 2010a: 43). People who have the essence of faith have the courage to fight for religion, in worship and *dakwah*, emigrating and helping, *jihad* and taking part (At-Tuwaijry, 2007: 3). The meaning of worship is a reflection of the goals of entrepreneurs in *Pondok Pesantren Sidogiri*. Confirmation of this matter was also stated by Ustadz Waf as follows;

once a market supervisor helped the development of BMT Sidogiri to eradicate rented practices. He was given an explanation that, BMT Sidogiri had the intention to eradicate the practices of moneylenders that had existed so far. Ustadz Waf said to the market supervisor, "Can you help us to release the community from the moneylenders? I believe this is worship". Then, the market supervisor immediately called his staff, and said "Please help *ustadz*, if you withdraw retribution inform to all traders to save or borrow from BMT Sidogiri". After a while, a woman came to BMT. When asked, "From whom you know BMT Sidogiri?" The woman said: "From the supervisor." (Wcr.inf.01.stat.12)

The establishment of BMT in the context of eradicating the practice of moneylenders is one form of worship that takes the form of with concrete actions (*dakwah bil hal*). The community commitment of *Pondok Pesantren Sidogiri* seeks to eradicate the practices of moneylenders who use the *ribawi* system. As stated that the practice of *ribawi* is one type of transaction that is prohibited by Islam based on the Quran (Ar-Rum: 3; An-Nisa': 160-161; Ali Imran:13; Al Baqarah: 278-279: Al Baqarah: 275) and the *hadist* of the Prophet (Hr. Bukhari and Moslem, Imam Ahmand and At-Thabrani). Based on descriptions of findings from observations and interviews in the field, propositions based on this theme can be proposed, namely;

"The motive is that the establishment of BMT is to worship Allah in the form of *dakwah* and the *jihad iqtishad*."

C. Form of worship

Worship has a broad meaning. At-Tuwaijry (2007: 2) states that worship includes everything that is loved and loved by Allah SWT both in the form of words and deeds that appear and are hidden. Thus, worship is not only ritualistic, but also includes all acts of kindness (pious deeds) that expect His love and pleasure. The act of developing entrepreneurship in *Pondok Pesantren Sidogiri* is a form of pious charity that expects the pleasure of Allah. Worship is manifested in earnest efforts in the field of economics (*jihad iqtishad*) to provide benefits to the people (society), and call for goodness and prevent from evil by real actions (*dakwah bil hal*). Thus, the encouragement or motive of worship in the context of this research is an act of formation and development of entrepreneurship to gain the pleasure of Allah in the form of *dakwah bil hal* and *jihad iqtishad*. The following is explained the manifestation of worship in both cases, namely the realization of worship in the form of *jihad iqtishad* and *dakwah bil hal*.

C.1. Worship in the Form of *Jihad Iqtishad*

Business activities containing the value of *jihad* can be understood from the *hadits* of the Prophet, which means: "Trustworthy merchants (businessmen), will be resurrected in heaven with the prophets, trustworthy people, and martyrs" (*Hadits* History of At-Turmudzi, No. 1209, in Antonio, et al. 2010a: 43). *Jihad* has a broad understanding, not only related to war. A person who conducts business and entrepreneurship activities, he is trustworthy and can be trusted to have a noble position in the sight of Allah SWT, as is the position of the dead fighting in the way of Allah.

The word *jihad* comes from Arabic, which means struggling or working seriously (Zaidi, 2009). Whereas according to the Indonesian Dictionary, *jihad* has meaning; 1) effort with all efforts to achieve goodness, 2) efforts to earnestly defend Islam, with wealth, soul and body, 3) holy war against unbelievers to defend Islam. In general, *jihad* has the meaning of trying earnestly and giving the best in calling for good and forbidding evil (*dakwah*) in order to uphold Islam (Abdul Ghani Azmi & Yaacob, 2012). The implementation of *jihad* covers all aspects of life, including *jihad* in the economic field (economic *jihad*). Therefore, someone who is serious in the field of business and entrepreneurship to obtain reward rewards from Allah, and in ways according to his guidance and *syariah* can be referred to as "*Mujahid*".

Jihad in the field of business is an effort of a person to develop themselves, the environment of society, and religion in order to obtain the reward (blessing) of Allah, and to achieve that one strives seriously (Abdul Ghani Azmi & Yaacob, 2012). *Jihad* in business includes; *jihad* against lust (*jihad* against self-desires), *jihad* in learning and teaching (*jihad* in learning and teaching), *jihad* in working to obtain results and distribute wealth (*jihad* in working for money and sharing the wealth), and *jihad* in strengthening economically (*jihad* in strengthening the economy).

The process of self-transformation from a *santri* and a teacher of recitation attempts to become a person who handles business and professional entrepreneurship is a manifestation of self-up-grading efforts. Business and entrepreneurship institutions in *Pondok Pesantren Sidogiri* are able to benefit the welfare of the *pesantren* community and the surrounding environment, increase economic income and the social conditions of the community. This is the implementation of economic power in the changes made by *pesantren* in forming social solidarity as a force of change, so that the role of *Pondok Pesantren Sidogiri* increasingly exists.

Jihad in the field of economics (*jihad iqtishad*) can also be meaningful against business practices and *muamalah* which are contrary to religious values such as; *ribawi* practice, *gharar* (unclear transaction), *maysir* (gambling), *ihtikar* (hoarding). This includes fighting against business practices whose results are used to suppress, destroy and colonize other peoples, through economic and business forces based on religious moral values. Business development and entrepreneurship in the *Pondok Pesantren Sidogiri* have the meaning of a *jihad* in the economic field realized by the establishment of a bottled water business unit (AMDK). This is as a statement from Ustad Nur;

Entrepreneurship development in *Pondok Pesantren Sidogiri* has an intention as *jihad iqtishad* (struggling in the economic field). One form of the struggle is the emergence of mineral water products with the *santri* brand. (wcr.inf.03.stat.3)

One of the biggest bottled drinking water industries in Indonesia, Aqua, is the largest share owned by foreigners. Meanwhile, the natural resources used are in Indonesia, human resources are also from this country. Departing from this impulse, the *Pondok Pesantren Sidogiri* established a bottled drinking water manufacturing industry brand "Santri" and "Giriway". The bottled water headquartered in Umbulan, Pasuruan, already has an ISO certificate. Based on the annual report as of February 2012, recorded

AMDK Pondok Pesantren Sidogiri has 16 depots, with marketing coverage reaching 14 districts in East Java.

C.2. Worship in the Form of *Dakwah Bil Hal*

Living in harmony with religious values and rules (*syariah*) will encourage a balance between individual and social interests (Chapra, 2001: 51). This was stated by *kiai* and moslem intellectuals (Al-Ghazali, w.505 H / 1111 AD; Ash-Syatibi, Al-Juwaini, w. 478; Muhammad Tahir bin Asyur w.1973 AD) that the main objectives of the rule were (maqashid ash-syariah) for the welfare of mankind (Antonio, et al., 2010: Chapra, 2001: 101). Islam emphasizes the people to always carry out religious rules (*syariah*) for the welfare of society and create an environment that allows motivating individuals to do what is right and prevent wrongs based on the *syariah*. Attempts to call or order to do what is right and prevent wrong actions in Islam are called "*dakwah*".

Allah commands to preach in a good and wise ways as contained in Quran of An-Nahl (16: 125), which means; "Call (man) to the way of your Lord with good lessons ... "The verse above shows the command to preach (call on) to humans to follow the rules (*syariah*) of Allah in a wise way (wisdom) and with good advice. Allah also explained to preach towards goodness as in the Quran of Al-Imran verse 104, which means;

And let be among you a group of people who call (preach) to virtue, send to those who speak and prevent from evil; they are lucky people.

Islam is a religion of *dakwah*, in which there is an effort to disseminate the truth and invite moslems and humans as sacred duties, so that they manifest in thoughts, words and deeds (Saifuddin, 2003). *Dakwah* as a whole has meaning as an activity towards improving the quality of human life based on *tauhid* values (Almuhdor, 2008). Based on Qs. 3: 104 above, *dakwah* encompasses the effort to call upon the act of *ma'ruf*, which is all actions that bring us closer to Allah, and prevent acts of neglect, namely all actions that keep us away from Him.

Dakwah has several forms. Dahri (2009) classifies *dakwah* into several forms, namely *dakwah* verbally (*dakwah bil lisan*), *dakwah* with writing (*dakwah bil kitabah*), and *dakwah* with concrete actions or behavior (*dakwah bil hal*). Some types of *dakwah*, is *dakwah* with concrete actions (*dakwah bil hal*). *Dakwah* can be done by the way the

Prophet SAW gave an example of *dakwah* with concrete actions, for example by uniting the *Muhajirins* and *Ansar* in the bond of *Ukhuwah Islamiyah*, establishing the Quba Mosque at the time of migration to Madinah.

Dakwah bil hal or *dakwah* with concrete actions in the context of this study in the form of the establishment of a *Syariah Micro Finance Institution* (LKMS) in the form of the BMT Sidogiri Cooperative. *Dakwah* in the form of real action aims at the beginning to save the community from the bondage of moneylenders and prevent *santri* from consuming food derived from moneylenders' money, and as an implementation of knowledge originating from faith. Concerning community conditions and *ribawi* practices that have had an impact on traders selling food around the *pesantren* have been explained in the previous discussion. While the establishment of Islamic Microfinance Institutions as an embodiment of the implementation of science as the following statement;

One of the encouragement of entrepreneurship development in the form of a cooperative with the business unit of BMT *Maslahah Mursalah Lil Ummah* (MMU) is to do goodness and stop evil through concrete actions (*bilak dakwah*) driven by a hadits:

"Man katama 'ilman naafi'an a yaumal qiyaamati muljaman bilijaamin min naar"

Meaning: "He who conceals the valuable knowledge, surely he will come on the Day of Judgment, in his mouth will be a bridle from the fire of hell"(wcr.inf.04.stat.6)

The meaning of people who hide knowledge means not to spread knowledge to others. The meaning of hiding knowledge can also be in the form of conveying knowledge, but using inappropriate and ineffective means. This can occur because of the narrow meaning of *dakwah*, which is only on the pulpit, inside the mosque . *Dakwah* is not only in the mosque. An expert who spreads knowledge through writing is also one part of *dakwah*. One of the *dakwah* that is in accordance with the social reality faced by the *ummah* is also one of the important *dakwah*. *Dakwah* like this is called *dakwah bil hal*.

The practice of *ribawi* has become flourishing in society. The actors and those who use are also those who have Islamic symbols, they pray, offer sacrifices and fasting. To help and save them apart from the practice of *ribawi*, it is not enough to just be in a *pesantren* or mosque by saying that "... Allah has justified buying and selling and prohibiting usury ..." (Qur'an Al Baqarah: 275). They have enjoyed *ribawi* practices.

Carrying out God's commands based on Quran of Al-Baqarah verse 275 is not just to speak at the mosque or on the pulpit. However, it is more appropriate to be implemented through concrete actions, namely by providing solutions (carrying money) to places that are the center of *ribawi* practice (ie on the market). Therefore, the MMU BMT which is the first Islamic microfinance institution owned by business and entrepreneurship networks *Pondok Pesantren Sidogiri* established its service offices near the market. Through this activity the community is invited to take part in the Islamic *syariah* through BMT as a medium of propaganda.

Based on the description above, one of the important things that drives the development of business and entrepreneurship in *Pondok Pesantren Sidogiri* is to *dakwah bil hal*. Whereas, *dakwah* itself is a character inherent in a Moslem who is successful (lucky) who has a solid essence of monotheism. The purpose of this mission can be to eliminate material worldly goals, so as to give rise to enthusiasm and action to prioritize the interests of others (altruism). The act of altruism is a combination of altruism motivation and religious motivation (Triuwono, 2000: 80). Religious motivation which then forms the character of religious beings who possess the essence of faith (*tauhid*) which is implemented in the form of *dakwah*. This is as follows:

The number of assets and the amount of profit is not a goal (*maqashid*) but only as *wasail*. The aim is to *dakwah bil hal* as initial motivation. If it's just the purpose of finding material, why do you take care of the money that belongs to someone. Managing the organization's entrepreneurship activities if the motivation to search for material can only be exhausted, and "why do you spend money on people" ... (wcr.inf.04.stat.8)

Dakwah is a form of worship which is an Islamic teaching for the creation of family ties and social solidarity, and enhance a consideration and cooperation among individuals (Chapra, 2001: 104). Business development and entrepreneurship for management and founders are meaningful as one of the means (*wasa'il*) of *dakwah* because they care about the condition of the people. How can people be free from *ribawi* practices, *santri* can consume food from lawful sources, and spread goodness and stop evil with real action. Establishing BMT, invites people to mumble and work together (*ta'awunu*) in accordance with religious teachings to worship Allah.

D. Summary

The actors have high social sensitivity. The condition of the people who are trapped in the practice of moneylenders disturbs their caring. Social sensitivity that raises concern comes from the ability of *iqra'* (reading the social context) of the actors on the environmental conditions of the surrounding communities of *Pondok Pesantren Sidogiri*. This is a reflection of the life experiences of the actors that give birth to meaning within the framework of intersubjectivity. This shows that meaning is also influenced by the process of social interaction among individuals, or individuals with society. Reflections on experiences oriented to the dimension of action motives of the past have found meaning in caring as the "cause motive" for the formation and development of the BMT Sidogiri.

Reflection of the actors' knowledge inventory gathered from logical thinking (reason) and revelation raises the meaning of worship as a projected goal. Worship is a "objective motive " in the formation and development of the BMT Sidogiri. The actors understand that *ribawi* practice is an act condemned in Islamic *sharia*. The act of eradicating the practice of moneylenders is a form of worship that is manifested in the form of *dakwah* with concrete actions (*bilak dakwah*) and struggling in the economic field (*jihad iqtishad*).

CHAPTER 8

PESANTREN -BASED ENTREPRENEURIAL MOTIVATION

A. Introduction

The purpose of the study is to explore the perception of entrepreneurship in a community which unites religion and its life. As analyzed in the background chapter, a cultural difference can result a different entrepreneurship motivation (Pillis and Reardon, 2007). A community which separates religion matters and follows the materialism principle will have a different motivation compared with the other community which integrates the religion matters and life. The community which integrates the religion matters and life has an opinion that a revelation (verses of Al Quran) is one of instruments in getting knowledge rather than thinking logically. It underlies the researcher to extend Schutz's phenomenological approach to the Islamic concept of *ulul albab* which has three main pillars, namely *dzikir*, thought, and good deeds. The result of the study with the Schutz phehenomenological approach which was expanded with the Islamic concept produced four findings.

Efforts to explore and understand the meaning of entrepreneurship motivation based on perceptions of business unit management and entrepreneurship (Kopontren and BMT Sidogiri) found the meaning of compliance with - *sam'an wa tha'atan-* and independence, as well as concern and worship to Allah. This chapter basically brings together the findings to build a large proposition. The process of uniting meaning which is the result of findings in chapter three and chapter four is useful in building the concept of *pesantren*-based entrepreneurship motivation. This was done in order to achieve the third objective of the study.

This chapter contains several things related to efforts to integrate findings and processes to integrate findings. Through these two stages a large finding is obtained (major proposition). In the next sub-chapter, the researcher recounts the concept of *pesantren*-based entrepreneurship motivation. This is done in order to clarify the position of the concept compared to the findings of other motivational meanings and theories. Besides that, the researcher feels that the meaning that forms the concept has a double meaning. For example, the meaning of financial and educational independence. The meaning can be the meaning of material motives, but also has religious meaning. The process of interpreting the meanings gathered in the concept of entrepreneurship

motivation finds another meaning, besides material motives. The final part of this chapter, the researcher describes and reaffirms the role of the Schutz phenomenological approach which is expanded by the concept of *ulul albab* in discovering the meaning of other entrepreneurship motivations.

B. Efforts to Integrate Findings

The time dimension determines the uniqueness of meaning. Schutz is the only sociology scientist who explains structurally and radically that time is an important part of forming meaning and dimensions of the world-social world-social (Muzetto, 2006). The process of reflection of experience by understanding current conditions and here is a way of finding meaning. However, Schutz views that meaning does not only involve life experience, but meaning involves awareness of that experience. The experience of past life is useful as a supply of knowledge. Inventory of knowledge is the basis for understanding motivation. This is as Schutz (1967: 27) pointed out that understanding the motives a person has, it is not done by estimating his actions based on inventory taken from the context of his actions. However, motivational understanding even requires an inventory of past and future knowledge from the actor.

The social world according to Schutz, as also stated by Weber can be understood with the concept of social action which Schutz defined as an action, which has an objective motive, contains several references to the flow of other consciousness (Schutz, 1967 : xxvii). According to this view, the meaning of social action can be explained based on the motive of actions obtained through the observation process and by understanding other people. The results of observations based on experience and knowledge possessed by the actors found each of the two "motives of cause" and two "motives of objectives" which became the entrepreneurship motivation of the *Pondok Pesantren Sidogiri*. The motive for developing entrepreneurship is obedience (*sam'a wa tha'atan*) and social care. Meanwhile, the motives for entrepreneurship development are financial and social-community independence, as well as for worship to God.

The researcher sought to integrate the findings. This effort is based on uniting the meaning of actions, which are formed based on different time dimensions. Problems are related to meaning, related to time (Schutz, 1967: 12). To understand the meaning of actions, according to Schutz, is done through a process of typifying the motives of his actions (Wilson, 2002; Kuswarno, 2009: 39). Typification of action motives is understood

based on the process of establishing and developing business units and entrepreneurs affiliated with *Pondok Pesantren Sidogiri*. The two types of business units affiliated with *Pondok Pesantren Sidogiri* are in the form of Cooperative *Pondok Pesantren Sidogiri* (Kopontren) and Koperasi Baitul Mal wa Tamwil (BMT) Sidogiri. Efforts to gain an understanding of the meaning of entrepreneurship motivation in *Pondok Pesantren Sidogiri* through two types of institutions are based on several considerations, namely: 1) time dimension, which considers the cycle of entrepreneurship development in *Pondok Pesantren Sidogiri* according to history, beginning with the establishment and development of the cooperative, then the establishment and development of BMT. 2) the representation of its business activities, both Kopontren and BMT represent business activities that have been endeavored by *Pondok Pesantren Sidogiri*, namely in the form of production, distribution and financial services, 3) contributions, both Kopontren and BMT Sidogiri support 70% of operational activities for *Pondok Pesantren Sidogiri*, 4) sufficient information. The informants consisting of 6 people were founders and management who were also active in other institutions.

Kopontren Sidogiri is the first business institution to be developed, namely since 1961. Kopontren is an entrepreneurship unit engaged in trade (retail) or distribution and manufacturing (production). Based on the organizational structure, Kopontren is directly under the management of the *Pondok Pesantren Sidogiri*. Meanwhile, BMT Sidogiri was established after the Kopontren. Sidogiri BMT consists of two financial service institutions, namely BMT MMU and BMT UGT. Both BMT MMU and BMT UGT are independent of the management of *Pondok Pesantren Sidogiri*, but are dependent on values and emotional relationships with *Pondok Pesantren Sidogiri*. Although it is not directly tied to the management of *Pondok Pesantren Sidogiri*, BMT Sidogiri is still affiliated with *Pondok Pesantren Sidogiri* because all its founders and employees are teachers and alumni.

The meaning of action motives is used to construct propositions. The findings are in the form of four propositions. Proposition 1 deals with the meaning of the first cause motive, namely "obedience (*sam'an wa tha'atan*)" context of the meaning which drives the establishment and development of entrepreneurship units in the form of *pesantren* cooperatives. Proposition 2 is related to the first motive, namely "independence" in the context of meaning based on the projected objective knowledge in the establishment and development of entrepreneurship units in the form of *pesantren* cooperatives.

Proposition 3 deals with the meaning of the second cause, namely "social concern" context of the meaning of action based on the motive for the establishment and development of entrepreneurship units in the form of Islamic financial institutions or boarding-based BMTs, while proposition 4 deals with the second motive, namely "worship to Allah" context the meaning of the action is based on the motive for the purpose or the establishment and development of an entrepreneurship unit in the form of BMT. In order to integrate the findings carried out several steps that will be explained in the following process.

C. Integrating Process Findings

The process of integrating findings was done by developing several steps in the process of uncovering the meanings contained in the previous chapter. The process of uncovering meaning used the Schutz phenomenological approach which was expanded by the concept of *ulul albab*. Schutz's phenomenological approach is useful in exploring, discovering and understanding the meaning of entrepreneurship motivation based on the experience and supply of knowledge of the actors who are identified. Whereas, the concept of Islam as a tool to sharpen the understanding of the meaning and value of the informants or actors. The meaning that forms the basis of the preparation of propositions is carried out through the process of understanding past experiences and the supply of knowledge of the actors, followed by a typification of motives for cause and objective of motives (Burrel and Morgan, 1994: 245). Proposition which is a reflection of the meaning of the clarified action into a "cause motive" and "objective motive" is the study's findings. The motive of reason is related to a series of experiences and events that encourage actions oriented in the past. While the motive are series of actions based on a set of goals that are reflected in their achievements (Schutz, 1967: 87).

Understanding the action motive is carried out through a process of reflection on the experiences and knowledge of the actors (Campbell, 1994: 236; Burrell and Morgan, 1994: 244). The results of observations and interviews with the actors consisting of the management of business units and entrepreneurship networks of the *Pondok Pesantren Sidogiri* found two meanings of motives of causes and two meanings of objective motives. The meaning of the motive of reason includes the meaning of obedience (*sam'an wa tha'atan*) and the meaning of social concern. Whereas the meaning of objective motives are the meanings of financial, educational, and economic-community independence, as

well as for worship to God. These meanings form the basis for the preparation of minor propositions in the previous chapter. The chapter is an effort to integrate findings based on the key meanings of the motive for this action, namely: obedience, social care, independence, and worship.

Incorporation of findings through the integration process produces a major proposition. The results of the integration of findings obtained a major proposition about the concept of entrepreneurship motivation. The concept of *pesantren*-based entrepreneurship motivation is an act of encouragement because of obedience and social care, in order to achieve independence and worship to God.

This major proposition is the result of the findings that become the concept of *pesantren*-based entrepreneurship motivation. The concept of entrepreneurship motivation based on boarding schools formed is the answer to the problem of study. The concepts built from the study findings in the previous chapter (chapters three and four) are the main objectives of the study. The meaning of the first cause motive and useful in building the first minor proposition. The meaning of the first motive is also used to build a second minor proposition. The two propositions, the first and second propositions, are in the third chapter related to the description of the formation and development of the Sidogiri Kopontren as one of the business units of *Pondok Pesantren Sidogiri*. Whereas, the motives of the second cause and motives so that the two are useful in building the third and fourth propositions. The final process of integrating these findings is done by taking the meanings that form minor propositions in order to build the concept of *pesantren*-based entrepreneurship motivation.

Based on the concepts obtained through the process of integration of findings, researchers tried to elaborate the concept of *pesantren*-based entrepreneurship motivation. The process outlines major findings or major propositions using several keywords that make up a minor proposition. This description aims to clarify the findings by making a cluster of findings. Cluster findings include; financial and educational independence as a reflection of the motivation of material, social care and independence of the community as a reflection of social encouragement, and motives of obedience and worship as a reflection of religious encouragement. The following is a description of the meaning of *pesantren*-based entrepreneurship motivation based on the grouping.

D. Reviewing the Concept of Pondok Pesantren Based Entrepreneurship

When giving a critique of Weber's thoughts related to the meaning of action, Schutz emphasized that the meaning of the action is related to the meaning of experience which is the basis for understanding the "motives of cause" of an intended meaning as a basis for understanding the objective motives from the actor's actions. Furthermore, Schutz (1967: 29) showed that the motive for action cannot be understood unless the meaning of the action known before, based on the knowledge of the actor. In other word, Schutz said that understanding the meaning of action was based on the actor's point of view. Schutz's view was related to the process of determining action motives beginning with understanding the meaning of action through the perspective and inventory of the actors' knowledge.

This study is basically carried out in a Moslem community, where they see no separation between life and religion. They make Islam as a way of life that regulates life in every action. Inventory of knowledge is obtained not only from the observation and experience of the world of everyday life through the process of logical thinking, but building knowledge with the process of exploring and understanding the verses of *quraniyah* and *kauniyah*. The supply of knowledge gained through this process of thinking and *dzikir* is known as exploring and obtaining a supply of knowledge based on the *ulul alab* concept. This is the foundation for researchers to expand Schutz's phenomenological approach with the concept of *ulul albab*.

The knowledge of the actors, in this case the management of the entrepreneurship unit, is not only obtained from experience and observations on the social reality of the community around the *Pondok Pesantren*, but also through the process of remembering and thinking (the *dzikir* and *fikir*) of verses in the Rasulallah SAW. This is indicated by the statements expressed by the actors, where the basis of their actions comes from the guidance of Allah in the Quran and Hadits. For example, is the act of establishing BMT because it is driven by social concern for the people who are caught up in the practices of moneylenders. This action was driven by the concern demanded by a Moslem as stated by Ustadz Ali, one of the informants, as follows;

Is it enough that we teach in class, teach *ahallallah baia 'wa harrama riba*" or is it enough for us doing the traveling *dakwah* and says *ahallallah baia' wa harrama riba* even though our society eats a lot of usury. Do we close our eyes, or what? What is our responsibility to God? So what can we do? That is the manifestation of our responsibility." Every Moslem must have a sense of care. That is indeed the character of a Moslem. Why? Consider Quran of Al-Mauun (verses 1-3), meaning;

1) Do you know (those) who reject religion? 2) Those who rebuke orphans, 3) And do not advise feeding the poor. (wcr.inf.05.stat.12)

The actor's point of view sees the reality of life as not only material, but also non-material. This is in line with the Islamic view. Islam teaches about the nature of human creation in the best possible condition. Allah states about this in Quran of At-Tiin (95: 3) means; "We have created humans in the best possible form". This human nature shows that humans are not only material beings that stand alone, but also as beings (creatures) of God who have an inseparable relationship between themselves and God, and themselves with beings or other people. This view is an integral viewpoint. This view certainly has a fundamental difference of viewpoint with the philosophy of materialism adopted by most secular western societies. The philosophy of materialism according to Chapra (2001: 18) makes wealth, the pleasure of gifts, and the pleasure of lust as the main purpose of action. This view is certainly not in line with the perspective of the Moslem community. On one occasion, Ustadz Dum once stated that the action in the form of *pesantren*-based entrepreneurship development was based on Islamic values. Besides, the action was not driven by the desire to get large assets, but what was considered by people. The following are excerpts from the statement of the Ustadz Dum;

... this courage to preach made entrepreneurship managers at MMU BMT still prioritize Islamic values. For example, prioritizing efficiency and making activities as trustworthy ... What is thought of is not the money, but the people who are thought of. We never thought, when we buy a car? When we shop in Singapore? The bigger the asset, the more trustworthy we are, so we are not too proud. Therefore, to develop this business organization, people who have the same spirit are needed. (wcr.inf.04.stat.16).

The following are explained the integral views obtained based on the meaning of *pesantren*-based entrepreneurship actions which are not only material impulses, but also driven by social and religious motives. Financial and educational independence as a reflection of material encouragement, social care and community independence as a social reflection. Whereas obedience and worship to God as a reflection of religious encouragement. Efforts to describe the concept of *pesantren*-based entrepreneurship motivation contain several considerations. First, researchers feel that the meaning of the concept has a double meaning. For example, the meaning of financial and educational independence. It has the meaning of material motives, but also has religious meaning. Second, clarifying the position of the concept compared to the findings of other meanings and motivational theories.

D.1. Financial and Educational Independence as Reflections on Material Encouragement

Secularism, the separation of religion from life and science, emerged from the enlightenment movement. The movement rejects any role from revelation (verses of *quraniyah*) and places the mind's ability to regulate aspects of human life. The movement that emerged in the 17-18th century has separated unity (integration) of religion and science and improved a number of concepts that contradicted humanitarian goals (Chapra, 2001: 17). One concept opposing the humanitarian goal, which is also part of the conventional economic paradigm pillar, is a *rational economic man*, meaning that one's actions and behavior are rational. Rational actions are understood as actions oriented towards the realization of economic and non-economic goals, both material and non-material. Schutz (1967: 61) described rational actions or actions that are goal oriented (rational or purposive action) as actions that have a clear optimum goal. While the action itself is a projected behavior that has an additional benefit or advantage.

The concept of the rational human economic paradigm originally did not conflict with humanitarian objectives, then understood as the realization of economic and non-economic goals, or material and non-material. However, along with the development of the spread of the secular enlightenment movement, the philosophy of materialism is also developed. The development of the materialism philosophy gained a smooth path when the approaches of hedonic and utilitarianism replaced the role of revelation - the *quraniyah* - in guiding aspects of human life (Chapra, 2001: 17). This is what deflects the meaning of the realization of humanitarian goals. The view of materialism philosophy of what really said is material. Meanwhile, non-material entities such as angels, heaven and hell, the hereafter, even God is considered non-existent. With the development of the philosophy of materialism, rational action is only oriented to material purposes. Therefore, the view of rational actions has been reduced. This can be understood, where the philosophy of materialism views that non-material goals are considered lies, or the imagination of religious people. Thus, the enlightenment movement accompanied by the emergence of a hedonist-utilitarian approach has paved the way for the philosophy of materialism, resulting in the orientation of action only revolving around the wealth of worldly material, blessings of pleasure, pleasure and personal interests.

The philosophy of materialism is actually unknown in the Moslem perspective. The grouping of financial independence and education as a reflection of material

encouragement is not intended to reduce the integral Moslem view. Moreover, this is an awareness of the recognition that worldly material life is one of the parts recognized for its existence in the Moslem community. Allah SWT ordered that life must be balanced both in worldly material life and non-material life hereafter in Quran of Al-Qashash (28: 77), which means:

"And look for what Allah has given to you (happiness) in the Hereafter, and do not forget your portion from the (pleasures) of the world and do good (to others) as Allah has done good to you, and do not do harm in the earth. Surely Allah does not like those who do damage."

This Quranic verse is ordered to seek happiness for non-material life hereafter, as an eternal country based on Moslem faith, without forgetting the happiness of life in the world. Indeed, this happiness has a broad definition. As the meaning of happiness can be defined as a religious sense, the meaning of happiness can also be translated by the philosophy of materialism as a hedonic taste and materiality. If happiness is translated into hedonic and material tastes, it is not surprising if the rational action aims at fulfilling one's own needs, maximizing wealth, physical pleasure, and indulging in worldly lust (Chapra, 2001: 17). Researchers tend to classify material drives in the context of the study of Moslem communities as religious tastes. This opinion is based on Weber's view, as Schutz (1967: 19) suggests that actions can be classified in several typologies, including value-oriented actions. Material-oriented actions are no more than tools, as stated by the following Ustadz Dum;

... the number of assets and the amount of profit are not the goal (*maqashid*) but only as *wasail* (tools). ... If it's just the purpose of finding material, why do you take care of the money that belongs to someone. If you manage the organization's entrepreneurship activities with its motivation to search for material it will be exhausted, and what for to take care of people's money. (wcr.inf.04.stat.8).

Ustadz Dum's statement explained how a Moslem should behave and act on an integral perspective. Even though the material is necessary, but non-material goals only for worshiping God, is also a manifestation of rational action. In fact, the number of assets and the magnitude of profits are projected as intermediate goals (means) to obtain non-material goals (hereafter happiness). Regarding rational actions projected on several intermediate goals, Schutz (1967: 61) states that the rational action can be defined as action with known intermediate goals. Rational action includes actions that are goal-

oriented, wherein the goal may be through several objectives that mediate before. The objective is material financial independence in the context of meaningful actors' perspectives as a means of achieving non-material goals (worship). Likewise, independence in the form of education. Independence in education is not only non-material, but also non-material. That is, what about the increasing number of assets and the greater profits derived from *pesantren*-based entrepreneurship activities can carry out *tauhid* character education and implement an education system that is in accordance with the principles believed.

D.2. Social Concern and Community Independence as a Reflection of Social Encouragement

Schutz basically developed his phenomenological theory based on the Weber concept derived from philosophical analysis of Husserl (Burrell and Morgan, 1994: 244). This opinion was also agreed upon by Ritzer (1992: 69) who stated that the development of phenomenology theory, where Schutz was one of the important figures, departed from the theory of action (social action) from Weber. This can also be seen in Schutz's main work published in 1967 entitled "the phenomenology of the social world". Before developing his theory, Schutz gave a critique of the concept of social action put forward by a German sociologist, Max Weber (Schutz, 1967: xxi). Schutz tended to argue that human actions become a social relationship if humans give meaning to their actions, and other humans also understand their actions as something meaningful (Ritzer, 1992: 69). Schutz disagrees with Weber's view regarding on meaningful social action, if it is oriented towards the actions of others. Although there are differences of opinion regarding social actions between Weber and Schutz, there are similarities in the view that social actions can be understood through the motives of their actions.

Schutz (1967: 149) tended to understand that social action does not always have to be stimulated by other people's actions, but can also be natural. The events of the community that are ensnared by the practice of miserable moneylenders are part of social reality. It is not the actions of moneylenders that raises the concern to the community of *Pondok Pesantren Sidogiri* which stimulates its social actions, but it is the events that befall and experience the community that encourage social care. This concern for society is a reflection of social motives and encourages social action in the form of *pesantren*-based entrepreneurship development. Concern for the weak and oppressed

community is the nature of a Moslem. This perspective is inseparable from the supply of knowledge obtained through the process of remembering (*dzikir*) and understanding the verses of *quraniyah*. On one occasion, the interview with Ustadz Ali stated that;

...because every Moslem has a concern. That is indeed the character of a Moslem. Why? Try to pay attention to Quran of Al-Mauun (verses 1-3). ... Do you know who is a believer in religion? The person who denies religion is characterized by: 1) people who rebuke orphans (do not care), 2) and do not encourage to pay attention to the food of the poor. That is, people are asked to care with the fate of orphans and the poor. If you do not do it, God name you as someone who denies religion.

Here the character of a Moslem is demanded to be of high concern. Do we care for orphans? Caring for the poor and the *mustadzh'afin*? Have we cared about the fate of the oppressed people? If not, *i'maluu fa sayarallah amalukum*. How? We form a cooperative. At the beginning, the principal savings were 10 thousand from approximately 116 members so that they raised 13.5 million rupiah. I myself did not think about 1 billion, if our cooperative has a turnover of 100 million, it is good. But Alhamdulillah, Allah gives more than our hope. God gives something extraordinary.

Actors see and have a unique perspective on their social actions. The command of Allah SWT to pay attention to the fate of orphans and the weak as in Quran of Al-Mauun (107: 1-3) was interpreted as a suggestion to care for the oppressed people towards the practice of miserable moneylenders. *Iqra'* ability obtained through the process of *dzikir* and thought has transformed understanding from textual verses to contextual social reality. And furthermore, this social impulse is manifested in actions and good deeds by establishing entrepreneurs in the form of *pesantren*-based *syariah* financial services. The command of Allah SWT for charity is contained in Quran of At-Taubah (9: 105) "... *i'maluu fa sayarallah charity* ... (meaning; ... bless you all, surely Allah will pay attention to your charity ...)". Besidest, the success of entrepreneurship development driven by social motives (concern for the oppressed people) is believed to be the help of Allah SWT.

D.3. Compliance and Worship as a Reflection of Religious Encouragement

God created humans accompanied by religious instincts (Ismail, 1999: 134). Therefore, humans have a tendency to return to their basic nature (*fitrah*) as God's creatures (*homo religious*). Hidayat (2002) stated that this religious (religious) awareness is truly a necessity in the past and could not be replaced with anything. A Moslem has a religious awareness that is an awareness of the principle of monotheism or oneness of God (Bakar, 1994: 11). Religious awareness is always useful in stimulating

actions based on values that are believed. The Moslem perspective understands the nature of his creation to worship only to Allah SWT. This is as explained in Quran of Ad-Dzariyat (51: 56), which means; "And I did not create jinn and men but that they serve Me". Worship or service in terms of every type of activity that is driven by the intention of gaining the pleasure of Allah SWT. Activities in this context are entrepreneurship actions.

Pesantren-based entrepreneurship development in *Pondok Pesantren Sidogiri* is worship and obedience which is a reflection of religious encouragement. That is, those actions taken in the form of entrepreneurship are for worship and devotion to Allah SWT. This is as stated by the following Ustadz Ali;

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So we can meet the needs of our own environment, profits can benefit the *Pondok Pesantren Sidogiri*. The *zakat* package is packed so well that the person receiving it also feels happier and proud. *Zakat* recipients do not need to stand in line, because the *zakat* package is distributed throughout the BMT UGT branch office area. The recipients of *zakat* are the people who have the right to receive around the branch offices and representatives of UGT BMT as many as 170 branches, BMT MMU 56 branches. 1 area is at least 54 packages. The new branch is given 25 packages. For branches that can provide profits above 50 million, an additional package will be given. So there are 200 packages. This was done to motivate the branches to improve performance, besides that it showed that the surrounding community was happy with BMT Sidogiri. So this is a worship activity ...

The context of the meaning of *pesantren*-based entrepreneurship activities is worship, namely seeking His pleasure. Because this activity is intended to provide benefits for *pesantren* that have a role in fostering a community with Islamic-based character education and to achieve Islamic glory. Besides, the benefits of this form of entrepreneurship can also be felt directly by the community, one of which is the distribution of *zakat* which reached 2.5 billion in 2012.

Religious encouragement as a reflection of worship and obedience are the motives of the action projected to carry out God's sake. This encouragement is also called the motive for *tauhid* Allah. Because, Moslem testimony that there is no god but Allah, who distinguishes from other religions has implications that God occupies a "central position" in every business, action, and thought of a Moslem (Faruqi, 1992: 1). That is, in every move and action is driven and oriented only because, for and from God. Religious encouragement has characteristics in actions that are always based on the source of religious teachings and values. In this case, the Islamic community has a source of

teachings originating from the Quran and hadits. Meanwhile, the meaning of the testimony that Rasulallah SAW as the messenger of Allah is the recognition of the Prophet Muhammad as the messenger of Allah SWT which must be obeyed.

The act of pious deeds codified in worship in order to solely seek His pleasure and obedience to the teachings and sayings of Rasulallah is a religious encouragement for the *ulul albab*. This charity will receive a reward of happiness in the Hereafter (heaven). This is as explained in Quran of Az-Zumar (39: 17-18) which means;

And those who stay away *taghut* ie. do not worship it and return to Allah, good news for them; therefore, deliver the message to my follower. Those who listen the words then follows what is best among them. They are the people who have been given Allah's instructions and they are the *ullul albab* people.

This Quranic verse describes the good news for religious beings who always return to God by doing it. Religious awareness makes worship and service, and obedience solely aimed at seeking the pleasure of Allah, not others (Bakar, 1994: 11). Devotion and obedience to other than Him is a form of service that keeps away from the nature of humanity, namely devotion and worship to the *taghut*. *Taghut* is anything that is worshiped other than Allah, anything that is considered important besides Him that can manifest as lust, worldly material, mind and so on. As for those who listen to the best words, namely the teachings of revelation, through the process of reciting the verses of *quraniyah* and thinking of the verses of *kauniyah* by presenting the awareness of the One and Only God, then good news (heaven) for them, namely the *ulul albab*.

E. Schutz's Phenomenological Approach Sharpened Ulul Albab Islamic Concept That Finds Another Motive

Schutz's phenomenological approach is useful in exploring and understanding the meaning of entrepreneurship motivation based on the typification of motives of causes and objective. The process of revealing the meaning using several important concepts includes reflection of the experience of the world of everyday life, the supply of knowledge, typification, and motives of action (Burrel and Morgan, 1994: 245). The motive for action is the drive that underlies the actor in taking action. According to Weber, social actions can be understood by reviewing the motives of actor actions (Ritzer, 1992: 46). That is, that actions that have meaning for individuals and have an impact on others (as well as the act of forming and developing *pesantren*-based entrepreneurship) can be understood by reviewing the motives of their actions. However, departing from

Weber's view of the motive for action, Schutz developed a motive for action that was clarified in a motive of causes and objective. The cause motive is an action projected based on past experience, while the motive of action projected on a series of goals in the future is said to be an objective motive.

A meaningful life experience is an important concept in exploring the motives of individual actions. According to Schutz, meaning is not found in experience. However, meaningful experiences that are understood reflexively form meaning. Meaning is the way where the ego views its experience (Schutz, 1967: 69). That is, the meaning lies in the nature of the ego which is part of the stream of consciousness. The ego looks at experience and in this way makes the experience meaningful. For Schutz, the ego is a source of light for the world of life and plays a role in making the experience meaningful as its statement;

The Acts of the cogito in which the Ego lives, the living present in which the Ego is borne along with each Here and Now to the next - these are never caught in the cone of light. They fall, therefore, outside the sphere of the meaningful. On the contrary (and this also emerges from our argument): the actual Here and Now of the living **Ego is the very source of the light**, the apex from which emanate the rays spreading out conelike over the already elapsed and receding phases of the stream of duration, illuminating them and marking them off from the rest of the stream (Schutz, 1967: 69).

This view negates a central role of the ego in shaping the concept of meaning. According to Schutz, the ego is the source of light from the present life, here, and in the future. That is, the meaning that arises based on the time orientation as understood by Schutz comes from the ego nature.

The meaning formed varies depending on the moment in which the ego is located. The meaning of lived experience depends on the moment in which the ego observes it (Schutz, 1967: 74). Likewise with the stock of knowledge. Inventory of knowledge which includes a set of goals that have been composed of experience also depends on the ego (Schutz, 1967: 74). Based on this view, two important concepts in exploring meaning, namely experience and supply of knowledge, depend on the nature of the ego. As important as the ego concept, Schutz explained its meaning in the first part of his book "the phenomenology of the social world". In the context of developing his theory, Schutz (1967: 41) tends to interpret the ego as an awareness of physical states, feelings, perceptions, attitudes in taking action, and emotional states of self.

The meaning of the ego according to Schutz, at least includes a matter that is physical, feeling and emotional. The matters relating to the values of Godliness and religion are not included. The nature of the ego which is concentrated in the physical, feelings, and emotions is useful in exploring the meaning associated with it. Meanwhile, in order to complement Schutz's phenomenological approach which is concentrated on this ego nature, the research expands it with the Islamic concept of *ulul albab*. As also explained explicitly in the previous section, there are at least some arguments underlying the development of Schutz's phenomenology. First, the social context of this study is the Moslem community which has a unique perspective in understanding reality and social action. The second argument, the supply of knowledge of the Moslem community that forms and develops entrepreneurship is not only made up of mere experience or reason, but also based on knowledge from revelations or verses of Quran. And thirdly, Moslem actions are not directed at merely satisfying the ego, but rather are directed towards and oriented towards the pleasure of Allah.

Schutz's phenomenology approach was able to reveal the meaning of financial and educational independence as a reflection of material impulses. However, this approach is less able to explain the meaning behind material impulses (*noumena*). Material encouragement is not only related to something physical and self-satisfaction (ego). However, the meaning of material encouragement in the context of this study also has a religious or divine dimension. Financial independence obtained from the formation and development of *pesantren*-based entrepreneurship is a means to maintain faith (religion) and in order to worship Him. The purpose of the establishment and development of *pesantren*-based entrepreneurship does not stop at ego encouragement, but more dominantly determined to enhance religious or Islamic values. The meaning of social impulse also has a religious sense, where the impetus of the actions of the actors in the formation and development of *pesantren*-based entrepreneurship is not solely aimed at emotions and feelings oriented only to self-interest (ego). However, these actions are concentrated and projected on the interests and concerns of the community (social) which is a reflection of faith.

Schutz's phenomenological approach which was expanded with the Islamic concept of *ulul albab* specifically found the motive meaning of *pesantren*-based entrepreneurship actions namely the cause of obedience and worship to Allah. The two motives for these actions are a reflection of religious encouragement. The concept of *ulul*

albab which has three main pillars (*dzikir*, *fikir*, and pious deeds) is useful to sharpen the analysis, so that the motive meaning of action is obtained which does not depend on the nature of selfishness. Establishment and development of *pesantren*-based entrepreneurship according to the actors for worship by helping people who are entangled in moneylender practices and empowering the economy of the people through preaching with concrete actions (*bilak da'wah*) and are part of fighting in the economy (*jihad iqtishad*).

Human actions which seek to gain the pleasure of Allah, help others because they hope for the pleasure of Allah, are a form of religious motivation. Triyuwono (2000: 94) states that getting rid of misery, and helping poor people due to economic conditions can increase religious motivation to carry out social transformation or create a new reality. The actions of the actors due to the social care of the people who were caught up in the practices of moneylenders and for worship seeking the pleasure of Allah were actions based on social and religious motives.

F. Summary

The concept includes a set of constructed constructs. The meanings described in chapters three and four are reassembled in one unit, to form the concept of *pesantren*-based entrepreneurship motivation in this chapter. The process of integrating findings is done through several stages. In the end, the concept of entrepreneurship motivation is an encouragement of action because of obedience and social care, in order to achieve independence and worship to God.

The concept formed was felt to have a double meaning. As stated by Schutz (1967: 169) that meaning is created by the reflection of the experiences and knowledge of the actors having a dynamic nature. This is an implication of social interactions that always grow and develop. Interaction directly adds experience and increases the inventory of knowledge, so as to create double meaning. Therefore, relationships or social interactions bring an understanding of the realization of a dual meaning context. This view encourages researchers to rethink the concept of *pesantren*-based entrepreneurship motivation.

The process of describing the concept of *pesantren*-based entrepreneurship motivation produces three clusters of action motives. The meaning of financial and educational independence is a reflection of material motives. Meanwhile, the meaning of social concern and community independence is a reflection of social motives. Meanwhile,

the meaning of obedience (*sam'an wa tha'atan*) and worship is a reflection of religious motives. Through the process of deciphering these meanings, three motives for boarding-based entrepreneurship are obtained, namely; material, social, and religious motives.

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CHAPTER 9

THE OTHER MEANINGS

A. Introduction

This chapter is about the comparison of the findings of the study with some of the results of other studies, then compared to the existing motivational theories. This is considered important in order to clarify the contribution of this study, and show the position of the findings of the study with previous empirical studies and existing motivational theories. This chapter basically seeks to accomplish the aim of the fourth study, namely to compare the concept of *pesantren*-based entrepreneurship motivation with existing motivation theory in order to clarify the contribution of the study.

This chapter consists of several sub-chapters. At the beginning of the chapter, the contribution of the study methodology used in the study was re-explained so that it was able to explore other motivational meanings. In this section, the author attempts to describe the interrelationships meanings which lead to one goal. The meaning of financial and educational independence reflects a material motive or impulse. Whereas, social awareness and community independence reflect social motives. In the end, the meaning of obedience reaches God, and worship reflects religious motives. The three motifs are connected to one another. In the next sub-chapter, it is explained the position of findings with other studies. The final sub-chapter describes the position of study findings with the motivation theory of Maslow's hierarchy of needs and McClelland's motivational theory.

B. Developing Methodologies Finding Other Meanings of Motivation

This study uses the Schutz phenomenological methodology which is extended by the Islamic concept of *ulul albab*. The methodology in the context of this study as a means to understand the meaning of the social actions of actors originating from Moslem communities based on the motives of their actions.

Methodology is a series of knowledge about ways or methods that are useful as a means to understand the purpose. The aim in this case is the motive of muslim actions, namely the actors in the *pesantren*, in developing entrepreneurship in *pesantren* based on everyday life experience and the stock of knowledge they have. Therefore, the author extends Schutz's phenomenology with the Islamic concept in order to sharpen the findings and match the social reality found in the Moslem community. This is as explained

by Abu Saud (1993: 384) that as long as the concept of knowledge relates to Moslem communities who have faith and act on *syariah*, then it should and cannot be avoided using Islamic concepts and those related to this.

The use of a methodology in exploring knowledge and searching for truth is indeed related to the condition of society and the era of people's understanding at that time. The methodology of the Catholic Church, for example, was used as a means of exploring knowledge and obtaining truth in medieval times. The Cartesian methodology was used after the era of the enlightenment movement (renaissance), while liberalism and Marxism were used in the current era (Abu Saud, 1993: 384). The Cartesian methodology with its characters, Descartes, and other methodologies that followed it, sought and studied knowledge departed from doubt, and found that there was nothing certain in this life, even doubting the existence of God, so that it had the conclusion of *cogito ergo sum* (Bakker, 1984 : 43). It means that the reason is the main source of truth because "when I am thinking, I am there." The Cartesian methodology is a methodology developed and departing from the philosophy of rationalism. The methodology of Marxism departs from the philosophy of materialism. Whereas the methodology of liberalism was developed from the philosophy of freedom. All three have the same view, namely trying to separate and break away from the role of religion in science and life. This method is useful in understanding human knowledge and actions, which is certainly an understanding of knowledge and actions that are free of religious values.

Cartesian methodology, Marxism, and liberalism had a role in understanding human actions which often occupy society, namely in order to achieve maximum satisfaction from materialistic needs, obtain the greatest share of material power, mastery of material luxury, and fulfill the maximum needs of lust (Abu Saud, 1993 : 384). The use of phenomenological methodology which is expanded with Islamic concepts in this study seeks to occupy the position of actors, Moslem, as religious beings who have integral characteristics. That is, knowledge related to human characteristics and motives for actions cannot be separated, because they are parts that are intact. As an analogy, studying material entities has a relationship with time, and it cannot be separated from understanding energy (Abu Saud, 1984: 384). Likewise studying humans, then this cannot be separated from the integral parts contained in it, namely relating to matter (body), mind (reason), and soul or spirit (spirit). Therefore, in order to gain an understanding that is close to social reality in the form of entrepreneurship motivation

which reflects the motives of the actors' actions, the author includes the source of knowledge from revelation (verses of *quraniyah*) as a supply of knowledge. The actors often use the Quran and hadits basis to express the meaning of their actions in order to match their motives.

Prior people who were the best generation, used an integral approach. It means that in exploring and gathering their knowledge utilizing the ability of logic (*aql*) and revelation (*naql*) (Al-Awani, 1989: 230). This view and way of thinking were also commonly used by the next generation which made faith and *syariah* references for actions that were parts of religious awareness and the realization of *tauhid* to Him. And basically human beings have a tendency to be religious and acknowledge the existence of God. This tendency has been witnessed by the soul or spirit in the process of creation as mentioned in Quran of Al-A'raf (7: 172) which means:

And (remember), when your Lord took out the descendants of the sons of Adam from their sulbi and God took a testimony against their souls (saying): "Am I not your Lord?" they answered: "Yes (You are our Lord), We are witnesses" (we do this), so that you do not say on the Day of Resurrection: "We (the Children of Adam) are those who are unaware of this (oneness of God)",

This Quranic verse describes the knowledge of the *fitrah* soul. A *fitrah* soul has religious awareness and monotheism. This religious and monotheistic awareness has been witnessed by humans and demands accountability for it. Therefore, the religious awareness to believe in Him has existed in humans since the process of its creation, and this requires implementation in the form of its actions.

Based on the methodology used in this study, the authors found three *pesantren*-based entrepreneurship motive entities, namely material, social and religious encouragement. This is based on grouping the meanings of the action motives of the actors, namely financial and educational independence as a reflection of material encouragement. Meanwhile, social awareness of the community and the independence of the community are reflection of social encouragement. Meanwhile, obedience and worship to God are reflections of religious encouragement (explanation of this is found in chapter 5, chapter 5.4. About breaking down the concept of entrepreneurship motivation).

The three elements of the *pesantren*-based entrepreneurship motives do not stand alone, but are interconnected from one another, leading to one goal, namely Allah (Allah's

pleasure). Arguments about attempts to describe the concept of *pesantren*-based motivation, and then group it into three motives of action with consideration; first, the author feels that the meaning that forms the concept has a double meaning. For example, the meaning of financial and educational independence. The meaning is having the meaning of material motives, but also religious meaning. Second, clarifying the position of the concept of *pesantren*-based entrepreneurship motivation compared to previous empirical studies and comparison with other motivational theories. The interrelationships of the three motives which are the meanings of *pesantren*-based entrepreneurship motivation are shown in the following figure;

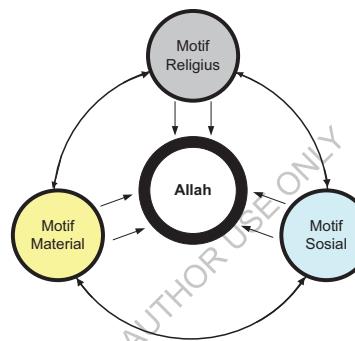


Image of Meaning Model of Integral Motivation in
Pesantren-based Entrepreneurship

The meaning created by the reflection of the experiences and knowledge of the actors has a dynamic nature. As understood in the interpretive paradigm that humans as the meaning creators have dynamic characteristics. This is an implication of social interactions that always grow and develop. Related to this, Schutz (1967: 169) describes relationships or interactions that have implications for understanding the context of multiple meanings. Interaction directly adds experience and increases knowledge supply creates multiple meanings. This encourages the writer to re-explain the concept of *pesantren*-based entrepreneurship motivation and find three motives for action, namely material, social and religious motives.

These three elements of entrepreneurship motives based on *pesantren* are manifestations of integral human nature, namely as a whole entity consisting of material aspects (bodies), reason, and soul or spirit (spiritual). Humans do not only have an

element of ego (body and mind), but also has spiritual aspects (soul and spirit). Interconnection means that material and social motives also contain the values of Godliness or religiosity. For example, material motives in the form of financial independence are basically as a means of worship to Allah in the form of preaching with real action. Similarly, social motives. Social awareness of the condition of the people who are trapped in the practice of moneylenders comes from a sense of caring as a form of reflection of faith in the verse *quraniyah*.

The three motives are connected to each other, leading to one goal, namely Allah (Allah's pleasure). The views and findings of the results of this study confirm the view that God is the central goal of Moslem action. The three motives for these actions reflect the reflection of actions that are not self-interest and competition (achievement needs) alone, but also contain the role of altruism (the importance of others). Concern for the social conditions of the community entangled in the practice of loan sharks encourage the development of pesantren-based business and entrepreneurship. This action is an act of altruism, which is an action that is concerned with others.

The action of altruism is a combination of altruism and religious motivation (Triyuwono, 2000: 80). In this phenomenon, we can see and realize that self-interest derived from the ego and competition (the need for achievement), they are not always the force that drives human action. Even according to Chapra (2001: 40) connecting rational actions with actions based on self-interest is not realistic. Furthermore, Chapra explained that rational action assumptions in the framework of a combination of altruism and self-interest would produce more meaningful predictions.

C. Comparison of Findings with Previous Studies

The motive for the formation and development of *pesantren*-based entrepreneurs in this study was obtained by the concept of entrepreneurship namely; "The impulse of action because of obedience and social care, and in order to achieve independence and worship to God." After being explained and described as in the previous chapter the concept of *pesantren*-based entrepreneurship motivation contains three elements of the motive for action. The motive for this action is based on material, social, and religious motives. The three elements of the motive for these actions basically do not stand alone and separate from each other, but as a whole that is complementary. That is, in material

impulses containing religious elements or Islamic moral values, in social encouragement also has elements of sincerity hoping for His pleasure.

The whole or integral concept is an ideal Moslem characteristic. Where, the motive for his actions is carried out as the implementation of *tauhid*, namely the body, mind, and soul (spirit) from Allah, intended for worship to Him, and perform these actions because of Allah. It means that God has a central position. Faruqi (1992: 1) explained that witnessing no God but Allah, has the implication that God occupies a "central position" in every business, action, and thought of a Moslem. Social action in the form of the process of forming and developing *pesantren*-based entrepreneurship on the material-financial impulse to maintain faith, social care, obedience and worship to God. Such actions according to Siddiqi (1991: 9; in Triuwono, 2000: 79) are religious tasks, namely the actions of actors to seek the pleasure of Allah, reward in the hereafter, and love others;

... people also have to add to the list motives (basic needs, reputation, and appreciation), religious motivation, namely seeking the pleasure of Allah and reward in the hereafter; people help others because their love for God and showing compassion for humans is a way to express one's love to God (Siddiqi, 1991: 9).

Thus, based on the statement above, it appears a multilevel action motive, but it leads to a purpose to seek merit in the hereafter and the pleasure of Allah. This view confirms an understanding that the motives of material and social actions cannot be separated from religious motives, even material and social motives are expressions of religious motives.

In the analysis of the results of previous studies that underlie this study, it was explained that the entrepreneurship motivation of one community with another community could be different. This can be triggered due to cultural and belief differences. Pilis and Reardon (2007) provided conclusions from studies that show the cultural differences and beliefs determining differences in entrepreneurship characteristics and motivation. Reviewing some of the results of previous studies, those conducted by Sarri and Trihopoulou (2005) in Greece, Pistriui, et al., (2006); Taormina and Lao (2007) in China, as well as those conducted by Hessel, Gelderen, and Thurik (2008) in several countries, generally showed that entrepreneurship motivation is oriented towards hedonic and materialistic tastes.

The Sarri and Trihopoulou's (2005) study was conducted in Greece. The results of this study show some entrepreneurship motivation, which are related to pull factors

which include the desire to gain material benefits (economics), fulfillment of self-fulfillment, freedom and independence, and interest in the business field. Meanwhile, the push factor of entrepreneurship motivation is financial reasons and unemployment, and the need to gain flexibility in working time. The results of a study conducted on female entrepreneurs in Greece if we look at it, then the tendency to material motives and hedonic taste is felt.

Their actions are oriented to self-interest and fulfillment of self-desire to obtain merit that is rewarding. Besides that, the tendency for self-interest (individualism) also characterizes the entrepreneur's motives. Entrepreneurship motivation with hedonistic and materialist-individualist tastes can indeed be found in rational-secular communities and adheres to the notions of capitalist liberalism. Greece itself is known as a country with a secular government, which separates religious life from life.

The study of Pistrui, et al., (2006), Taormina and Lao (2007) was conducted in China. Pistrui's study, et al., (2006) classifies entrepreneurship motivation based on encouraging factors and interesting factors. The desire to get a high salary is the first ranks of ten entrepreneurship motivations. Whereas, the desire to get pleasure and desire is challenged by the job in the second and third place. Meanwhile, the study of Taormina and Lao (2007) tried to classify entrepreneurship motivation based on environmental factors and psychological characteristics.

Psychological motivation factors in the study include; efforts to achieve achievement, optimism, and social networks. While environmental factors in the form of perceptions of a favorable business environment. The results of this study indicate that a strong desire to achieve is the most important factor in the success of entrepreneurs.

Studies, both conducted by Pistrui, et al. (2006) and Taormina and Lao (2007) in China, had high philosophical characteristics of hedonic materialism. Even though it has included social values, the action orientation of social motives was aimed at efforts to obtain material, self satisfaction, self-enjoyment and a sense of self-esteem for the achievements obtained. The absence of religious values that encourage action could be understood from the social context of communist society in China. As is known that the Chinese government adheres to a secular-communist system.

Hessel, Gelderen, and Thurik (2008) who conducted studies in 36 countries showed the importance of motivation of being rich. The results of the Hessel, Gelderen, and Thurik (2008) study showed that a country that has entrepreneurs who want to be rich has a

higher growth rate compared to other countries. However, the results of this study also showed that per capita income had an opposite relationship to the motivation of being rich, but had a relationship with the motivation for independence. Hessel, Gelderen, and Thurik (2008) suggested that the government provides policies that can stimulate prospective entrepreneurs or people who start entrepreneurship with stimulation in the form of material benefits. This study basically assumes that the most important entrepreneurship motives are to increase material wealth. The motives that are social and religious are not considered. This kind of assumption needs to be criticized given that some communities or countries have different motivations in the formation and development of entrepreneurship. Whereas, studies conducted by Orhan and Scott (2001) and Pilis and Reardon (2007) showed that cultural differences and beliefs distinguish entrepreneur motivation.

Comparison of the results of previous studies with the findings of this study clarified the contribution of the study, that entrepreneurship motivation in the Moslem community was different from other communities. The meaning of entrepreneurship motivation is not only related to worldly material motives, but also includes social and religious meanings. Social and religious motivation complements the existence of the repertoire of empirical studies of entrepreneurship motivation. This cannot be separated from the social context of the community or community that integrates religion in actions and activities of life.

This integral view also means the integration of science through the elements of *dzikir*, *fikir*, and pious deeds (three *ulul albab* pillars). An integral view is not only related to how to perceive life which includes worldly life and *ukhrawi*, but also in perceiving humans and the motives of their actions. That is, humans in this integral view are entities consisting of material aspects (bodies), reason (reason), and soul or spirit. Therefore, the motives for his actions include the process of achieving goals that are material and non-material, and also include aspects of worldly life and *ukhrawi*.

This integral view assumes that there is an eternal life (as the purpose of life) after worldly life as explained in Quran of Al-Qashash (28: 77). At Quran of Al Qashash: 27, Allah commands to look for the hereafter happiness (*ukhrawi's* life dimension) as the aim of human action, without forgetting happiness in the form of worldly pleasure. This verse of Quran also advocates doing good to humans (for example, helping people who are trapped by moneylenders), just as God has done good to him. Worldly life is

impermanent and will be destroyed as rain grows plants and becomes fertile, then dry, and Allah destroys them (Qur'an 18: 45). This was also informed by Rasulallah SAW in a *hadits* of *muttafaqun'alaih*, which means "O Allah, there is no eternal life but life in the hereafter "(Hr. Bukhari and Moslem, in Imam Nawawi the 458th hadith). As for, acts of kindness (good deeds) in worldly life are means to achieve that eternal happiness (Qs. 18 : 46).

Through an integral view in exploring the meaning of entrepreneurship motivation, the author can uncover the noumena behind the phenomenon of the formation and development of *pesantren*-based entrepreneurship in the form of religious material motives, and non-material motives. An integral approach is considered important because Schutz's phenomenology is not able to capture the meaning behind a non-material phenomenon. The non-material motives that encourage the actions of the actors are social motives (social-community care) and religious motives (obedience). The material-religious motive means that the *pesantren*-based entrepreneurship motivation has a material dimension, but with religious taste. This is as explained in the previous chapter when describing the concept of *pesantren*-based entrepreneurship motivation.

However, human actions that seek to gain the pleasure of Allah, help others because they expect the pleasure of Allah as a form of religious motivation. Triyuwono (2000: 94) stated that getting rid of misery, and helping poor people due to economic conditions can increase religious motivation to carry out social transformation or create a new reality. The actions of the actors due to the social care of the people who were caught up in the practices of moneylenders and for worship seeking the pleasure of Allah were actions based on social and religious motives.

D. Comparison of Findings with Motivation Theory

This study focuses on the theme of motivation. Although this study aims to explore and understand the concept of *pesantren*-based entrepreneurship motivation, based on the classification of scientific themes, human behavior comes from motivation theory. Therefore, in order to clarify the contribution of the concepts generated from this study, the authors made comparisons of the findings of the study with the motivational theory that was well known and became the mainstream of thinking about motivation. The author compares with the most well-known theory, namely the motivation theory of needs hierarchy from Abraham Maslow. Besides, the author also made a comparison with

the motivation theory which is often applied in empirical studies of entrepreneurship motivation, namely McClelland's motivation theory.

In general, motivation theory assumes that the application of the theory is not universal based on cultural characteristics. Robbins (2008: 258) stated that accuracy is needed in applying motivation theory, because this theory assumed cultural characteristics that were not universal. This can happen because the motivation theory that develops and being developed at this time from, about and by the social reality of secular society. For example, several theories such as motivation theory determine goals and theories of hope. Both of these motivational theories emphasize achieving goals rationally and individually. This is in accordance with the characteristics of an individualistic and rational society like the community in the west. Likewise, other theories require the transferability of culture and the social context of these theories. This view was also agreed upon by Pilis and Reardon (2007) which showed that entrepreneurship motivation is different in the context of communities that have different cultures and beliefs. Meanwhile, Orhan and Scott (2001) also stated that entrepreneurship motivation depends on the context based on the country, time period, and group or community.

Based on this view, the author tries to compare the findings of the study of the concept of *pesantren*-based entrepreneurship motivation which includes communities that integrate religion in action activities in the form of entrepreneurship formation and development. The concept of *pesantren*-based entrepreneurship motivation is action that is driven because of obedience and social care in order to achieve independence and worship to God. This concept is then elaborated by the author, so that three important elements form the concepts, namely material, social and religious encouragement. The three elements that make up the concept of motivation do not stand alone, but more than that, all three concepts are interrelated which lead to one goal, namely Allah (pleased). As explained in the previous section, elements of material and social impulses have a religious taste. Because, the motive for material action in the form of financial independence is used to maintain the character education of monotheism. Whereas, social awareness which is a reflection of social motives is a motive for action based on *dzikir* in the verses of *quraniyah* and thinking of the social reality of the community around the boarding school.

The process of comparison of motivation theory with the findings of the study is done by first explaining the motivation theory. Furthermore, the author tries to understand the social context of the birth of this motivational theory. The next process is to compare through several important concepts in the motivation theory with three important elements of the concept of *pesantren*-based entrepreneurship motivation, namely material, religious, and social (MRS) encouragement. The following is explained the comparison of the study results with the motivation theory of Maslow's needs hierarchy and McClelland's motivational theory.

E. Maslow's Hierarchy of Needs and the others

Motivational theory flourished in the 1950s in the United States. Most of these theories were developed in the United States, by and about the people of the United States. One of the best known motivation theories is the hierarchy of needs theory expressed by Abraham Maslow (Robbins, 2008: 214). Maslow supports the hypothesis that in every human being there is a hierarchy of five needs. These needs encourage action. Five needs that are components of the purpose of carrying out these actions are basic needs (Maslow, 1943: 56). Five basic needs include; 1) physiological needs, 2) security needs, 3) the need for love or social needs, 4) esteem, and 5) self-actualization needs. Maslow's theory of needs hierarchy assumed that a person has a level of need at a certain time, and when needs at that level are met, he attempts (acts) to meet needs at the next level (Thielke et al., 2011). Based on this argument, Maslow's theory is better known as the theory of needs hierarchy because it is considered a human need as multilevel. Fulfillment of a need encourages the emergence of other needs.

Physiological needs are needs that first appeared in motivational theory, where these needs are often referred to as physiological impulses (Maslow, 1943: 7). Physiological needs include hunger, thirst, protection, and other physical needs. According to Maslow (1943: 16), if physiological needs have been met, new needs will emerge which are categorized as the need for security. The security needs include a feeling of wanting to be protected from physical and emotional danger. Maslow describes physiological and security needs as the needs of lower-level or lower-order needs (Robbins, 2008: 224). After the physiological needs and sense of security are achieved and satisfied, the need for love or often referred to as social needs arises. A sense of acceptance and friendship is also included in this need for affection or social. The need

for appreciation (esteem need) includes internal reward factors such as self-respect, autonomy, and achievement, and external reward factors such as status, recognition and attention. The need for self-actualization is someone's encouragement in accordance with their skills which include growth, achievement of one's potential, and self-fulfillment.

Maslow's theory of needs gained considerable attention, especially among executive managers. However, actually the hierarchical theory of this need is only in line with American culture (Robbins, 2008: 258). Maslow's hierarchy of needs theory views multilevel human needs, where physiological needs are first and then move towards the next level, namely security, affection or social, appreciation and self-actualization. This level of need is in line with American culture that has rational and individualistic characteristics. In different communities and cultures this is certainly not the case. In countries such as Japan, Greece and Mexico where the level of avoidance of uncertainty is very strong, security needs may occupy the top position (Robbins, 2008: 258).

Maslow's hierarchy of needs theory has a focus on five needs that are components of the objective of carrying out human actions (Maslow, 1943: 56). This important concept of Maslow's hierarchy of needs theory views is in line with Schutz's view of rational action, namely the action projected on the goals to be achieved. Schutz's phenomenological approach knows the meaning of human actions is done by understanding the meaning of the motives of rational actions. About rational action itself, Schutz (1967: 61) explained that rational actions or goal-oriented actions (rational or purposive action) are actions that have clear optimum goal. While the action itself is a projected behavior that has an additional benefit or advantage. Reviewing the assumptions of motivational theory are not universal in different cultures and communities, then the objective component that guides action has high relativity. That is, communities that have relatively different cultures and beliefs will determine the motives of different actions.

Community characteristics determine the motives of rational actions. The characteristics of individualist society and materialist rationality certainly project the motives for the purpose of their actions based on their characteristics. The five levels of needs in Maslow's theory of needs hierarchy reflect the characteristics of rational and individualist American society. Schein (2004: 181) described the characteristics of a society or country based on individualistic and communal (groups) characteristics. According to Schein, as the results of the Hofstade (2001) study, American, Canadian,

British, Australian groups have high individualistic levels. Meanwhile, the Pakistani and Indonesian communities have characteristics of communal culture, or have low individualistic levels.

This view has the implication that the motivation of action from individualistic-rational characteristics of the United States of America is different from the action motivation of communal-religious Indonesian society. Basically, there is nothing to be debated to accept the assumption that human action is rational when it is defined as the realization of material and non-material, economic and non-economic goals into a unified unity. However, the secular-material paradigm reduces the meaning of rational actions by fulfilling individual interests as moral and separating religiosity from human activities and actions. This can be seen from the human expression of rational economics which interprets "the motivation for self-interest (individualistic) in man as moral which is equivalent to the motivation of gravitational force in nature" (Chapra, 2001: 19). This is the first principle of economics (conventional), namely that the actions of agents (actors) are driven (motivated) only by self-interest.

Maslow's five needs hierarchy has an emphasis on individualistic motivations that are in line with the characteristics of the United States society. Physiological and security needs that are grouped as lower-level needs (power-order needs) reflect how basic material (physical) needs of individuals encourage action. Rational actions aimed at fulfilling material or physical needs are natural needs of every human being. This is a part of an element of a human who has a physical dimension. However, this study is able to explore something more than just this physical-material dimension. The actors form and develop *pesantren*-based entrepreneurship which is driven by material motives, but has a religious taste inherent in it. This can be understood through the process of analysis with Schutz's phenomenology which is extended by the Islamic concept of *ulul albab*. Actors do have financial (material) independence needs, but material independence is merely a means to achieve goals that are non-material in nature, namely worship and the pleasure of Allah. Based on the approach used in this study, three elements of action motives that are grouped into material, social, and religious incentives are found.

Meanwhile, love needs or often interpreted as social needs, rewards and self-actualization grouped as higher-order needs have prominent individualistic and rational-material tastes. Although incorporating love or social needs as one of the factors that drives action, these social needs are still oriented to self satisfaction and ego fulfillment.

According to Maslow, the need for love (love need) arises from the longing for love and friendship from his wife, child, or friend. Even further, Maslow explained that the need for love is part of satisfying self-desire;

Love and affection, as well as their possible expression in sexuality, are generally looked upon with ambivalence and are customarily hedged about with many restrictions and inhibitions ((Maslow, 1943: 26))

Thus, if we look at Maslow's view of love needs or often translated into social needs only related to self-interest (eg individualistic) or ego, and not at all related to the interests of others (social-society). These love or social needs have different meanings compared to social motives that encourage the actions of the actors who form and develop boarding-based entrepreneurship. The social motives that drive *pesantren*-based entrepreneurship actions have a social dimension, namely concern for others. Concern for the people who are trapped in the miserable practices of moneylenders has led to the formation and development of *pesantren*-based entrepreneurs. The social concern is a reflection of the characteristics of the communal-religious community that has a sense of caring for others because of the encouragement of faith (religion). The communal-religious community is in the form of a boarding school community that has a role as an educational, dakwah, social and economic institution that integrates religion in its actions and life.

The need for appreciation (esteem need) according to Maslow is related to the desires or needs that arise from the evaluation process, so that the individual feels valued and respected by others (Maslow, 1943: 27). Meeting the needs of this appreciation are possibly the achievement of self-confidence and meaningful feelings in this life. Maslow's view of the need for appreciation reflects a sense of meaning in life and self-pride comes from the recognition of its existence from others. This thought negates the sense of satisfaction of the soul for the appreciation of the owner of life (God) for his actions. Satisfaction is enough when others respect and appreciate themselves. Whereas, for the actors in this study, the number of assets and benefits of the achievements achieved is interpreted as a form of greater trust (responsibility) from God to act more professionally and in accordance with the rules or *syariah*. This is as stated by Ustad Dum;

"... We never thought, when we buy a car? When we go to Singapore? The bigger the asset, the more trustworthy we are, so we are not too proud. Therefore, to develop this business organization, people who have the same spirit are needed."

Meanwhile, the peak of needs in Maslow's hierarchy of needs is self-actualization. Self-actualization is an encouragement of self-fulfillment and an effort to actualize all of the potential that is owned. In an expression that shows the meaning of self-actualization, Maslow stated; "What a man can be, he must me. This need we may call self-actualization" (Maslow, 1943: 29). This expression shows a prominent ego character and an effort to fulfill it. Fulfillment of self-desire is a form of self-actualization that drives action. Whereas, self-will or self-desire has two characteristics, namely despicable self-interest (honesty) and commendable self-desire (*taqwa*) as in Quran of As-Shams (91: 8), which means; "God inspired the soul (path) of wickedness and piety." This Quran verse negates the view that freedom of self fulfillment and indulging in the ego nature can plunge humans into evil (honest/wicked). In the view of the actors, the motives for their actions were not intended to fulfill their desires, but as a form of trust and worship to God which was a reflection of religious motives. Based on this explanation, it can be understood that the motives of the actors' actions go beyond the ego character which, according to Maslow, is the peak in self-actualization. The actions of the actors arrived at and were aimed at the pleasure of Allah.

F. McClelland Human Motivation Theory and the others

The comparison of motivation theory with the following study findings is the needs theory of McClelland. This theory is included in contemporary motivation theory which is often used in the study of entrepreneurship motivation. McClelland's Needs Theory was put forward by David McClelland and his colleagues. This theory focuses on three needs (Robbins, 2008: 230). The three basic needs that underlie these actions are often referred to three social motives. The three needs that encourage an action include the need for achievement, the need for power and the need for affiliation. Achievement needs are an impetus to excel - over others -, to achieve based on a set of standards, to strive for success. This motivation for achievement is in the form of a strong desire to do things better, more efficiently than previously done. Meanwhile, the need for strength is the need to have influence, be influential, and control other individuals. Individuals with

these needs try to make other people behave in a way that they will not behave otherwise. The need to connect is a desire to have a friendly and intimate relationship. Individuals with high relationship motives struggle for friendship, prefer cooperative situations than competitive situations, and want relationships that involve a high level of understanding (Robbins, 2008: 232).

Contemporary theory that is often applied in studies of entrepreneurship motivation is the theory of McClelland, namely the theory of achievement needs or need for achievement (Littunen, 2000). According to McClelland's Theory, someone who has a strong desire to achieve what is expected (achievement needs) will strive to solve the problems faced, design targets, and try to reach the targets designed with their own efforts. Furthermore, the theory explains that people who have a need for high achievers will become successful entrepreneurs. The results of a study conducted by McClelland showed that: 1) the high level of achievement needs will encourage entrepreneurship activities, 2) the need for high achievement in a community is proven to have a close relationship with rapid economic growth, 3) some ethnic, religious, certain minority groups show differences in levels of achievement needs (Wren, 1994: 27). The results of this study provide an understanding that cultural differences and beliefs have a level and difference in motivational characteristics, as well as differences in the level of need for achievement. As well as conclusions from the results of the Pilis and Reardon (2007) study that cultural differences and beliefs determine differences in entrepreneurship characteristics and motivation.

McClelland's motivational theory has an American bias, where this theory was built and developed. David McClelland was an American psychologist who developed his theory around the 1980s. He considers that human motivation comes from a number of basic needs that are often referred to three social motives (Herdberg, Hirth, Petzold, 2002: 4). Everyone is motivated by several strong motives, and less motivated by others. One motive that has a cultural bias is the motive for achievement. Robbins (2008: 258) states that the concept of motivation that clearly has an American bias is the need for achievement. The view that the need for high achievement as an internal motivator has two cultural characteristics that are inherent in rational and individualistic American society (ego). The two cultural characteristics are related to the characteristics of willingness to accept risk at the middle level and performance standards are measured by strong characteristics of achievement (ego satisfaction).

McClelland's motivation theory assumes that someone is trying to find a goal that has not been fulfilled. This further influences his behavior, namely the expectation of achieving that goal, as well as an overview of the possibility of achieving it (Herdberg et al., 2002: 5). McClelland studied human goals, through the study of what they imagined. Studies conducted in the context of a society that has a rationalism perspective have implications for the results of this study. This can be traced, for example in the concept component of the achievement needs according to McClelland include 3 things, namely; the motivation to be more important, the motivation to reach the standards according to what was set, and the motivation to strive to succeed. The three components which are the objectives of the action in the concept of achievement needs are oriented and projected on the fulfillment of ego (selfishness). This view is common in societies that separate religious values in life activities. This view is in line with Schutz's thought that the ego is a source of light that has a role in giving the motive meaning of action (Schutz, 1967: 69). Ego is the peak where light spreads into consciousness and clarifies the act of consciousness.

The motive for the formation and development of *pesantren*-based entrepreneurs in this study exceeds the limits of selfishness. The motives of the actors' actions are projected on the purpose of worship and devotion to God, and encouragement of obedience that reaches Him. The purpose of actions that exceed the limits of egoism are obtained from the source of knowledge originating from verse *quraniyah*. The actors, the Moslem community, see God as having a central position in life, not ego and reason. This was obtained because the use of Schutz's phenomenological approach which was sharpened by the concept of Islamic *ulul albab* included the role of revelation (ayat *quraniyah* as the process of *dzikir*) in gathering knowledge and as a supply of knowledge.

McClelland's theory of motivation which includes achievement needs, relationship needs, and strength needs assumes that humans act in their efforts to achieve goals that have not been achieved. The relationship between the three needs is described in a relationship that is complementary and interconnected. The projected need to be achieved according to McClelland has a relationship of interconnection and complementarity. This relationship has a similarity to the motives of the *pesantren*-based entrepreneurship motives. However, McClelland's motivational theory has a motive of action that is inherent in self-interest that comes from the ego nature. Meanwhile, the

motive for *pesantren*-based entrepreneurship merges the ego nature and surpasses it towards one goal, namely God.

G. Differences and Equations: Theory of Need Hierarchy, McClelland's Theory, and Findings

In this section, the author rearranges efforts to compare the findings of the study with Maslow's theory of hierarchy of needs, and McClelland's theory. Maslow's hierarchy of needs theory views that human needs that demand satisfaction in the form of action have a hierarchical (multilevel) structure. The satisfaction of one need raises another's needs. Meanwhile, McClelland's motivational theory of the need that drives action to fulfill it is complementary. Both theories were developed by and about Americans who have rational and individualistic characteristics. Whereas this study which is the subject of the Moslem community (*pesantren*) in Indonesia which has communal and religious characteristics.

Differences in characteristics and beliefs determine differences in motives for action. A rational perspective perceives reason and ego as sources of knowledge. Whereas, the perspective of the *pesantren* community gathers knowledge by combining the potential of reason (to understand verses of *kauniyah*) and revelation (verses of *quraniyah*). This perspective demands more realistic rational actions. The rational action in question is the fulfillment of material and non-material needs, including self-interest and other people's interests (altruism) and religiosity, namely actions aimed at God's pleasure.

The motive for *pesantren*-based entrepreneurship actions is the cause of obedience and concern in order to achieve independence and worship to God. The concept contains three motives for action, namely material, social and religious motives. While the hierarchical motivation theory of needs and McClelland's theory the motive for action is to realize material and social needs that are limited to self-interest and satisfaction of the ego. The structure of *pesantren*-based entrepreneurship motivation is in the form of a relationship of interconnectedness which leads to one goal, namely God. Meanwhile, Maslow's motivational theory is a hierarchy of needs. Meanwhile, McClelland's motivational theory takes the form of a relationship of interrelation with the ultimate goal of ego satisfaction.

H. Summary

This study has a high contextual awareness. This awareness departs from an understanding that motivation theory (as the focus of the study theme) is not universal in nature, depending on its cultural characteristics. Robbins (2008: 258) stated that accuracy is needed in applying motivation theory, because this theory assumes cultural characteristics that are not universal. This can happen because the motivation theory that developed today comes from the United States, by Americans and about Americans. The process of exploring, understanding and discovering the meaning of *pesantren*-based entrepreneurship motivation using the Schutz phenomenological approach is extended with the Islamic concept of *ulul albab*. The process finds unique meaning and has distinctiveness based on the social context of the *pesantren* community as a communal-religious society.

In this chapter, the authors compare the findings of the study with previous studies and Maslow's motivational theories, and McClelland's motivational theory. This is done to further clarify the position of findings with motivational theory and other studies. Maslow and McClelland's motivational theories have the ultimate goal in the removal of the ego, while the findings of this study show that the dissolution of ego domination shifts to one goal, namely God. As illustrated in the following strokes;

EVAPORATING EGO ...

The age of enlightenment has delivered the ego as light
Views that emanate from consciousness
Awareness of unconsciousness
Yes ... awareness that has silenced the truth

Whereas, in another world ...
The ego is evaporated with the light of divine
Light from the true light owner
Yes ... light above light

His light illuminates himself and others
From heart reflection, taste, and reasoning
Through reflection of *dzikir* and *fikir*
Give birth to multidimensional good deeds

Yearning meets the true light owner
Annoying soul
Encourage physical bodies to do charity
Bring up the courage to start new creativity

This time ...

The self dissolves in mortal
Closer to the light
Hoping to be light
As the sun illuminates the universe
Submissive obedient in worship to Him

By. Siswanto

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CHAPTER 10 **TEMPORARY TERMINATION**

A. Introduction

In the previous chapter, the results of a study of *pesantren*-based entrepreneurship motivation have been described by reviewing the dimensions of the time of formation and development. The dimension of time according to Schutz is an important element in understanding the concept of action meaning (Burrell & Morgan, 1994: 244). Entrepreneurship development in *Pondok Pesantren Sidogiri* began with the formation of a boarding school cooperative. As a concrete step towards social-community concern, the Sidogiri community then developed Islamic microfinance institutions (BMT). The two characteristics of this institution are the pillars of the independence of *pesantren* financially and non-financially for the development of *pesantren*. The meaning of action is clarified based on the "motive of the cause" and "motive of objective" that have a relationship with the time dimension of the past and the future. The author explored the meaning of the motive of action based on the reflection of the experience and supply of knowledge of the actors. The results of this study found two motives of cause and objective that encourage the development of *pesantren*-based entrepreneurship.

This study found the meaning of compliance (*sam'a wa tha'atan*) and social concern as a cause motive of *pesantren*-based entrepreneurship development. While the meaning of independence and worship to God as an objective motive. The meaning of the motive of action obtained through the process of reflection of experience and inventory of knowledge is useful in building the concept of entrepreneurship motivation. This study, basically, has not revealed the motive meaning of the overall development of *pesantren*-based entrepreneurship actions. The motivation of *pesantren*-based entrepreneurship is "attached" to other unexplored meanings. Regarding this matter, the author seeks to develop a study methodology, so that in the future it can reveal other meanings. This is realized by the author, because social reality where humans are the subject of forming meaning is constantly evolving and is dynamic.

This chapter restores the explored meaning based on the findings of the study related to *pesantren*-based entrepreneurship motivation briefly. Sub-chapters submitted include dismissal, study implications, limitations, and future study agenda, as well as suggestions.

B. Termination

The phenomenon of entrepreneurship motivation in previous empirical studies and those that have been analyzed in the background of this study shows that entrepreneurship motivation has a material meaning. The emergence of meaning solely from material impulses can be clearly understood, because the social context that is the subject of study is the secular community. This makes the meaning of entrepreneurship motivation biased because of cultural differences and beliefs (Robbins, 2008: 258; Pillis and Reardon, 2007; Orhan and Scott, 2001). Based on the conflict of issues, this encourages the author to explore and discover the meaning of other entrepreneurship motivations. This study is carried out on Moslem communities that unite religious values in their actions and lives.

The results of the study with the Schutz phenomenological approach that was sharpened by the Islamic concept of *ulul albab* found the meaning of *pesantren*-based entrepreneurship motivation that could be concluded; first, the act of formation and development of *pesantren* cooperatives (*kopontren*) is driven by motives of obedience (*sam'an wa tha'athan*) to *kiai* who are heirs of the prophet and are believed to have spiritual closeness with God. *Kiai* has a central role in *pesantren*. *Kiai*'s relationship with *santri* has a lifelong bond. *Kiai* is a parent and channel of blessings for *santri*. Forgetting relations with the *kiai* and those associated with them is believed to be a disgrace. Carrying out the orders of the *kiai* is not a burden, but is an honor for the *santri*. The motive for obedience is a reflection of religious encouragement, where the actions taken are not carried out based on ego (selfishness), but are driven by godly values. Characteristics of compliance are typical characteristics in *salaf pesantren*.

Second, financial and educational independence is the motive for the formation and development of Kopontren. Financial and educational independence is a reflection of material encouragement. This material motive is not intended as an impulse for lust and hedonism, but the meaning of financial independence has religious taste. That is, financial independence is not for self-interest and induces ego satisfaction, but aims to maintain character education and character systems. The form of independence is in the form of independence of students and the community.

Third, social awareness is the motive for the establishment and development of *pesantren*-based *syariah* microfinancial institution. The experience felt by the actors and

the conditions of the people who were trapped in the practices of moneylenders encouraged the actors to take action to overcome the tyrannical practices. Inventory of knowledge obtained from the reflection of verse *quraniyah* (Surat Al-Mauun, 107: 1-3) is internalized in the form of social awareness of the community and acts of kindness (good deeds) that are evident in the form and development of Islamic micro finance institutions (BMT). Social care is a reflection of social drive, where the action is aimed at other people and the community.

Fourth, the objective motive for the formation and development of *pesantren*-based *syariah* microfinancial institution is worship to Allah. Worship is a religious reflection. Internalized and reflected experiences in acts of worship seek the pleasure of Allah and hope for reward in the hereafter and help others because God's command is a religious impulse (Triyuwono, 2000: 94). The actions of the actors due to the social care of the people who were caught up in the practices of moneylenders and for worship seeking the pleasure of Allah were actions based on social and religious motives. This form of worship is in the form of *dakwah bil hal* (*da'wah* with concrete actions) and *jihad iqtishad* (struggling in the economic field).

Four meanings which are reflections of the experiences and knowledge of the actors are clarified into the motives of causes and objectives. Furthermore, these four meanings are gathered into a single entity that forms a concept of entrepreneurship motivation. The concept of *entrepreneurship* motivation is built on the meanings described above. Therefore, the concept of *pesantren*-based entrepreneurship motivation is an act of encouragement because of obedience and social care, in order to achieve independence and to worship God.

C. Implications

The results of this study are expected to have implications for the development of scientific knowledge and policy making. The implications of this study are divided into theoretical implications related to entrepreneurship motivation and practical implications related to entrepreneurship development policies in *pesantren*-based educational institutions. Based on the results of the analysis and conclusions above, this study has theoretical implications in the form of: 1) Revealing of entrepreneurship motives that are material in nature, but with religious tastes, 2) Revealing of other entrepreneurship motives, namely social motives and religious motives, 3) The

establishment of the concept of *pesantren*-based entrepreneurship motivation namely the encouragement of action because of obedience and social care, in order to achieve independence and to worship God, 4) Explained and revealed position the concept of *pesantren*-based entrepreneurship motivation compared to previous studies and the motivation theory of Maslow's hierarchy of needs and McClelland's motivational theory which has a clear cultural bias.

Based on the results of studies and conclusions, the study implications are useful for policy making in the form of; 1) *Pondok pesantren* are the oldest social institutions and religious educational institutions in Indonesia. As a social institution, *Pondok pesantren* will continue to exist and be sustainable as long as they are able to adapt to the needs of the community and carry out transformation while maintaining distinctive characteristics as a source of deepening religious values and teachings. One of the *Pondok pesantren* that is capable of transforming and responding to the needs of society and the environment globally is *Pondok Pesantren Sidogiri Pasuruan*. Established in 1745, the Sidogiri *Pondok pesantren* was able to maintain its distinctive character as a *salaf pesantren* which not only developed its educational system, but also developed a *sharia* economic system that benefited widely. Through a network of business and entrepreneurship based on the Islamic economic system, Sidogiri *Pondok pesantren* is able to be independent in the implementation of education, *da'wah*, social in accordance with the principles believed. 2) For *Pondok pesantren* that have characteristics and culture rooted in other *salaf* traditions (*salaf Pondok pesantren*), the alumni network has great potential, so it needs to be optimized. The attachment of relations between *kiai*, *pesantren*, and *santri* that lasts a lifetime is useful in developing *pesantren*, especially business and entrepreneurship development, 3) Revealing the phenomenon that *salaf pesantren* are far enough from the heart of global economy, but able to empower small and medium enterprises with trillions of turnover , such as Sidogiri *Pondok pesantren*, showing that *Pondok pesantren* save great potential in carrying out the economic empowerment of the people. The existence of *Pondok pesantren* that are quite entrenched in the community can be an entry point for the economic empowerment of the people.

D. Limitations

The focus of this study is on understanding and perceptions based on the experience of business unit management and entrepreneurship about entrepreneurship motivation in Sidogiri Pasuruan *Pondok pesantren*. But in its implementation, limitations were found. These limitations include not all management understand entrepreneurship motivation in Sidogiri *Pondok pesantren*. Some people who were met in the field, although occupying a management position but still did not understand deeply the entrepreneurship motivation in the Sidogiri *Pondok pesantren*. Facing this, the authors conducted a fairly rigorous selection of several prospective informants who had been recommended.

E. Future Agenda

This study is an exploration of the meaning of entrepreneurship motivation in the Sidorigi Pasuruan *Pondok pesantren*. This study basically has a high contextual awareness. The findings obtained are local, so the theories / concepts obtained are ideographic. However, this study has an important contribution in exploring local values (Islamic values) that are implemented by the Moslem community in business and entrepreneurship. Therefore, the following are proposed several future agendas for further studies, namely in the form of; First, this study took a study setting at the *Salaf Pondok pesantren*.

The author can develop in the setting of a modern boarding school that develops entrepreneurship activities. Second, this study has several propositions that can be further tested to confirm the proposal of *pesantren*-based entrepreneurship motivation. Third, this study uses the Schutz phenomenological study design which is expanded with three pillars of the *ulul albab* concept, namely; *dzikir*, *fikir*, and good deeds. In further studies, the authors can develop study designs that are built from other Islamic concepts.

F. Suggestions

Based on the findings, conclusions, theoretical implications and practical implications above, some of the suggestions submitted by the author to the parties related to entrepreneurship development in *pesantren* include; 1) The Ministry of Religion supervises and manages *Pondok pesantren* through the directorate of *diniyah* education and *Pondok pesantren* need to optimize the role of *pesantren* in community

economic empowerment through entrepreneurship *pesantren* programs to other *pesantren*, 3) Carry out technical guidance programs, managerial guidance, and stimulus for economic empowerment programs involving various parties, including; Universities, Islamic financial institutions, *zakat* and *waqaf* institutions, and the government, 4) Need to encourage the spirit of competing in goodness through entrepreneurship *pesantren* programs by providing block grand for the development of their business in a sustainable manner with mentoring programs, 5) Providing flexibility to *Pondok pesantren* in developing a *pesantren* curriculum system that has been proven to produce qualified alumni in the field of religion and society , especially those that have been proven capable of being independent.

As for *pesantren*, this study provides advice, among others; 1) The founders of business units and entrepreneurs in the Sidogiri *Pondok pesantren* network need to pass on the noble values that are owned to the next generation so that business networks and entrepreneurship Sidogiri *Pondok pesantren* has a corporate culture that is always maintained and does not deviate from Islamic values that underlie its establishment , 2) The regeneration process needs to always be carried out. The change of leadership relay is carried out with a planned, gradual, transparent process and prioritizes professionalism through the preparation of candidate replacement who will maintain and develop business units and business networks of the Sidogiri *Pondok pesantren*. Because, if an affair is left to non-experts, it is only a matter of time for its destruction, 3) Business and entrepreneurship development of the Sidogiri *Pondok pesantren* network has opened up and collaborated with outsiders so that more sympathizers joined the network of Sidogiri *Pondok pesantren*. Therefore, it is necessary to further understand cultural diversity while also being aware of the influence of the interests of various parties, 4) The growing development of the business units and entrepreneurs of the Sidogiri *Pondok pesantren* network, it is necessary to establish an institution that guarantees the service quality of each business unit in order to strengthen brand image or improve the image of different market shares, 5) Maintain the independence of business units and entrepreneurs from various parties to encourage flexibility in business development, and can enhance the creativity of other business development

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