

ISSN: 0258-2724

DOI : 10.35741/issn.0258-2724.55.5.28

Research article

Economics

EXPLORING THE MOTIVATION FOR PESANTREN-BASED MICROFINANCE INSTITUTION DEVELOPMENT: SCHUTZ'S PHENOMENOLOGICAL APPROACH

探索基于农民的小额信贷机构发展的动力：舒茨的现象学方法

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Received: June 14, 2020 ▪ Review: September 23, 2020 ▪ Accepted: October 11, 2020

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Abstract

This study aims to explore the meaning of motivation for pesantren-based microfinance institution development based on Schutz's phenomenological approach. The action motivation for microfinance institution development is typified based on "because motives" and "in order to motives." Research on entrepreneurial motivation in China, America, and Greece show that cultural differences explain different motivation. Likewise, pesantren-based microfinance institution development is also perceived to have a different sort of motivation from that of other communities. Based on the uniqueness of pesantren communities and motivation differences among countries, this study employs Schutz's phenomenological approach, taking the subjects as the founders of microfinance institutions in pesantren. The results of the study show the meaning of social concern as a "because motive" and worship as an "in order to motive." This has implications for the development of a pesantren-based motivation theory. The motivation of social concern and worship can encourage the success of pesantren-based microfinance institution development. The results contribute to the concept development of entrepreneurial motivation. The meaning of entrepreneurial motivation is not only related to material motives but also a social and religious drive. Social and religious motivation complements an empirical study on entrepreneurship motivation.

Keywords: Phenomenology, Motivation, Development, Pesantren-Based Microfinance Institution

摘要 这项研究旨在探讨基于舒茨现象学方法的基于农民的小额信贷机构发展动机的含义。小额信贷机构发展的行动动机是基于“因为动机”和“为了动机”而制定的。在中国，美国和希腊的创业动机研究表明，文化差异解释了不同的动机。同样，基于农民的小额信贷机构发展也被认为与其他社区有着不同的动机。基于农民社区的独特性和国家之间的动机差异，本研究采用了舒茨的

现象学方法，将这些课题作为农民小额信贷机构的创始人。研究表明，社会关注的意义是“因为动机”，而崇拜则是“为了动机”。这对基于农民的激励理论的发展有启示。社会关注和崇拜的动机可以鼓励基于农民的小额信贷机构发展的成功。结果有助于创业动机的概念发展。创业动机的含义不仅与物质动机有关，而且与社会和宗教动机有关。社会和宗教动机补充了关于创业动机的实证研究。

关键词: 现象学, 动机, 发展, 基于农民的小额信贷机构

I. INTRODUCTION

Microfinance institution development is a social action because it conceives a meaning for society. Social action is an individual activity that drives a subjective meaning and is directed to other people [1]. It is complex, so people know it clearly through the motives. Schutz, who developed the concept of social action from Weber, claimed that social action can be understood through the typifying time dimension, “because motives”, and “in order to motives”[2]. The motivation for entrepreneurship development in pesantren is different from that in other communities. Differences in culture and beliefs drive differences in business development motivation [3]. Business development motivation in China shows that the urge for achievement, optimism, and social networking are the main driving motives [4]. In addition, research in China in 2006 found the willingness to obtain a high salary as the first motive of institution development, followed by pleasure and challenge pursuit as the second and the third motives, respectively [5]. The urge of physical satisfaction, which is a desire to get rich, is also the main motive that highly supports business development in Greece [6].

The researches prove that business development motivation stands on materialism and hedonism orientation, such as desire to be rich, to obtain pleasure, or to get a high salary [4], [5], [7]. The action motivation to obtain material satisfaction and physical pleasure is a common phenomenon among the community or society within certain cultures. The community of pesantren, who integrate religious values into their daily life, must have unquestionably different motives [8]. It also confirms the results of research that show that cultural differences determine different motivations [3]. Based on these studies, it is clear that there is a research gap for business development motivation among communities with cultural differences. Business development motivation for microfinance institutions in pesantren obviously has a certain distinctiveness, which is the integration of

religious values into daily life. Pesantren-based microfinance institutions have an important role in the inclusion of Islamic finance, and it contributes to the social and economic development [9], [10]. Therefore, this study aims to complement the research limitations related to the entrepreneurial motivation based on religious values.

This study aims to explore the meaning of motivation for pesantren-based microfinance institution development. Pesantren is essentially the oldest religious educational and social institution of a certain subculture in Indonesia [11], [12]. It plays an important role in immersing religious values to the society since colonial era up to now through a typical educational system. The site of this research is a pesantren-based microfinance institution in Pesantren Sidogiri, Pasuruan, Indonesia. The site has some uniqueness: 1) it does not separate the principle of pesantren in developing microfinance institutions, which is different from the previous research subjects by [4], [5], [6], [7]; 2) Pesantren Sidogiri is the first boarding school that has developed entrepreneurship in Indonesia; 3) Sidogiri is one of the best microfinance institutions that has spread all over provinces in Indonesia.

The subjects of this research are the communities who do not separate religion from their daily life. Therefore, Schutz' phenomenology approach is extended with the concept of *ulul albab*, which is one of the principles of pesantren. The explanation of *ulul albab* is provided in a later sub-chapter. The phenomenology approach of Schutz extends the *ulul albab* concept to sharpen the employed approach and to find the research context compatibility. The general objective of this research is to construct the meaning of motivation for developing microfinance institutions through the phenomenology approach by Schutz, which is extended with the concept of *ulul albab*. The construction of the motivation meaning is typified according to “because motives” and “in order to motives” based on the reflection of the experience and stock of

knowledge of the founders of the microfinance institutions as actors and informants in the current study.

II. LITERATURE REVIEW

A. Business Development Motivation

Wealth is an important motivation for business development in several countries [7]. In fact, researchers state that a country with many entrepreneurs motivated by the urge to get wealth has a higher growth rate compared with other countries. However, the efforts to explore the motivation for business development still need critical review to complement the previous research [13]. A critical review is primarily concerned with digging up the meaning of business development motivation based on religious values [14], [15]. The entrepreneurial motivation in pesantren is highly affected by the social environment, due to the commandments of God [16]. Besides, differences in culture and beliefs drive differences in business development motivation [3]. The principle of pesantren encourages human beings to work and strive for the life of the world as if to live forever, and to work for hereafter as if they are going to die tomorrow. Humans work to earn the God's grace in the world.

B. The Phenomenology Theory of Schutz

Schutz's phenomenology theory views that social action arises when people begin to reflect on the world that has been reduced. Therefore, he will soon find that the world is not of personal, but it is a world of meaning. The world is a value that has been intersubjectively created. The context of meaning arises when someone views, reviews, and re-examine the situation before being used as a reason for his/her actions [17]. Schutz adopted Weber's *verstehen* concept of meaning which focuses on the subjective meaning from the rational actions of individual in daily life [18]. Schutz argues against the *verstehen* concept of Weber, which denotes that the motive of one's actions depends more on an "in order to" motives. He states that "because" motives also follows the action [17].

Schutz builds his theory from Weber's concept through the philosophical analysis by Husserl [19]. Schutz's theory of Phenomenology plays as an auto criticism on the concept of Weber about "understanding/verstehen," "subjective meaning," and action. Schutz has the same opinion as Weber's, which goes to the prominent role of social science to interpret and to understand the subjective meaning of social

action. However, Schutz feels that Weber had failed to establish something clear about the crucial concepts related to understanding, subjective meaning, and actions [19], [20]. For example, Weber sees subjective meaning as an important part of social action. Although Schutz agrees with Weber, it concerns him that Weber has not explained the meaning derived from the actors' or observers' understanding of the action. Schutz, therefore, begins his phenomenology analysis about "meaning," tracing its origin to the school of consciousness based on the analysis of transcendental consciousness by Husserl [19].

According to Schutz, we can understand the meaning of action when we do the reflection [21]. Meaning, according to Schutz, depends on reflection, which is returning to self and observing what has happened [19]. Schutz argues that meaning attribution depends on the identified objectives the actor requires. It introduces the concept of associating a meaning with future experience. The meaningful concept of action contains elements of time dimension, both expected past and future dimensions. Schutz's analysis of the awareness of time is an implementation of Husserl's phenomenological reduction [19].

The characteristic of Schutz's thought is the interconnectedness between meaning, action, and motive with time dimension. The time structure also describes the relationship between the project and the motive [22]. Schutz calls the action motives oriented on the planning "in order to motive," while the motive oriented on the past associated with anything leads to action he calls "because motives" [22]. The motives of "causes" and "in order to" come from the actor's perception of reflecting on the actions; the "in order to" motive relates to the future time dimension, and it refers to the projected objective, while the "cause" motive is the basis of an action associated with reflection on the reduced experience [17]. Transcendental actions are motivated by certain things attached to an individual and the surroundings or "because motives." The meaning is to explore the development and motivation of microfinance institutions within a pesantren-based environment. The process of finding meaning is categorized by the time dimensions of past "because motives" and future "in order to motives." Therefore, Schutz's phenomenology is ideal in revealing the meaning of motivation for microfinance institutions' development.

C. Schutz's Phenomenology as the Meaning Construction Strategy

Social action can be understood through the "meaning" of the action motives. To uncover and understand the meaning, we require a certain approach. A phenomenological approach can uncover meaning. A phenomenology approach focuses on understanding the essence of the experience in revealing the meaning [23]. Schutz's phenomenology views about social action refer to the fact that when people reflect on a reduced world, they will soon find that the world is not personal but a world of meaning and inter-subjective values. The context of meaning arises when someone views, reviews, and re-examines the previous condition and uses it as a reason for the cause of the actions. Schutz adopted Weber's *verstehen* concept of meaning which focuses on the subjective meaning from the rational actions of individual in daily life [18]. Schutz argues against the *verstehen* concept of Weber, which *denotes* that the motive of one's actions depends more on an "in order to motives". He states that "because motives" also follows the action [17].

Schutz develops Weber's *verstehen* concept of meaning which focuses on the subjective meaning from the rational actions of an individual in daily life [18]. Schutz developed Weber's concept of *verstehen* that only sees the motive of human action, "in order to motives", while the action is, in fact, also driven by "because motives" that always follow [17]. The two action motives in the phenomenology of Schutz can construct the motive of BMT Sidogiri development. Because, one of the typical characteristics of the Schutz's thinking the absence of an adequate explanation about the interconnectedness between the *meanings, actions, and motives* based on the time dimension [22].

The description projects the construction of the action meaning for pesantren-based microfinance institutions based on "because motives" and "in order to motives". It is also expected to find the *other* meanings through Schutz's Phenomenology approach based on the arguments: 1) Schutz's Phenomenology can dig up meaningful action based on "because motives" and "in order to motives", 2) can explore a unique subjective world based on the understanding of the actors or informants, 3) can present the meaning of motivation for microfinance development beyond the general meaning, 4) can understand the action as something meaningful to the actors among societies.

D. Schutz's Phenomenology Theory and the Value of Ulul Albab

Schutz's phenomenology approach is sharpened with the concept of *ulul albab* due to the unique characteristics of the community observed, pesantren, and the knowledge of the actors or informants. It means that *Schutz's approach* is extended with the concept of *ulul albab*. The community of pesantren is a reflection of a community that integrates religious values into their everyday life, including economic and business activities. According to Islamic perspective, which is the basis of pesantren values, the action motivation of a Muslim is to strive to God, to seek His love, and to avoid his wrath, and to fight for His blessing [24]. This characteristic is certainly different from that of secular society, whose motivation is to achieve material gratification in every aspect of life, to satisfy the will of material domination through material power, to satisfy the desire of possessing wealth by increasing luxury, and to satisfy the desires of all types of pleasure and sensual experience [25].

The different motivation characteristics of the actions of pesantren community with those of other communities imply on the science products. It is commonly known that knowledge determines an action. The perspective uniqueness, the action motive, and the role of one's knowledge become the foundation to develop and sharpen Schutz's phenomenology analysis with an Islamic value. The knowledge oriented on the fulfillment of the material desire will be reflected on the action motives for personal need. Meanwhile, the knowledge that comes from God through *dzikir* (spiritual depth) and *fikir* (analysis acuity) leads to an action that contributes to the social life (*righteous deeds*).

The term *ulul albab* can be found in the text of the Quran in several different places [26]. The characteristics of *ulul albab* includes three important pillars: *dzikir*, *fikir*, and *action*. The understanding is based on the view of about the five characteristics of *ulul albab* which includes: *the first*, sincerity in studying (Qs. 3: 190); *the second*, the ability to distinct good and evil (Qs. 5: 3); *the third*, being critical to received knowledge (Qs. 39: 18); *the fourth*, being responsible to improve the community and called to be the pioneer of goodness among society (14: 2; 13: 19-22); and *the fifth* having fear of God (Qs. 2: 197; 65: 10) [27]. The characteristics of *ulul albab* is associated with *fikir* (thinking) and *fikir* (remembering) (points 1,2,3, and 5), and the fourth point is related to the ability to create a positive and useful work for the society [26].

Based on this perspective, the concept of *ulul albab* can sharpen the Schutz's phenomenology approach in constructing the understanding of the meaning of motivation for pesantren-based microfinance institution development. The social context of this research lies on the community of pesantren that perform social actions by improving the welfare of the internal and external community members to implement the advice of the Quran. The position of dzikir in the quran completes the stock of knowledge to understand the social context based on the experience of everyday life besides the ability to think about it logically.

III. METHODOLOGY

The current study aims to construct a meaning by using an interpretive paradigm. Interpretive paradigm considers that human nature is the creator of meaning, and it emphasizes on the individual meaning to a symbol, which is the motivation for pesantren-based microfinance institution development. This paradigm has high contextual awareness indicated by the absence of desire to do generalization on the research findings or theories [28]. In addition, this paradigm tends to uncover the local findings and makes an ideographic theory. As a consequence, the ideographic nature of the paradigm is closely attached with subjectivity, so the findings (theory) of this paradigm is value-laden. The motivation meaning of pesantren-based microfinance institution development for religious communities must be different from that of the secular community. The meaning is subjective because the motivation of microfinance institution development is seen as a dynamic and value-laden social reality. Based on this argument, the researchers employ non-positivist interpretive qualitative perspective.

This study uses a series of data obtained through purposive and snowballing technique. The key informants are selected based on specific criteria and objectives. The informant is the founder of the microfinance institutions who is still involved until the last year. The process of finding the informants begins with the interview toward management team to obtain the key informants. It is then noted that the key informant is Kiai Ali. The interview with the key informants obtains five other informants who are the founders of microfinance institutions of Pesantren Sidogiri. The informants are Ustadz Dum, Ustadz Waf, Ustadz Majid, Ustadz Nurcholis, and Ustadz Baihaqi. After conducting in-depth interviews, the first informant is asked to recommend the next informant who is relevant

to the criteria, and so on, to obtain adequate information and to achieve repeated information as a snowball.

Phenomenology research does not set a specific number of informants. The number of qualitative samples ranges between three to ten [29]. Meanwhile, Denzin and Lincoln state that the ideal participant number of phenomenology research is around 6 [30]. Nevertheless, the samples are supposed to be individuals who can provide the understanding of "meaning" associated with the varied experience of the phenomenon examined. In qualitative research, information quality is more prominent than the quantity [31]. This research focuses on the construction of the meaning of motivation for pesantren-based microfinance institution development. The reason for choosing the site because it has some uniqueness: 1) as an institution that does not separate the principle of pesantren in the development of micro-finance institutions, 2) Pesantren Sidogiri is the first boarding school of entrepreneurship in Indonesia, 3) the micro finance institutions of Pesantren Sidogiri is one of the best microfinance institutions in Indonesia.

The process of meaning construction is obtained from activities designed in the research framework. The design construct of meaning begins with revealing the action motives of developing microfinance institutions. Schutz's phenomenology approach is typified into "*because motives*" and "*in order to motives*", which are furthermore analyzed with the three pillars of *ulul albab* (zikr, fikir, and amal shaleh (righteous action)). Those who have experience, founders of microfinance institutions, are still actively working in the last year. Those who have such criteria can be used as the potential informants that can reveal a meaning. The founders of microfinance institutions of Pesantren Sidogiri are the key informants in this study.

The actors uncover the experience and knowledge based on their values and beliefs. The informants' knowledge and experience determine the meaning revealed. Values and beliefs define the series of the informants' stock of knowledge. They realize that the knowledge based on belief is reflected in the action motives, behavior, and habits in everyday life. Knowledge is the imam (leader) while deeds or practice is the follower [32]. Based on the argumentation, the researchers extend the Schutz's phenomenology approach with the concept of *ulul albab*. Through the processes, the researchers expect to construct the meaning of motivation for pesantren-based

microfinance institution development and formulate it in a proposition.

To analyze the data, it employs phenomenology approach to facilitate the understanding on the experiences associated with the meaning of the development of microfinance institutions in Pesantren Sidogiri. Data are generically analyzed by using phenomenology approach which consists of four general steps: 1) analyzing the data to get the prominent statements, 2) formulating the meaning of the statement and breaking it down into one theme, 3) creating a description of the phenomenon, 4) reducing the description into a narrative description that has "deep meaning" - the motivation for micro finance institution development [23].

IV. FINDINGS

Schutz's phenomenology approach perceives that meaning is an important part of social action. The social action is complex. Therefore, according to Weber which is agreed upon by Schutz, to understand social actions, we can trace from the action motive [1]. In this respect, Schutz builds the concept of *-the meaning of an action-* [2]. The context of the action meaning has time dimensions, which are the past and the future. The typified motive of an action based on the time dimension can be classified into the motive of "causes" and "in order to". The meaning of the action motive is created from the reflection process within the framework of the intersubjectivity. It suggests that meaning also influences the process of social interaction between individuals with another individual, or the individual with the community. The action of microfinance institution development has a subjective meaning to the actors. The meaning is understood and interpreted through Schutz's phenomenology approach by using some important concepts, which are the life experience of the actors, the stock of knowledge, and the typified action motive.

The presentation of this chapter is basically a result to achieve the research objectives. The purpose is to dig the meaning of motivation for the development of pesantren-based microfinance institutions based on "*because motives*" and "*in order to motives*". The initial part describes the effort to collect the knowledge through the process of *iqra'* conducted by members of *Ulul Albab*. The stock of this knowledge comes from the process of remembering and understanding kaunyah and quraniyah (dzikir) verses, as well as thinking and reflecting on the social context (*think*). Then, understanding the social context

around social environment of boarding schools. The next part shows the scope of study results of "motivation meaning" for microfinance institutions development according to the participants' reflection of experience and knowledge. They reflect on the experience of building and developing the microfinance institution. The reflection process on the experience found the meaning of caring. Caring is the meaning of the motive "cause" for the formation and development of pesantren-based microfinance institutions. Meanwhile, the reflection on the knowledge upon building and developing the microfinance institutions found the meaning of worship. Worship to God is the meaning of the motive "in order to" for the formation and development of micro finance institutions.

A. *Iqra'*: The Basic Characteristic of Learning

The process of dzikir and fikir in digging knowledge is done through reflection on the verses of Quran. The verses of the quran are the stocks of knowledge. Quran as a source of information of various knowledge encourages Muslims to be highly motivated to develop knowledge. The encouragement appear in the first verse revealed by God to the Prophet Muhammad, which is the command to read (*Iqra'*) in al-'Alaq (96: 1-5). Command to read in the verse has a textual meaning, such as reading a book in general, and also contextual meaning, which is reading all of the verses of God widely spread on earth, both kaunyah and quraniyah [33]. The command to read refers to the belief (faith) to God, the Supreme Creator [26]. The presence of things, humans, and other creatures, such as sky, earth, and the universe, is a picture about the existence of God, The Creator. This view is certainly different from the understanding of the materialism believed by majority of secular society. An awareness of theological beliefs in learning knowledge means generating awareness about the existence of God Almighty. It is the peculiarities of learning in pesantren.

The process of understanding the social reality brings about consciousness on the Almighty God (through the process of *iqra'*) called the concept of monotheism [34]. Ba-Yunus criticizes the common assumptions employed by secular researchers that environment determines the actions of individuals, and the assumption of the western rationalist that humans control the environment. Both opinions contribute to the scientific method which cannot be maintained in social research. Therefore, we should doubt the assumptions of the researchers and the western

rationalists. According to Islamic perspective, humans and the environment do not constitute two overlapped entities conflicting each other [34]. Human and social environment are both God's creatures. Humans and environment are united in the oneness of God. Humans and social environment are two interdependent aspects under the will of God Almighty, and as parts of two harmonious entities. Therefore, exploring knowledge through understanding the context of social reality under the perspective of pesantren brings about divine awareness.

B. Social Reality: Entangled in Loan Shark Practices

Natural and social reality are two different entities. The approach used to understand both realities also has different levels. The reality of nature, related to the physical universe and natural phenomena, can be achieved through the five senses and it relies heavily on the ability of human mind. The approach used to gain knowledge about the reality of nature through observations and experiments for describing and predicting what is happening. The experiment approach in understanding the reality of nature by relying on the ability of human mind (*fikir*) to acquire the knowledge is seen right.

A research at the level of social reality, where the subjects are humans, requires collected approaches of reason and revelation (*quraniyah* verses). A discussion about humans, creatures who do not perform standard behavior (dynamic), requires an approach based on the conception of religion, where reason and revelation are some basis for collecting knowledge [25]. The main purpose of the religious concept (Islam) is to help transform human condition from "what" to the ideal conditions or "what should be" by making individual and social changes which are in line with the world views, values, and institutions (Islamic religion) provided.

Social reality in the form of moneylender practice has been devastating to communities around Pesantren Sidogiri. In the 1990s, the practice of loan sharks is widely spread among the society. Unfortunately, they are also popular around Pesantren Sidogiri. In fact, some sellers around pesantren obtain capital from loan sharks. These conditions are illustrated by Ustadz Ali as follows:

... around 1994-1995, the loan sharks were found everywhere including Sidogiri... If someone borrowed 100.000 then, he/she would get 90.000. Then, he/she needed to pay interest 5.000 per day, and 24 days per month. So, he/she should have paid 120.000 for the interest. 30 is

divided by 90.000, so the interest reached up to 33%. However, many of us wanted to borrow the money because it was easy, and no more parties willing to lend money, moreover the service was good. They came over...(wcr.inf.05.stat.40)

Motivational understanding is not directly related to the social reality indeed [2]. However, motivational understanding is associated with the intention of action based on the time dimensions of today, past, and future. This is the motives of action which can be classified into the motive of origin (*because motives*) and that of purpose (*in order to motives*). In the research context, the meaning of motivation for pesantren-based microfinance institution development is typified according to the time dimension. One of the characteristics of Schutz's thought is about the interconnectedness between meaning, action, and motive with time dimension [22]. Therefore, the structure of time determines the uniqueness of meaning from the life story of a person. Based on the illustration, social reality serves to understand the social context in determining the meaning of the actions. The meaning of the motive for the actions is typified according to the past experience (*because motives*) and stock of knowledge manifested into the future goal (*in order to motives*). The next part explains about the social concern as a reflection on the experience as the motive for the development of pesantren-based microfinance institutions. While worship plays as a reflection on the objective motives.

C. Social Concern: A Reflection on the Experience

Schutz's theory of phenomenology focuses on the process of establishing and maintaining social reality that forces the actor to perform an action [1]. The action of developing microfinance institution is a form of social action for the realization of the concern on the condition of the people because it has a meaning for the actor as an individual and impact on other people. Schutz build phenomenology theory as an auto-criticism against the thought of Weber on the understanding, meaning, and action [19]. Moreover, Schutz feels that Weber had failed to establish a clear finding about the crucial concepts related to understanding, subjective meaning, and actions [20].

Social action is an individual activity that has a subjective meaning and directed to other people [1]. Although Schutz agrees with Weber that meaning is an important part of social action, Schutz assumes that Weber has not given a concrete explanation if the meaning comes from

the understanding of the actors or from that of the observer of the action [20]. Being criticized, Schutz explained that “*because motives*” is an action oriented to the past experience. Therefore, the researchers attempt to explore and understand the past experience and stock of the participants' knowledge involved in the development of pesantren-based microfinance institutions through the process of observation and interview. The process of understanding the past experience finds the “social awareness”, that the practice of loan sharks who afflict the society as a motive cause. Mahmud Ali Zain, one of the founders of microfinance institutions, revealed that the establishment of this institution as a form of concern for the condition of the people that entangled the practice of moneylenders. It is expressed in verbal statements:

Indeed, we are concerned then. How if the system of the loan shark we replace it with systems that are environmentally friendly. The rip off system was so suffocating. It is nonsense to find a loan with 33% interest in one month, which means 400% a year. Even, there found a practice of money lending with 10% interest per day. For example, you borrow 100.000 in the morning, then you need to return 110.000 in the afternoon. That was the fact” (wcr.inf.05.stat.4)

The poor social and economic conditions of the society, in which they were entangled by the practice of loan sharks, let the community concern to do da'wah with real action (*da'wah bil hal*) by establishing pesantren-based microfinance institution. According to them, it is one of the obligations of a Muslim. The social and economic conditions of the community was a starting point that encouraged pesantren develop the micro-finance institutions. This review, once again, negated the role of dzikir against the revelation of God towards social action. Religion or faith should be able to create an environment that allows for the creation of a family bonding and social solidarity, and promote awareness and cooperation among individuals [25]. God created man, the universe, following the rules and the right path. Islam provides rules for mankind, which covers all aspects of life.

The basic values of pesantren, Islamic values, govern how human beings in touch with God, and the human relationship with other creatures (*muamalah*). Based on the field findings, a society that had been entangled with the loan sharks were the oppressed, weak, and the wronged people. This condition caused concern to eliminate the tyranny and help the oppressed or weak. The encouragement to eliminate injustice and tyranny is found in the verses of

Quran. God says in the Quran, Al-Mauun (107): 1-3. In relation to this verse, Ustadz Ali, who is the main figure in microfinance institutions development, explains,

“So, muslim's character is supposed to have high social concern. What do we concern to the orphans? What do we care about poor people, the needy, and the weak? Have we concerned to the fate of the oppressed people? If not, i'mahuu fa sayarallah amalukum (do, then God surely sees your good deeds). How? We build a cooperative”. (wcr.inf.05.stat.15)

People who have no concern on the orphans and ignored the poor are some of those who deny religion. God threatens the people who do not care about the weak and the oppressed with the title of religious liars. Even though the verse al-Mauun is intended for the orphans, the meaning can be extended, so it covers all those who are weak and in need of help, and it is confirmed in the third paragraph of Al-Mauun [35]. The concern which comes from knowledge through dzikir on the verses of Quran and social reality of the people who are entangled by loan sharks is manifested in the good deeds, which is establishing pesantren-based financial institution. The above description formulated a proposition: “*because motive*” for the establishment of pesantren-based microfinance institutions is a social awareness on the surrounding community entangled with cruel practice of moneylenders.”

D. Worship as a Reflection on the Objective

Action is a behavior to realize a certain goal in the future [2]. However, the understanding also possesses past elements. The purpose of the action must have future and past elements. To describe the condition (action goals), a term “*in order to motives*” is used. It means purpose or action which has been done up to now. The complex conditions that indicate an action which is in progress is often replaced with the term “project” of the action. The meaning of the project is directed on the purpose of the actions, and lead them up to now, currently performed [2]. The motive of the action-oriented goal is called the effort motives. The explanation of Schutz about the action motives is illustrated through an analogy, for example, I use an umbrella when it rains. The motive of “because” for using an umbrella comes from the experience and knowledge that the impact of the rain is wet. While “*in order to motives*” is that wearing an umbrella can keep the clothes dry. Such action is determined by the experience and stock of knowledge.

Experience and stock of knowledge are important parts of the Schutz theory of phenomenology for understanding the motives of the action [19], [21]. To sharpen Schutz's phenomenology approach, the researchers employ the concept of *ulul albab*. Basically, the concept of *ulul albab* functions to clarify the interpretation and understanding of meaning of the participants', the founders who do the action, establishing pesantren-based microfinance institutions. The concept of *ulul albab* also functions to explain the participants' process in learning the knowledge and acquiring a stock of knowledge. The knowledge stock of the people of *ulul albab* comes from thinking of God through the verses of kauniyah and quraniyah (dzikir) and thinking of the verse textually and contextually (fikir).

The nature of life and the creation of human beings for the people of *ulul albab* is that God created human beings and other creatures to serve (worship) Him. God gives instructions about the nature of human creation in Qs. Ad-Dzariyaat (51: 56). Worship or community service is a pillar for the existence of religion, as Islam considers that muamalah is closely associated with religion [36]. The expression "religion is muamalah" because muamalah –including business and entrepreneurship - is a benchmark of the nature of faith. The microfinance institution is developed to help people free from interest (riba) practice which causes people miserable, and it is prohibited by the religion. The action (project) of pesantren-based microfinance institution development, for the founders, means serving (*khidmah*) to God and pesantren. The worship is a jihad in the economic field (*jihad iqtishod*) and *da'wah bil hal*. It is noted in the following statement:

So, the main point is that working here (BMT development) means devotion (worship). Why devotion? Because pesantren should not receive too much tuition to the students while the education should run. Without any cost, the education could not run. Thus, the business department should find as much funding as possible...(wcr.inf.02.stat.5)

Microfinance institution development which aims to eradicate the practice of money lending is a worship by real action (*da'wah bil hal*). The commitment of pesantren is to eradicate the practice of money lending which applies an interest system. The interest practice is one of the transaction types prohibited by Islam according to the Quran (Qs. 30: 3; Qs. 4: 160-161; Qs. 3: 13; Qs. 2: 278-279; Qs. 2: 275) and the Hadith of the Prophet (Hr. Bukhari and

Muslim, Imam Ahmad and At-Thabrani). The findings of observation and interviews propose the topic, which is "the Motive of (in order to)" of pesantren-based microfinance institution development is to worship God through *da'wah bil hal*.

V. DISCUSSION

Social concern is a reflection of the experience and knowledge derived from the process of dzikir and fikir on the verses of kauniyah (social reality) and quraniyah. Social concern, which is the character of Muslims for the founders, is manifested in the righteous deeds by establishing and developing a microfinance institution. The form of the concern is reflected through the awareness of pesantren, students, and alumni. The following is the explanation of concern. The microfinance institutions are developed because the students have not fully acquired the halal source of food. Kiai, teachers, and administrators of boarding schools feel concerned about the food of the students they mostly buy from the sellers whose capital is from moneylenders. The following is statement of the informants:

I am concerned on the fact that the students eat the food whose money is from the loan sharks with an interest system (wcr.inf.05.stat.5); kiai, teachers, and management are apprehensive because the business capital of food sellers around the boarding school is derived from loan sharks (wcr.inf.01.stat.5)

In order to maintain the balance of a good life, God who has a "central position" in life provides certain values and rules of conduct called law. The law (rules) becomes the consideration of an action if it is halal, haram, or in between (*syubhat*). To ease the understanding and implementation of the God's law (*sharia*), which provides value systems and behavior rules, the scholars formulate it in the rules of *usul fiqh* (*qawa'id al ushul al-fiqhiyah*). *Usul fiqh* provides the basic rules in terms of worship and muamalah. Worship is a human relationship with God while muamalah is a relationship among human beings [36].

Pesantren Sidogiri Pasuruan was established since 1745 has been united with the society. The students are socially connected, and they perform transactions with the societies around. They are allowed to buy food around pesantren. However, the capital of the sellers around the boarding school is from a loan shark. Therefore, pesantren-based microfinance institution is established, as noted in the following statement:

...an Islamic microfinance institution is a necessity, not because we want to be rich. Necessity to ensure that students can eat food from the halal source. The capital from the practice of loan sharks is haram (wcr.inf.01.stat.6)

The financial institution is established to provide solutions to the students that they can consume food with halal source. Besides, it can free the people from the money lenders who causes the sellers miserable as described in the previous section. In fact, the development of the business units in Pesantren Sidogiri can sustain the operational activities and the life pesantren, and it strengthens pesantren independence. Through pesantren-based entrepreneurship, they can develop an educational system according to the principles they believe in (building people who have *tauhid* character) without any intervention from other parties. In the end, the profits could support the operational activities of pesantren, so it can provide a good education that students can learn effectively, comfortably, and affordably.

Developing the micro finance institution is a righteous deed as a reflection of the knowledge stock from the process of *dzikir* and *fikir*. Righteous deeds are intended to achieve the goal, such as freeing people from the bondage of moneylenders and letting people sell food based on belief and knowledge. The need of a righteous deed (act), as driven by faith, is the way to provide nutrition and strengthen the faith. An action that can supply the energy and inject motivation to the faith is the practice according to the principle of pesantren. To know the rules of worship and muamalah (sharia) requires the knowledge they can obtain from the process of *dzikir* and *fikir*. Therefore, knowledge functions as a guide and determinant of law which directs the practices of righteous deeds, so it can distinguish halal and haram, the straight and the deviant, the just and the unjust. Knowledge is the imam (leader) while the righteous deed is mujtahid or follower [32]. Actions and practices through cooperatives are the implementation of righteous deeds. The actions are driven by the reflection of experience and knowledge in order to become evidence. Action is done to benefit the people as the following statement:

The interest practice had been widely spread among the society who perform prayers, wear a turban, do full fasting. To help and save them free from the practice of the loan sharks, serving in pesantren, in the mosque, or in the prayer house is not enough... (wcr.inf.04.stat.2); ... it is not enough to only teach in the class, teaching

ahalla allah albaia' wa harrama riba (God has permitted trading and forbidden interest) while many of our society eat the riba food. We close our eyes, or what? What is our responsibility before God later? Then, we must do something... (wcr.inf.05.stat.12)

The concerns on the condition of the community encourage pesantren develop microfinance institutions. The findings, from both statement of the informant, documents, and other sources, reveal that the program of business and entrepreneurship development has already been made since 1961. At that time, Kiai Sa'doellah Nawawi, recommended the boards of management that students were taught about business and management. The idea of Kiai Sa'doellah Nawawi was then followed up by establishing the cooperative of pesantren. The cooperative functioned to develop the microfinance of the institution.

Worship includes everything loved and approved by God through words and actions either known or unknown to people. Thus, worship is not merely ritual but also all of the acts of kindness (good deeds) for the sake of the love and pleasure of God. Action through microfinance institution development is a righteous deed for God's pleasure. Worship is manifested in the earnest effort, and a call to goodness and against badness in real action (*da'wah bil hal*). The following is the description of the fulfilment of worship, which is *da'wah bil hal*.

Living in accordance with the values and rules of religion will encourage a balance between individual and social interests [25]. The main goal of the rules (*maqasid ash-shariah*) is to reach the welfare of human beings [36]. Religious values which becomes the basis of the boarding school encourage to always apply the religious rules for social welfare and a better environment that allows individuals motivated to do the right and prevent the wrong based on the law of Allah. The attempt to call or order to do the right and prevent the wrong is called "*da'wah*" in Islam. God commands to preach for good, as in Al-Imran 104, which means "Let there be a group among you who call 'others' to goodness, encourage what is good, and forbid what is evil—it is they who will be successful." Islam is a religion of *da'wah*, in which there found efforts to disseminate the truth and invite mankind as a sacred duty manifested in thoughts, words, and deeds [37]. *Da'wah* as a whole meanings as an activity for the improvement of the quality of human life based on the values of monotheism [38]. According to the above verse,

dawah covers efforts to call for righteous deeds, which is every deed that bring us closer to the God, and prevent the evil actions, which take us away from Him.

Da'wah (a call to do good) has several forms. Da'wah were classified into several characteristics, a call by speaking (*da'wah bil lisan*), a call by writing (*da'wah bil kitabah*), and a call by action or behavior (*da'wah bil hal*). One of da'wah is a call by real action (*da'wah bil hal*). Some prophets provide examples of a call by action, for example, unifying muhajirin (the emigrants) and anshar (the residents) in *ukhuwah islamiyah*. *Da'wah bil hal* in the current research context is the establishment of pesantren-based microfinance Institution. Da'wah in real action aims to save people from the bondage of moneylenders and avoid the students from consuming food whose capital is from the loan shark. Besides, it functions as the implementation of the knowledge from faith. The poor condition of the society and the interest practice of the sellers around pesantren has been described in the previous discussion. The establishment of Islamic microfinance Institution stands as the embodiment of knowledge implementation, as the following explanation:

One of the motives for entrepreneurial development, a cooperative with the business unit of BMT Masalah Mursalah Lil Ummah (MMU), is to spread goodness and stop badness through real actions (da'wah bil hal). It is also motivated by a hadith: "Man katama 'ilman naafi'an jaa - a yaumul qiyaamati muljaman bilijaamin min naar", which means "whoever hides the advantage of knowledge, it will come to him on the day of judgment, on his mouth is a bridle of hell fire" (wcr.inf.04.stat.6)

Hiding knowledge means spreading knowledge to none. It can also denote conveying knowledge, but utilizing less appropriate and ineffective means. In the context of this research, the Arabic word da'wah is demonstrated to hold a broad meaning when expressed in forms such as spoken, written, and real action. In the Muslim history, the prophet Muhammad said that, "Whosoever of you sees an evil, let him change it with your hand; and if he cannot do so, let him change it with his tongue; and if he is not able to do so, with his heart—that is the weakest of faith [39]."

An expert who spreads knowledge through writing is also one of da'wah. Da'wah could also mean inviting for goodness through action (*da'wah bil hal*), such as promoting pesantren-based micro finance.

The interest practice has been widely spread in the community. The actors who take advantage of the interest practice are also Muslims, taking prayer, wearing turbans, and fasting. We cannot help and save them from the interest practices by only staying in pesantren, mosques, and prayer houses or by simply preaching that "Allah has permitted trading and forbidden interest" (2:275). They enjoy the interest practices. Thus, concrete actions, such as offering a solution to the center of the interest practices – which is the traditional market, are highly suggested. Through this activity, the societies can do muamalah as media of da'wah.

VI. IMPLICATIONS

The analysis of the previous research underlying this study reveals that the motivation of entrepreneurs can be distinct from one community to another. It might happen due to differences in cultures and beliefs, which ultimately determine the unique values and motivations of entrepreneurs [3]. Reviewing some of the previous research results, we come to a conclusion that entrepreneurship motivation is generally oriented to the hedonistic and materialistic motive [4], [5], [6], [40].

The results of this research contribute to the different motivation concepts of pesantren-based microfinance institution development. The meaning of entrepreneurship motivation is not only related to the material motives but also social and religious drive. Social and religious motivation complements an empirical study on entrepreneurship motivation. It is inseparable from the society that integrate religion with their daily actions and activities. This fundamental view also means an integration of science through the elements of *dzikir*, *fikir*, and righteous deeds (the three pillars of Ulul Albab). Integral views are related to the perception of not only life, which covers the life in the world and hereafter, but also humans and the motives behind their actions. Therefore, their action motives include the process to achieve the material and non-material goal, as well as the aspects of life in the world and hereafter.

VII. CONCLUSION

Some studies on entrepreneurship show that cultural differences dictate different motivations. This study found the meaning of social concern as "because motive" for the pesantren-based microfinance institution development. Meanwhile, the meaning of worship to God functions as an "in order to motive." The significance of the action motive obtained

through the process of reflection on the experience and knowledge stock supports the construction of motivation meaning for pesantren-based microfinance institution development. The phenomenon of motivation for developing microfinance institutions in previous empirical studies, which have been analyzed in the background of the current study, indicated that the motivation meaning tend to go material. The fact that only material meaning comes up is natural because the social context is the subject of the study. Therefore, the meaning of the entrepreneurship motivation has become biased due to differences in culture and beliefs [3], [41], [42]. The conflicting issues encourage the researchers to dig and find the other meanings of motivation. This research was conducted in pesantren communities, who integrate the values of pesantren with their daily activities.

The results of the research, which applied Schutz's phenomenological approach, extended the concept of *ulul albab*. The study revealed some meanings of motivation for pesantren-based microfinance institution. The first is social concern, which is identified as the "because" motive for the establishment and development of pesantren-based microfinance institutions. The experience of the actors and the poor condition of the people, who were entangled by the practice of moneylending, drove the founders to perform the actions against the tyrannical practice. The stock of knowledge obtained from the reflection on the verse of quraniyah (Qs. Al-mauun, 107: 1-3) is internalized into real social awareness and good deeds by establishing and developing a microfinance institution. Social concern reflects the social motive, in which the action is performed for the other people and community. Second, the motives of "in order to" for the establishment and development of pesantren-based microfinance institution is the motivation to worship God. Worship is a religious reflection. The experience, which is internalized and reflected into the act of worship, seeks the pleasure of God, expects reward in the hereafter, and helps others because the commandment God is a religious motivation [42]. The actions of the founders due to their concern on the societies, which are entangled by the practices of loan sharks and pursuit on the pleasure of God, are based on social and religious motives. The form of this worship is *da'wah bil hal* (*da'wah* by real action). The two meanings, which are reflections on the experience and knowledge of the founders, are categorized as "because motive" and "in order to motive." Therefore, the motivation meaning of the development action for pesantren-

based microfinance institution is due to the social awareness and worship in God.

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