

THE VALUES OF ENTREPRENEURSHIP IN A MALAY CULTURE

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KEYWORD

Entrepreneurship
Islamic Value
Malay Culture

ABSTRACT

Work ethic is important in relation to work quality. In this paper, it is explained about the value of entrepreneurship in Malay culture. Sociologically, the authors argue that Malays have a fairly good entrepreneurial culture. Malay cultural values have roots that are closely related to Islamic values. While Islamic values are very clear in encouraging its people to trade culture. This can be traced in historical literature, for example Turner's opinion that Islam can only develop well in urban areas which are commercial and civilized.

INTRODUCTION

From now on, the problem of working ethos remains a main and fundamental problem in improving the quality of work (Matheson, 1979; Mellor & Shilling, 2017). Without work culture, a nation cannot compete with other nations (Böse, 2005; Sharabi, 2011, 2017). In Malay worlds, the work ethos and ethics is inherited from the descendants (Effendy, 1997). The former Malay society had high of work ethos and culture (usually called as spirit) which can improve its social status compared to other societies and nations (Porath, 2015; Tham, 1992). While the work ethics (called as the work guide) is acknowledged by some scholars as ideal concept because it is based on the universal work ethics, particularly Islamic values (Mohd Pakri et al., 2022). With this concept, Malay people are able to develop their villages and nations, make prosperity for the society, and face the hard competition from other nations. The difference is only on the way but the essence is same, namely to win the competition qualitatively. The parents say “*berat tuang, ringanlah perut*” meaning lazy people will be poor. However, “*ringan tulang, beratlah perut*” indicates those who work hard will be rich.

There has been a globalization spreading in all aspects of human's life now. It is multi-dimension process including economy, politics, social, culture and ideology (Berman, 2023; Castles, 2011). The phenomenon of globalization can be in the form of the narrowness of time and space (Sheppard, 2012). It means that the social relation among individuals in a state or among the states has become transparent. There is no political border. The rapid development in information technology, international trade, labor mobility, capital, and finance among the states has made the economical role of a state individually less important since three decades ago. Of course, this process has influenced an established social construct within a society. The measure of this influence can be determined by the response of a society or state to the globalization (Barkan, 2011).

Globalization can cause the weakness of national financial institution in facing the global power such as multinational companies and international markets. However, globalization provides a lot of chances and hopes for societies and developing countries to catch up in economical and social aspects to developed countries. Some empirical data show that developing countries involved actively in globalization tend to get the improvement compared to countries which are exclusive to global economy (Jafari & Goulding, 2013; Koh, 2007).

The phenomenon called by Kishore Mahbubani as irresistible shift of global power to the east does not mean the decline of the west but it refers to the rise of new power, namely Asia (Mahbubani, 2008). And Fareed Zakaria identifies it as the rise of the rest (Zakaria, 2008). The end of American power as the great power (the post American world) making unipolar world is the result of the rise of the rest making multipolar world. This also indicates that globalization is not as great as it is stated (Saul, 2005). It is true that those which grow up are not only Asia but it can not be negated that the essence of the Asian rise as economic power is phenomenal. It is not only Japanese and Korean which are identified as the rise of Asia but also China and India.

The problem which needs to be analyzed is on how Islamic societies face the rise of their neighboring countries. Therefore, the preparation to solve this problem is taken from our world view and values. In this context, the problem of ethos (values and norms) of entrepreneurship is discussed from the perspective of religion and culture. The importance of ethos in its relation to entrepreneurship and the whole economic development is due to its role in making the mentality, attitude and character of nation (Matheson, 1979; Mrozowicki, 2010).

Entrepreneurship: *Theoretical Analysis*

Economic theory views that entrepreneur and entrepreneurship are one of the important residual factors in economic development. This thought can be found in economical writing since this concept was introduced by Cantillon (Kilby, 1971). The entrepreneur and entrepreneurship plays an important role in economic development because it fulfils the main economic function, namely: First, an entrepreneur takes the resources, such as land, capital, and labor, to produce goods and services. An entrepreneur collectively is a moving force in collecting other factors to get the profit. Second, an entrepreneur has the responsibility to make a decision in directing his business. Third, an entrepreneur is an innovator who always tries to introduce commercially new products, new techniques and new trades. Fourth, an entrepreneur is a risk protector (McConnell, 1975).

Weber proposes that the origin of social entrepreneurship is related to the Protestant ethic. The point is that certain teaching of the Protestant ethic provides suitable psychological state to emerge what we called as capitalism. The spirit of capitalism is defined as a collection of attitude, thought, and view to the collection of money, property and other efforts related to them; an attitude and view which clearly support such efforts with some limits (Weber, 1965).

Schumpeter views that the single function of an entrepreneur is as an innovator. In this case, an entrepreneur is a leader of trade, an individual supported by an atavistic will to power and rises from a society randomly and his special character is that he has natural ability to view the surroundings with his own way which is actually true, has a thought to free from classical thought and survives from social challenges (Fauzi, 1989).

The view of Schumpeter emphasizing to psychological motive is followed by McClelland. He confirms that the need to get the goal is a factor to produce an entrepreneur. The support to get the goal is related to educational factors stressing in high ambition, mother's love, independence, and less domination from a father (McClelland, 1961). According to Marbun (in Alma, 2004); to be an entrepreneur, one should have the following characters: (1) Self Confidence; with some characters: trustworthy, independent, great personality, and optimistic; (2) Task and Result

Oriented; with some characters; thirst for achievement, profit oriented; diligent and determined, strong will, hard work, motivation, energetic, and innovative; (3) Risky taker, with characters; able to take the risk and likes the challenges; (4) Leadership; with characters: able to lead; easy to interact with other people; and respond some critiques and suggestions; (5) Originality: with characters; innovative, creative, flexible; multi-sources; multi-talents and multi-knowledge; and (6) Future oriented; with characters; futuristic and perceptive.

The attitude of entrepreneurship is an activity characterized by entrepreneurship's elements, both in thought and reality. It can be seen as follows: (1) The attitude to find and accept new ideas in economic activity is its relation to find and accept new ideas in the way of producing and institutionalizing the work regulations in economic activity; (2) The attitude of capital management is its relation to invest the capital which is used to the survival and the following developmental process in economic activity; (3) The attitude of leadership is an ambition to stimulate, implement, and supervise to the goals; (4) The attitude of ambition or readiness to take the risk is an attempt at considering and accepting the suitable risk in facing uncertainty of taking decision in economic activity; (5) The attitude of regulation is a way in planning, coordinating, implementing, supervising and evaluating economic activity; and (6) The attitude in involving of marketing is ability to market economic products owned by the company.

The Role of Religion and Culture in Economic Development

Analyzing economic system based on Anthropology is different from that based on Economy. Based on modern economic approach, the emphasis is given to economic aspects themselves, while based on anthropological approach; the attention is paid to the process of change experienced by human to reach the purpose of use. Human aspect becomes the key factor for Anthropologists. In fact, the relation between these two disciplines is inseparable (Osman, 1989).

Economic activity in a society can not be separated from its cultural background. The mistake always appears when some concepts in modern economy is used to analyze economic system of a traditional society without considering its cultural background. Economic system in a society can not be separated from its culture. For example *Adat Resam*, the system of value and world view plays an important role in deciding economic system. The explanation of economy in a society is important to see in depth in which system of social-cultural society will explain clearly its economic position.

The relation between religion and economy has been studied by sociologists and anthropologists. Religion plays a significant role in forming the understanding and attitude of a society (Aragona, 2019; Bourdieu, 2006; Mellor & Shilling, 2017; Sukidi, 2006; Waluyo, 2022). Religious teaching is internalized in each individual and then realized in the real activity. Religion gives the understanding on how to behave. This understanding will influence deeply the attitude and motivation of a society.

The view stating religion is inhibiting factor has been negated. This can be seen from economic activities putting aside religion (God) which give negative effects for human beings such as the rise of global economic crisis, corporate scandals, natural destruction, and the wider gap between the rich and the poor countries. The economic progress is not only a story about the richness of natural resources and the sophisticated technology, but also about the manifestation of cultural and religious power. Robert N Bellah, in his book, *Religi Tokugawa* (Bellah, 1992), proposes that the economic progress in new developed countries (Japanese, South Korean, Taiwan, Hongkong, and Singapore) is closely related to the cultural and religious background, particularly Buddhism-Zen (influenced by Buddhism, Shinto, and Confucius). The work ethos taken from this religion contains the values of entrepreneurship, trade ethic, and indigenous management.

The infrastructure and economic institutions basically are not enough to support the economic progress. Yoshihara Kunio reminds that besides the infrastructure and institution, it needs one more power, namely the right culture. From this idea, he proposes the idea of reinventing culture. It emphasizes on the education of balanced economic actors, moral responsibility of human beings, high ambition to reach economic goals. Human and cultural factor in economic development is very critical and determinant. However, there are not all people understanding this. In this case, Yoshihara Kunio mentions that a South Korea leader, Park Chung Hee, understood this essence. He says “Among the political leaders in East Asia, it would be Park Chung Hee in Korea who best understood the importance of culture in economic development.” With such cultural understanding, Park Chung Hee divided his program in economic development into two: economy in its conventional meaning; and economy with cultural meaning or moral basis for the former (Yoshihara, 1999). Without strong moral and ethos basis, the economic progress only will create the great chance for capitalism.

India which is paid a great attention due to its great potency to be an economic power can not be separated from the fact that its rise is closely related to religion, culture, and values of its tradition. This essence is explained by Vinaj Ray and William A Simon who plan India to be the World’s next superpower. They say “ for India, it is not technology alone that’s unleashing the potential of her people. Cultures, values, leadership, entrepreneurship, education, innovation, social responsibility, cohesion, and communication are all critical ingredients” (Ray & Simon, 2007). Also, the rise of China was predicted by John Naisbitt who saw the existence of cultural and religious values supporting the economic development based on Confucius (Naisbitt, 1996).

The Tradition of Entrepreneurship in Malay Culture

Malay society should be able to catch the strategic moment to be the members of those which are identified as the rise of Asia (Nagata, 1974). Therefore, the agenda of reinventing culture as suggested by Yoshihara Kunio is extremely relevant. In this case, it should be confirmed that culture essentially is values in action. In the context of Malay society, its values are based on Islam.

The negative view on the power of Islamic values should be ignored. Bryan S Turner (2005) opposes the view of Weber stating that Islam is not really salvation religion though it grows from monotheism. Weber also states that Islam actually teaches a path of true salvation but it is mystic and other worldly; with this ethic, Islam can not create social power improving Muslims in the middle east from stagnation; Islam does not have a basis to grow capitalist system, namely systematic formal tradition (Bourdieu, 2006; Sufyan et al., 2022; Sukidi, 2006; Weber, 2001). Turner claims that Islam only develops in urban areas which is commercial and its followers are able to read and write. Islam also emphasizes the importance of trade.

The establishment of entrepreneurship ethos in Malay society essentially is not new. We do not start from the zero because the culture of entrepreneurship has existed since the early arrival of Islam in this region. Clifford Geertz (1989) who did his fieldwork in Mojokuto in 1950s found that the majority trader who are successful are pious Muslims coming from northern part of Javanese island in which it was located the central trade and Islamic educations. They were hard workers and a part of social elements which were the most dynamic at that time (Geertz, 1960, 1971, 2007).

In historical experience in Java, Islamic development, as mentioned by Simuh, has been closely related to the growth of traders. They were a new *santri* (pious Muslims) society which are independent and enterprising as the traders and fishermen. Their ambition is basically to be pious Muslims mastering religious teaching, or to have a lot of money so they can share it the poor (Simuh, 1989). In fact, our society has tradition and culture of entrepreneurship. The civilization of Malaka during the Malay sultanate is the civilization of trade, not agrarian (Reid, 1999). This can be seen from the great achievement reached by Islamic kingdoms in trade and conquest. The ultimate

achievement was when Islamic kingdoms, such as Malaka, Demak, Gresik, Surabaya, were able to dominate the trade (sea) and made the Southeast Asia as the greatest of central trade at that time (Kartodirdjo, 1988). Actually, economic trade became one of main power in Malay civilization. Some scholars propose that the Malay civilization was built on three foundations, namely Kraton (palace)-Pasar (Market),-Pesantren (Islamic boarding school). It means that the Malay civilization was developed by three main foundations: politics (palace), economic trade (market), and Islamic teaching (Islamic boarding school).

The emergence of Islam in Malay has brought this nation to its achievement through some economic activities and trade. This achievement, however, was in short time because of colonialism. After Malaka-as a symbol of Malay kingdom- was defeated by Portuguese in 1511, the authority in trade track was under Portuguese, and this became the early decline of Malay or Nusantara kingdoms (Barnard, 1998b, 1998a). In fact, some central trade emerged, such as Aceh, Demak, Surabaya, Gresik and Banten. However, these regions also were attacked by the colonist to monopolize the trade besides there were some wars among the kingdoms (Reid, 1999). During the colonial period, the movement of Indonesian kingdoms was limited. When the Dutch was defeated by the British kingdom in the sea (the trade route was under the authority of British kingdom), so the Dutch dominated the mainland and changed her strategy from the trade strategy to production strategy (agriculture). Then, there was big exploitation started from west java in 1677 to the end of 'preanger stelsel' in 1871 (Soewandi, 1980:53). Geertz (1983) sees that the effect of this exploitation is fatal; the people in Java have become static because they were exploited by the Dutch, and prevented to dynamic economy.

In its history, Malay society was known as seaman nation and global trade with its operational region reaching to Africa and Europe. However, its series of trade was destroyed by East-Hindia companies (western colonist) and then they were marginalized in agricultural sector. As a result, for the long time, they were outside of the mainstream of trade world. Consequently, ethos and culture of Malay's entrepreneurship was weak. To present the Malay society in the arena of trade and entrepreneurship, it requires not only capital (finance) and trade chance, but also the agenda of refreshment and reconstruction of entrepreneurship ethos.

In Malay society, it is clearly found its economic system influenced by its culture containing Islamic values. For example, concept of justice -this term certainly taken from the Qur'an in which God orders to do in justice in all aspects of life-in Malay trade system can be seen from 'dacing' or pair of scales. According to Yusmar Yusuf, the first test for a Malay trader is when he must be just, both for himself and other people, by weighing fairly on the tip pair of scales. Trade, for Malay perception, is not only to get the profit but also to reach the common interest. On the other hand, the Malay traders are prohibited to get the copious profit since it is viewed as bad act, this prohibition is stated explicitly in the Qur'an, in which God forbids *riba'* (copious profit) in trade. This is explained in custom aphorism "*mencari laba tidak menganiaya, mencari untung tidak membuntungkan*" (get the profit but does not oppress, get the profit but is not bankrupt). Furthermore, trade is considered as worship and task which must be implemented by a muslim to get God's blessing, not just the matter of loss and profit such as in the view of capitalist.

Economic system of Malay also contains the principle of spreading the prosperity for the surroundings. According to UU. Hamidy (1994), trade company has been known in economic system of Malay. This can be seen from the establishment of *Syarikat Dagang Ahmadi* in 1906 in Pulau Midai Kepulauan Riau which was active in copra production and trade. When Malay people trade individually, they will not rotate their capital in great amount, but they will rotate their capital in small amount and long sequences. Such economic activity motive is not known clearly yet. Therefore, it is difficult to find a Malay trader controlling the whole trade sequences or to be a big conglomerate. UU. Hamidy says that the end of trade tradition in Malay people is because there was intervention from colonist monopolizing the trade and giving special treatments to the Chinese.

This was the early strategy from the Dutch to destroy the dynamic trade tradition of Malay people or Indonesian people and step by step they were moved to the mainland to work static agrarian tradition. Therefore, there was the decline of Malay people and then they had 'weak spirit'. This is then viewed by the outsiders as Malay culture. In fact, it is different from the real Malay values and cultures (Hasbullah, 2007:147-148).

Reconstructing Ethos and Culture of Malay Entrepreneurship

As theoretical concept, ethos for Max Weber is a bridge connecting sociology of religion and sociology of history (Sukidi, 2006). For him, the content of ethos is much determined by religious doctrine. And from his study, he views that the ethos plays an important role in history. Therefore, Weber sometimes is identified as an innovator of sociology of motivation (Hitami, 2005:91). The concept of ethos starts from the theoretical framework of Weber. He differentiates economic ethic and economic ethos. Ethic is the teaching about values or even dogma. So, ethic is values from fundamental sources –religion. When it is planned and understood and it becomes the character, it can be called as ethos. This becomes the power determining the characteristic of individual's behavior. Ethos, according to Weber, is practical motivation to do based on psychological and pragmatic context from religion (Gerth & Mills, 1985).

Theoretically, this brings us to the problem of possibility in supporting relation between the physical reality and behavior system. In other words, we will question the work ethos from a society. According to Geertz (1992:50-51), the ethos of a nation is characteristic, character, and quality of its life, moral and esthetic style, and its internal feeling. Ethos is basic attitude to himself and his world reflected in the real life. The people's world view is their description about the reality, their concept about nature, themselves, and society. Ethos intellectually is made to be logic as a way of life explained implicitly by actual problems drawn by their world view. And the world view emotionally is made to be acceptable by giving a description about actual problems from this way of life, and this way of life is an authentic expression. The justification for the meaningful relation between values of nation and the order of general existence which in its inside this nation finds itself as essential elements in a religion whatever these values or orders are understood. Ethos is evaluative aspect (Abdullah, 1988:3).

Malay people embracing Islam and claiming that Islam is their cultural identity ideally will practice Islamic values in their daily life. Islam teaches the work culture which should be practiced by Muslims to reach Islamic civilization (Roff & Gordon, 2002). In fact, there is a big gap between the aspect of teaching and the reality of life in Muslim societies. This condition can be seen from the fact of having fallen behind Muslim countries from developed countries identified as non-Muslim countries. Muslims are viewed as having lower work culture than that of non-Muslims. This causes the nervousness. Also, Malay people, identified as Muslims, are known as lazy people. There are some assumption regarding this; do not Malay people have work culture? Or do Malay people lose their work culture? Or do they have minimal religious understanding? Or are there other factors influencing the mentality of Malay people? (Hasbullah, 2006)

In Malay people, there are some people acknowledging that Malay people do not have high work culture yet. Mahathir Mohammad (2009:28-29) judges that the Malay people are enjoyed by their geographical environment which does not support the Malay people to compete so that they become weak and are not able to work hard. The same opinion is found in *Revolusi Mental* describing that Malay people have less work culture. The Malay people are described with some characteristics such as easy to be satisfied, less initiative, inefficient, indiscipline, less imaginative, and less persevering to work (Rahman, 1971). Tabrani Rab (1990:43) explains that the decline of this ethnic group is due to special characteristic of their life which can be identified as follows: (1) the ability to compete in this ethnic group is minimal,(2)The poverty is general description of this ethnic group,

(3) the lack of nutrient is caused by infertile soil,(4) satisfactory feeling to the reached goals and the tight family relation emerge so that they are difficult to develop, and (5) educational pattern is directed to untrained strata. When there is economic crisis, they become the victims.

The view stating that Malay people are lazy is not agreed by some people. S. H. Alatas (1988) criticizes such idea. Alatas says that such ideas are due to their less understanding about social science and Malay history. Alatas avoids the view about the laziness of Malay people because the laziness is relative concept much characterized by the existence of unimportant elements rather than important elements. The laziness is characterized by the avoidance of state which should need hard effort and work. On the other hand, Alatas also says that the image of Malay people as lazy people is western colonial product. This is because the western colonists reduced the maritime spirit from Malay people. Also, they destroyed the spirit of entrepreneurship and trade, both domestic and international, which was done by indigenous people.

To view the work culture of Malay people deeply can be seen from custom aphorisms found in Malay cultural treasure. Theoretically, the attitude of a society is motivated by system of values which is followed. One of the values handled and followed by Malay people is custom expression or custom aphorism. The Malay people base their culture with Islamic values always viewing work as worship or religious practice, obligation, and responsibility (Ansor & Masyhur, 2013). Work as religious practice is the result of their understanding taken from the Qur'an and Hadist. This understanding is in line with the custom expression describing about the view of Malay people to work:

Apa tanda orang beradat

*Wajib bekerja ianya ingat
Kalau mengaku orang Melayu
Wajib bekerja ianya tahu
Apa tanda orang berakal
Dalam bekerja hatinya pukal
Apa tanda orang beriman
Bekerja keras tiada segan
Apa tanda orang berilmu
Bermalas-malas ianya malu*

Such expression reflects the main role of work in Malay's view. People who are able to work hard are considered as responsible people both for themselves, their family, their society, their religion, their custom, and their social norms as well. However, lazy people will be called as shameless people. Lazy people are always mocked in a society such as in the following *pantun* (traditional poetry):

*Tak ada gunanya berbaju tebal
Hari panas badan berpeluh
Tak ada gunanya melayu bebal
Diri pemalas kerja bertanggung*

*Tak ada guna kayu diukir
Bila dipakai dimakan ulat
Tak ada guna melayu pander
Bekerja lalai makannya kuat
Apa guna merajut baju
Kalau ditetas putangnya lepas
Apa guna disebut melayu
Kalau malas berkerja keras*

As religious society (Islam), the progressiveness of Malay society is much determined by its hard effort in translating its religious values into the work ethos and its entrepreneurship culture (Ansor, 2014). In other words, Islam must be understood as the way of life and as a reviving religion (*da'akum lima yuhyikum*). Islamic life is qualitative life (*hayatan tayyibah*), not suffering life (*ma'ishatan dankah*). In this case, the religious figures play an important role in determining the relevancy of Islam as a power which is able to guide in order to get the happiness in the world and hereafter (*hasanatan fi 'd-dunya wa hasanatan fi 'l-akhirah*), give moral basis, give spiritual motivation, manage optimism, establish hope, inject spirit in entrepreneurship. To realize the agenda of economic rise, spiritual sector should contribute as much as possible to the establishment of entrepreneurship ethos.

Islam is a motivator religion in reaching the achievement. A call "*hayya 'ala 'l-falah*" (let's reach the glory) is repeated every day. Each sensitive person can feel the strength of Islamic orientation in glory. A repeated call to get the glory and winning which is voiced through "*hayya 'ala 'l-falah*" should be able to motivate Muslims to improve their good deeds in the real life. There is a challenge on how to translate the spirit "*hayya 'ala 'l-falah*" into the entrepreneurship ethos and then manage the winning culture in economic life of this nation.

The entrepreneurship ethos should be based on the Islamic world view, namely how Islam perceives and responds all things-God, human, nature, life, job, and many others-. The ideology of oneness of God (*tawhid*) is a basis for all aspects. God is the only source of life, source of guide, source of value, source of prosperity, source of power, source of of glory, source of of peace, and so on. *Tawhid* in a pure meaning can establish the strong entrepreneur (patient, calm, and optimistic) because he has direct relation with God, a source of all. He believes in the God's authority, His love, His blessing, and the wisdom behind His determination. In fact, people must believe in God since God believes in them as His caliph in the earth.

Besides people should be close to God, people also should be close to universe. People also are ordered to read His holy book (Qur'an). They also have to read *ayat-ayat* (signs) in His creation -sky, earth, sea, mountain, flora, fauna, and all creations in this universe. The universe called as *ayat al-kawn* is a sign of the greatness of almighty God. An aspect should be understood is the meaning and secret behind the nature. The God's creatures are made in a couple (*azwajan*), coloring (*mukhtalifan alwanuha*), and diverse nations and languages (*ikhhtilafu alsinatikum wa alwanikum*). The diversity is not a useless phenomenon. In fact, in diversity, there is a power. The appreciative and positive attitude to the diversity of God's creations will bring to the openness of plurality, diversity, and variety coloring the entrepreneurship world, particularly in the global economic era which needs the mental preparation to trade in the context of inter-nations, multi-nations, multi-languages, and multi-cultures. It is impossible to be global player or local player with narrow-minded mentality. The entrepreneur who is oriented toward contemplation to the diversity of God's creations will be more ready to face the diversity of changes and other possibilities in entrepreneurship world.

Malay is a nation which is close to the universe. From its contemplation with the universe, Malay gets divine inspiration in the form of indigenous wisdom as explained in Malay aphorisms and proverbs which much use the elements of universe. It can be seen from wisdom behind the following traditional proverb:

Yang setitik dijadikan lau
Yang sekepal dijadikan gunung
Adat terkembang dijadikan guru

An expression *alam terkembang dijadikan guru* clearly indicates on how Malay understands the universe as treasure of knowledge, treasure of wisdom, and source of life's teaching. From the universe, Malay also gets the priceless guidance so that he knows to respect the potency of all aspects to be developed as wealth in future. Who knows that today is only a small mole, in future, it will be bigger. It is the developmental mentality in Malay culture which is taken from

digging the wisdom behind the universe.

Indeed, the Islamic world view and its system of values much support the establishment of strong entrepreneurship ethos. In this case, Sutan Takdir Alisjahbana (1992) proposes his optimistic view to Islamic values as the instrument of Islamic rise, particularly its religious values, teaching values, and economic values. However, the failure of Muslims in translating Islamic values into the everyday ethos becomes the problem.

CONCLUSION

As Islamic economy should be developed based on *syariah* framework, the entrepreneurship ethos also should be established based on values and cultures of the society. Therefore, the generation of entrepreneurs are not capitalist-individualistic entrepreneurs; but pious and religious entrepreneurs who have contemporary skills and high social and humanistic responsibility.

As a result, the economic agenda should include the agenda of cultivation of Islamic entrepreneurship ethos. It needs the involvement of all stakeholders such as religious leaders, cultural observers, economic experts, to form and rise a brilliant thought enlightening the following generations in order that they have strong ethos based on religious values (Islam) and cultures.

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