

## INDICATOR OF RELIGIOUS MUSLIM ENTREPRENEURS

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### Abstract

*This article was written to analyze the religious level of entrepreneurs. in the research of Azzi and Ehrenberg (1975) who argued that determining how long the time for religious activities was during adolescence and old age. The results of our field study also show a similar finding where two leading entrepreneurs prefer to conduct business activities during their youth. However, by using this approach, there are more determinants of age, namely family background, existence of Islamic organizations, economic pressures, and temptations of the afterlife. The presence of religious organizations is arguably the strongest factor influencing the intensity of religious activities.*

**Keywords:** *presence of religious; Islam; entrepreneur; religious organization*

## 1. INTRODUCTION

Entrepreneur derived from the French word 'entreprendre', has at its root a concept of 'between-taker or go-between'. Kuratko and Hodgetts (2004) describe an entrepreneur as a creator of new venture who faces uncertainty in many ways. They are individuals who have the capability to foresee opportunities, gather the needed resources – time, energy, and money – and take actions necessary to ensure success (Geoffrey, Robert and Philip, 1982; Moorman and Halloran, 1993; Meredith, Nelson and Neck, 1982). Studies on the relation of religion and economic growth have become prominent especially in a country where certain religion is dominant. One of the prominent studies was delivered by Max Weber (cited in Barro and McCleary, 2006) as he argued that Protestant Work Ethic had greatly influenced the working ethics of the adherents, resulting in immense economic growth.

Another study was conducted in Turkey by Uygur (2007) who sees Turkey's economic growth in relation to Islamic Puritanism. Rather than perceiving a community of religious adherents as a whole, he argues that the state has tried to embed Islamic Puritanism among the influential business entrepreneurs to boost their working ethics by using *Gulen* movement. Those influential individuals who significantly contribute to Turkey's economic growth then will help the country to join the European Union (Uygur, 2007).

Such cases, however, barely work in Indonesian context where most population adheres to Islam. Although Islam is acknowledged as one of official religions along with Catholics, Protestant, Buddhism, Hindu, and Confucianism, the state does not employ it as a means to boost working ethics. In most studies, the issues of Islam are utilized within political context for certain purposes. For instance, Tanuwidjaja (2010) argues that political parties bring religious agendas especially Islam in order to win the voters during election. Those political parties are not even Islamic party, for they are publicly known to have nationalist or secularist ideology. It is not surprising given the fact that most voters adhere in Islam and want their religious interests to be accommodated. Another study on Muslims in Middle East conducted by Zubaida (1972) also focuses on the reasons why bourgeoisie failed to gain political stage.

Nonetheless, viewing Islam as a separate aspect from Indonesian economy is not entirely possible. The recent trends show that successful Indonesian business entrepreneurs will engage in some religious activities such as charity and *pengajian* - religious study. Therefore, this paper aims to see the relation of economy and religion in Indonesia from the results of a field research conducted in Cilacap, Central Java where several Muslim entrepreneurs have successfully developed their business and contributed to the local economy by providing employment. This paper then will argue that the devotion to religion does not affect the growth of their business. Instead, engagement to religious activities will increase only if the wealth has been acquired during the old age.

A research on the relation between income and religious activities has been conducted by Azzi and Ehrenberg (1975) who analyze church participation during a life cycle. They presented three motives on attending activities related to church. The first is salvation motive in which people believe that church participation will give rewards in the afterlife. Second, it is consumption motive which brings fulfillment for the people whether it is due to deep-rooted religious beliefs or any social reason. The last is social-pressure motive which put pressures on people to attend activities related to church in order to develop their business. Aside from motives, Azzi and Ehrenberg (1975) argue that the increase in wage will reduce church participation which usually happens when people are going through productive age. In other words, they will spend more time for religious activities during childhood and old age. To put in another word, it is a U-shaped religious pattern based on life cycle.

This paper will start from the notion Azzi and Ehrenberg (1975) who use some determinant factors including 'age and wage' to see how religious adherents allocate their time for religious activities. However, instead of analyzing quantitative data, this paper will focus more on qualitative data in order to further investigate other determinant factors. By applying qualitative approach, arguably, the analysis will offer more distinctive results.

## **2. MATERIALS AND METHOD**

### ***Literature Reviews***

#### ***Religion and Economic Growth***

Most studies on religion and economic growth would use a case study at macro level by analyzing the economic growth of one state along with the religiosity of the citizens. Some prominent scholars on this issue are Barro and McCleary who have been studying the relation of economic growth and religion by analyzing quantitative data of different countries. In 2003, they argued that religious beliefs had shaped individual traits which then affect their working ethics and boost economic performance (Barro and McCleary, 2003). Three years afterward, they published another paper after analyzing broader data and emphasizing the impacts of economic growth from religious participation and beliefs as well as the composition of the adherence (Barro and McCleary, 2006). However, Durlauf, et.al., (2012) refute the findings of Barro and McCleary by similarly using quantitative data. Their results show that both direct and indirect relationship of religious beliefs and economic growth cannot be found.

Barro and McCleary (2019) in his recent book *Wealth of Religion* discussed more aspects of the relation of economic growth and religiosity. One of their interesting points is that they are focusing on the economic benefits and costs of devoting to specific religious beliefs as well as the impacts of devotion to the adherents' behaviors. The benefit of having captivating afterlife, for instance, will urge the adherents to follow religious teachings including the moral values and any religious activities. Holding on moral values – such as honesty, hard-working, and thrift – will increase the possibility of being placed in heaven rather than hell. In other words, it is like economic transaction in which stronger devotion will be paid by a greater afterlife.

Another scholar who chose to analyze the relationship of economic growth and a group of religious adherents is Cochrane (2012) who has conducted an ethnographic research on Ndem community in Senegal where the people work together on their abandoned agricultural lifestyle to alleviate poverty. Aside from community's sustainable effort, strong leadership, and international help,

Cochrane (2012) argues that religious faith plays an important role to motivate Ndem community. Religion, specifically Sufi orders' teachings, has been an integral part of Ndem's community so that every action is taken based on the teachings. In other words, economic development cannot be achieved without relying on Sufi orders' teachings to work hard on reviving their agricultural sector.

Turner (2008) sees the relation of economic growth and religion into a deeper understanding of an individual. He interpreted Weber's analysis of Protestant Work Ethic as "a mechanism of personal control that brought about a modernization of norms and practices by providing new standards of rational behavior that challenged traditional ways of behaving in the everyday world." In other words, religious beliefs have to be deeply entrenched in a person so that he/she could apply the religious values – such as honesty and hardworking – that have been modernized to cope with the continuous changes in the world.

Chatjuthamard-Kitsabunnarat, et.al., (2014) have also analyzed the subject of religion and economy at an individual level within company environment. They argue that religious piety would cause a person to be more caring so that he/she would not harm other stakeholders in a company. This trait would also affect the CSR (Corporate Social Responsibility) because a religious person holding managerial position would have stronger social responsibility which then strengthens the CSR. Chintrakarn, et.al. (2017) have conducted a similar study in a company where religious piety would become a substitute of good corporate governance. This argument is based on the findings which illustrate how religious managers would avoid any agency conflict. In other words, the principles of religious teachings become the foundation to run the company so that good corporate governance is less needed.

### ***Nadhlatul Ulama***

*Nadhlatul Ulama* (NU) is one of the biggest Islamic organizations in Indonesia that has strong grass-root members within the society. It was formed in 1926 to be a medium of gathering for Muslims *Ulama*<sup>1</sup>, Muslim scholars, and ordinary Muslims (Nakamura, 1981). The members of NU adhere to Sunni tradition and disseminate this teaching through their religious schools called *pesantren*. Aside from *pesantren*, *langgar* which is a small religious prayer is also used as a place to teach religious teachings in Indonesian villages. Both *pesantren* and *langgar* then become the institutional educations that provide affordable education for most Indonesians specifically in remote areas where formal education has not been established. Pribadi (2013) even argues that *langgar*, particularly, is the lowest level of education institution where the students are not obliged to pay regular fee. In other words, *pesantren* and *langgar* have provided education for the people whom the state cannot reach. As a result, the existence of *Nadhlatul Ulama* has been pivotal for the low-class people to get access to education.

The presence of *Nadhlatul Ulama* has been contributing to tolerance in Indonesia. The work of Menchik and Trost has rebutted general opinions which state that Indonesian Muslims are not exceptionally tolerant. They argue that involvement in Islamic civil society organizations notably *Nadhlatul Ulama* and Muhammadiyah increase tolerance, for those organizations have taught their members to respect differences (Menchik and Trost, 2018). The role of religious leaders is also significant, for it was found that religious leaders among Islamic civil society organizations have high level of tolerance which then influences their members.

Within *Nadhlatul Ulama* (NU) itself, the *Ulama* as religious leader hold more important role because their authority is higher than the Muslim scholars (Niam, 2017). It cannot be separated from the fact that *Nadhlatul Ulama* (NU) preserves traditional Islam in which the members uphold "the thoughts and opinions of the *ulama* regarding the concepts of Islamic law, *tafsir* (exegesis of the

Qur'an), and *kalam* (Islamic theology)" (Ismail, 2011). Hosen (2004) also argues that *Nadhlatul Ulama* (NU) has practiced *ijtihad jama* since 1926 to produce *fatwa* which could fill the gap of understanding from the stories in Al-Qur'an and the present circumstances. The members of *Nadhlatul Ulama* (NU) then abide by the opinions of the *ulama* as the guidance of their activities. The meaning of members, however, is not strict as there is no certain requirement to be members of NU. Pribadi (2013) states that, in Madura, being Muslim itself has already been considered as a sympathiser of *Nadhlatul Ulama* (NU). Aside from influencing the members, Epley (2004) argues *Nadhlatul Ulama* has closer relationship with the state compared to non-religious organizations. It was the result of a lengthy history with the state in which *Nadhlatul Ulama* never exerted violent actions against the state.

### **Research Method**

This paper applies qualitative approach by conducting an ethnographic research which includes daily observation and in-depth interviews in Cilacap, West Java. This place is chosen, for there are some traditional *pesantren* (Islamic boarding schools) that provide to a strong Islamic environment. The interviews are conducted specifically to two influential entrepreneurs namely Haji Sumadi and Hajjah Maslahah in order to see the contributing factors that affect the pattern of their religious practices and economic activities.

## **3. RESULTS AND DISCUSION**

### **3.1 Result**

The first determinant factor regarding religious devotion is supportive environment. During the field research, strong religious atmosphere has been lingering in Cilacap, Central Java. The prominent cause is the presence of *Nadhlatul Ulama*, specifically its religious education. In most villages in Indonesia where *Nadhlatul Ulama* has strong root, it is common for parents to send their children to a religious school in the afternoon after finishing a formal school in the morning. Religious school in this context is not necessarily a certified school since the study can be done in any mosque or *langgar*.

Hajjah Maslahah and Haji Sumadi were also taking religious school during their childhood. Hajjah Maslahah particularly learnt using *sorogan* model in the mosque because she saw her peers were learning Al-Qur'an there. Besides joining her peers, Hajjah Maslahah acknowledged that she learnt Al-Qur'an because she did not want to help his parents' business at their stall. Meanwhile, Haji Sumadi went to a TPQ (*Taman Pendidikan Al-Qur'an*) – a typical religious school – near his home to learn Islamic teachings since his parents were part of *Nadhlatul Ulama*. He then continued to Islamic high school called *Madrasah Tsanawiyah*.

Aside from learning at schools, the parents of Haji Sumadi taught religious values at home specifically *halal* and *haram* in daily life. The term *halal* refers to a status considering something permissible in Islamic teachings. In contrast, *haram* refers to anything forbidden in Islamic teachings. To illustrate, pork is *haram* so that Muslims are not allowed to eat it. Besides food, such terms also apply for action or behavior. Stealing, for instance, is considered *haram* because it brings harm for people. Compared to moral values such as honesty, hard-working, and enthusiasm, the values of *halal* and *haram* are considered obligatory to be followed as the foundation of everyday life. By doing so, a Muslim will deserve heaven in the afterlife. Given such understanding, it has affected the way Haji Sumadi handled his business because he was not only thinking of the current life but also the afterlife.

The above illustration shows how strong religious environment has affected the attendance of religious schools. If *Nadhlatul Ulama* along with its religious schools and teachers did not exist, then arguably the TPQ or *sorogan* method of teaching would not be available in Cilacap. Moreover, Haji Sumadi's parents would not be part of the Islamic organization which influenced them to teach religious values at home. In other words, strong religious environment has contributed to the first phase of U-shaped religious pattern based on life cycle in which the religious adherents spent more time for religion than business during their childhood.

However, when Hajjah Maslahah and Haji Sumadi grew to be a teenager, they spend more time on their business. Although Hajjah Maslahah attended PGA (*Pendidikan Guru Agama*) where the students are prepared to be religious teachers, she spent most of her youth to expand her business especially trading. Also, she was serious to excel at math during her study at formal school which later would help her to do business. After completing the high school, she then focused more on her trading compared to any religious activities. Aside from trading, Hajjah Maslahah learnt to broaden her networks by making friends because she believed that it would help her business too. Currently, she owns her own mall and several other businesses such as a stationery shop. Hajjah Maslahah admitted that, during her youth, her business kept her busy. Even though she joined the activities of *Fatayat Nadhlatul Ulama* and Al-Qur'an study group, the intensity of religious activities is still mediocre compared to trading activities.

Haji Sumadi also admitted that when he was young, he adopted a secular lifestyle. He focused on building his business from below. Initially, he could not make his ends met as his income from opening a small stall did not suffice. His family even used firewood to cook some food, but firewood was difficult to find during rainy season. Therefore, he had to sacrifice his wooden chair as the replacement of firewood. He then tried to begin selling herbal medicine to other cities which later became the beginning of his success. He also kept his acquaintances close to build networks so that he could expand his business to other areas such as travel agency and rented residences.

Both Hajjah Maslahah and Haji Sumadi admitted that they had focused on business during their youth. Hajjah Maslahah had learnt from her parents' business to collect payment from customers and sell small goods which had formed her to be tenacious, responsible, and preserving. In similar vein, Haji Sumadi became more diligent, hard-working, and persistent after experiencing difficulties during his early marriage. Thus, economic factors and strong personal characters have played a role in shaping their mindset to expand business during their youth. This phenomenon becomes the second phase of U-shaped religious cycle in which they focus more on economic activities than religious activities.

During their old age, the last phase of U-shaped religious pattern is vividly seen. Both Hajjah Maslahah and Haji Sumadi have shown their immense concern on religious activities especially charity. In this case, charity is part of Five Pillars of Islam which Muslims are obliged to do in order to increase their chance to go to heaven. Considering the wealth acquired by Hajjah Maslahah and Haji Sumadi, giving wealth-based charity or *Zakat Maal* is obligatory. This charity should be given annually and calculated based on their amount of wealth. In other words, during their old age, both Hajjah Maslahah and Haji Sumadi do not mind spending their money on charity in return for a favorable afterlife.

Currently, Hajjah Maslahah is well-known as a very generous figure. She has a lot of social activities which bring great impacts on the people around her. For instance, she has held various events to assist approximately 1000 orphans whom Muslims should prioritize in Islamic teachings. She does not only give cash but also stationery and advices so that the orphans could get motivated to pursue education and a better life. Moreover, after marrying the heir of a *pesantren* namely Haji Imam Subky Najmuddin, she shows more interest in charity related to religion. For example, the couple gave several plots of land as *waqf* intended for the activities of the El-Bayan Boarding School Foundation. The name *Maslahah* which appears to be more religious was also given after her marriage, for her maiden name was Sukanti.

Hajjah Maslahah acknowledges that during her old age, she prefers to do more religious activities so she lets her children run the businesses. She feels that it is important to practice religious values because living this world is only temporary. Therefore, Hajjah Maslahah always prioritizes religious activities over business activities, which is marked by joining *Thoriqoh Shyatoriyyah*. Besides, she is currently participating in the Muslim Nadhlatul Ulama and becomes the caretaker of boarding schools for female *santri* and *muballighoh* – female missionaries. Moreover, she organizes

social activities including taking part in building boarding schools, funding the STMIK Komputama Majenang College, as well as channeling scholarships to those in need.

Similarly, Haji Sumadi begins participating religious activities especially *thoriqoh* in his fifties. By following the *thoriqoh*, he hopes that he could get closer to Allah and get His blessings. His interest in *thoriqoh* is influenced by his father's religious education during his childhood as well as religious educations. He even obtained master degree in Islamic Studies even though he majored in law during his undergraduate study. Besides, he acknowledges that he wants to devote himself to be useful to others when he is old. For instance, he has funded many people around him such as his employees to go *Umrah*. He also helped people to improve the infrastructure by fixing the road which has not been paved. Thus, the road now becomes more accessible for people to go to the boarding school near his residence.

### 3.2 Discussion

Azzi and Ehrenberg (1975) focus on the determinant factors including age and wage which are analyzed using a quantitative study. However, by applying a qualitative approach, there are more contributing factors that would influence the dynamics of religiosity during a life cycle. To put it on another word, U-shaped religious pattern during a lifecycle can be seen if several determinant factors are present.

The first determinant factor is family background. Haji Sumadi had been raised by religious parents whose advices are deeply rooted in his mind. Thus, he spent his childhood

learning Al-Qur'an at TPQ and took the same path of his parents which is *thoriqoh* during his old age. Although Hajjah Maslahah did not learn much religion from her parents, her parents' religion has led her to study Al-Qur'an at mosque following her Muslim peers. However, her spouse who is the heir of a *pesantren* contributes significantly to her intense religious activities during her old age. Most of her religious activities are related to the *pesantren* where her husband becomes the notable Kyai<sup>2</sup>. Within the *pesantren*, Kyai holds an important position so that people in his are pay respect and follow his lead. Thus, as the wife, Hajjah Maslahah will embrace the Islamic pathway which her husband has led in the *pesantren*.

The second determinant factor is the presence of Islamic organization which has been rooted in the area. In this case, the existence of *Nadhlatul Ulama* has offered a supportive environment to nurture religiosity. *Nadhlatul Ulama* provides a strong institutional umbrella in which religious activities can be freely conducted. Compared to other Islamic organization, *Nadhlatul Ulama* is considered *moderate* so that its existence can be accepted by most Indonesians regardless of their religion. Therefore, Cilacap has the supportive environment for both Haji Sumadi and Hajjah Maslahah to study Islam and join any religious activity either during childhood or old age.

Economic pressure is the third determinant factor. Haji Sumadi had experienced poverty in which he had to sacrifice his wooden chair to provide food for the family. Such pressure was borne by Haji Sumadi as the head of family who was supposed to earn sufficient money to keep on living. As a result, he spent his youth or productive age to make a living in order to improve the welfare of his family. In similar vein, Hajjah Maslahah was under her parents' shadow to develop their trading business. She had been trained to trade by her parents, which eventually led her to master her own business skills. She grew the urge to keep developing business bigger than that of her parents. Thus, she would spend her productive age for business rather than religious activities.

The last determinant factor is the temptation of afterlife. Both Hajjah Maslahah and Haji Sumadi adhere to Islam which teaches that the current life is temporary so that they have to earn merits to go to heaven in the afterlife. Merits can be earned by following Islamic teachings including joining religious activities and giving charity. Moreover, when they become old, most people will think that

death is closer. It then results in more devotion to religion. As both Hajjah Maslahah and Haji Sumadi are successful entrepreneurs, they invest more on charity. Similar to the findings of Chatjuthamard-Kitsabunnarat, et.al. (2014), this paper shows how religious people within business environment have more social responsibility.

#### **4. CONCLUSION**

This paper offers a perspective to analyze the factors that contribute to the existence of U-shape religious pattern in a life cycle. However, in Indonesian context specifically Cilacap, such religious pattern will only work if there are more supporting factors besides age and wage. Constant exposure on religion and social acceptance are notably required. In this case, constant exposure on religion comes from family and surrounding environment. Next, social acceptance refers to a condition in which religious activities are openly accepted, so the Muslims do not need to practice their religion secretly. Such acceptance might also lead to increase religious activities, for religious people are labeled as good people.

This case study might work in other areas in Indonesia where *Nadhlatul Ulama* occupies a strong presence by considering some following aspects. First, in Indonesia, the state has provided a safe haven for the practice of Islam along with the religious organization namely *Nadhlatul Ulama*. Second, *Nadhlatul Ulama* becomes the medium in which religious practices are taught and entrenched within the individual. Last, the area which is heavily influenced by the presence of *Nadhlatul Ulama* has created conducive environment for most people to agree with Islamic teachings and praise any religious activity. In other words, the practice of Islam is labeled positive under such conducive environment, thus leading the wealthy entrepreneurs continue practicing Islam after retirement.

Further study focusing on female Muslim entrepreneur like Hajjah Maslahah would be interesting to be explored. As a woman, she has to cater to many roles namely a wife, a mother, an entrepreneur, as well as a public figure. Her presence outside domestic sphere triggers questions on how she could manage to achieve mesmerizing success in business, while maintaining her identity as a wife of a *Kyai*.

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