



International Journal of Applied Business and Economic Research

ISSN : 0972-7302

available at <http://www.serialsjournals.com>

© Serials Publications Pvt. Ltd.

Volume 15 • Number 22 (Part 2) • 2017

Entrepreneurship Resilience of *Urang Banjar* (Ethnometodology Study in South Kalimantan)

Abdurrahman Sadikin¹, Ubud Salim², Surachman³ and Moeljadi P⁴

¹Doctoral Program of Economics and Business Faculty, University of Brawijaya, Malang, Indonesia and Management Department, Economic and Business Faculty, Lambung Mangkurat University, Indonesia. Email: abdurrahman.sadikin79@merahputih.id

²Management Department, Economic and Business Faculty, Brawijaya University, Indonesia

ABSTRACT

This research purposes are (1) to explore the *Urang Banjar* Entrepreneur in practicing the slogans of *Haram Manyarah Waja Sampai Kaputing* and *Kayuh Baimbai* so they resilient to run their business and survive until now, (2) to provide an explanation of specific illustrations about the Entrepreneurship Resilience of *Urang Banjar* (*Banjar* Ethnic) in South Kalimantan to face the competition and challenges of business world and (3) to find and apply Coaching and Strategy Pattern to support the entrepreneurship resilience of *Urang Banjar*. It uses Ethnometodology method. The informants are the *Banjar* ethnic of urban entrepreneur group in South Kalimantan. They are selected because the *Banjar* urban entrepreneurs are one largest ethnic society in Indonesia. *Banjar* ethnic possess strong business ability and still can survive until now. They have diamond and jewelry business in Martapura, Alabio duck farm and peat land buffalo farm in Hulu Sungai Utara, Sasirangan craft, Kampak valve culinary tour, *Soto Banjar* seller, *Jukung* industry and floating market. Ethnic Entrepreneurs Group of *urang Banjar* also have *Haram Manyarah Waja Sampai Kaputing* and *Kayuh Baimbai* slogans and has a unique habit to raise trading *akad* (agreement) in every business transaction.

Keywords: *Urang Banjar* Entrepreneur, *Haram Manyarah Waja Sampai Kaputing*, *Kayuh Baimbai*, resilience.

1. INTRODUCTION

Urang Banjar (*Banjar* Ethnic) is one largest community groups and spread almost in territory of Indonesia Republic until to Malaysia, Singapore and Saudi Arabia. *Urang Banjar* is a person whose life is clustered in a village lined by river.

River culture as a means of economic activity has gradually changed. It cannot separated from role of *Urang Banjar* groups itself, community leaders and gait of heroes and national figures derived from *Banjar*

ethnic group that confirmed the *Urang Banjar*. The famous National Hero of *Urang Banjar* group is Antasari Prince who echoes the slogan “*Haram Manyarah Waja Sampai Kaputing*”, Brigadier General TNI (ret.) Hassan Basry, Dr. KH. Idham Chalid., Saadillah Mursyid and Dr. H Abdurrahman SH MH.

The existence of *Urang Banjar* or *Urang Banua* also known from their Entrepreneurship spirit. Entrepreneurship activities by *Urang Banjar* have long been done, precisely from arrival of Empu Djatmika group as the forerunner of *Banjar* kingdom (ca. 1300). Ethnic *Banjar* according is known as merchants and migrants (Daud: 1997). This is also expressed by Ahmadi Hasan (2008: 6) that culture of madam (exploration) is the fulfillment of intent and instinct. This is a reflection of *Urang Banjar* urban as a hard worker, resilient, tenacious, and persistent in business (trade) with spirit of *Haram Manyarah Waja Sampai Kaputing* (Abstinence before Success), and a high sensitivity to opportunities but sensitive to threat.

The entrepreneurship existence of *Urang Banjar* in South Kalimantan encountered various obstacles and threats. The business competitors increase in same type of business that has been run by *Urang Banjar* Entrepreneur. A number competitors from outside may have a very large amount of capital and can play a market price that can end deadly of *Urang Banjar* Entrepreneurship in South Kalimantan.

The competitors existence with large capital can also take advantage of technological advances in form of digital technology, both to produce economically and to market the production effectively. Technological advances can help reduce production costs, reduce promotional costs and greatly facilitate marketing communication. The technological advances support the progress and development of business. The entrepreneurship of *Urang Banjar* in South Kalimantan should adapt and follows with advancement of technology development in order to establish its existence as a formidable and superior entrepreneurship and contribute to economic development in South Kalimantan.

The contribution of urban Entrepreneurship of *Urang Banjar* in adapting to commercial economy is driven by *Banjar* life’s slogan to run their business ventures. The slogan of life held firmly is “*Haram Manyarah Waja Sampai Kaputing*”, it means Abstinence Surrender with strong spirit before achieve the inspiration.

The other slogan also becomes life guidance of *Banjar* people to run the business is “*Kayuh Baimbai*”, it means rowing the boat together. *Kayuh Baimbai* philosophy has a message and determination that doing business not only runs individually but together with friends or family members so that when successful it will be enjoyed together. This means that success achieved is a shared success. It is not surprising that South Kalimantan province has many merchants to sell similar merchandise that collaborate each other, such as the gemstone market of Cahaya Bumi Selamat in Martapura Banjar.

Martapura as the district capital of Banjar is known as the jewel city. This city becomes a diamond mining industry and polishing of diamond and gemstone since the Dutch era until now. The business of rubbing diamonds and gemstones has been done from generations with various traditional and modern equipment. More sophisticated the diamond retaining equipment or “*Tang*” and skill level of the artisans will create better product and more expensive price.

Duck and duck egg market at North Hulu Sungai Regency is central development of Alabio duck which also apply *Manyarah Waja Sampai Kaputing* and slogan *Kayuh Baimbai* slogans. Since 1999/2000 has established SPAKU (Central of Agribusiness Development of Commodity) Alabio duck at Alabio village.

Sasirangan village in Banjarmasin city area around the old market urban village opposite the mosque also shows the spirit togetherness of *Banjar* Entrepreneur same as philosophy of *Kayuh Baimbai*. Sasirangan village is a place of typical batik making for Banjarmasin sasirangan cloth, where the manufacture of batik

still uses traditional way. Sasirangan cloth is originally used as a means to heal people who are stricken with a disease. This cloth is usually also used in traditional ceremonies at Banjar region. Now sasirangan is no longer devoted to spiritual activities, but has become a daily garment.

Katupat Kandangan is culinary tourism area centered on Parincahan village in district of Hulu Sungai Selatan Kandangan. Ketupat Kandangan is one typical South Kalimantan cuisine derived from Kandangan, Hulu Sungai Selatan (HSS). This town becomes center of Kandangan Ketupat stall. They meet the demand of Kandangan own community. More specifically they provide services to passengers of inter-city transportation within province or passenger of inter-city bus between the provinces as it is crossed by trans Kalimantan road.

Ketupat Kandangan is one of typical food of South Kalimantan which simple but very inviting taste and unique. It is simply because one ketupat served only with a splash of thick coconut milk sauce similar to opor, yellowish and sprinkled with fried onions. Side dish is fried harry fish or fish *harab* habang (like Balinese spice or balado seasoning). Way to eat Ketupat Kandangan is unique. For Kandangan, even though it has gravy but this ketupat must be eaten by hand. Using a spoon will be considered less delicious. The Ketupat only halved when presented, then “melded” by hand.

Swamp buffalo farm is other ethnic Entrepreneurship of *Banjar* Urang that upholding the slogan of *Haram Manyarah Waja Sampai Kaputing* and *Kayuh Baimbai*. Swamp buffaloes has specific and unique location for livestock commodities owned by South Kalimantan Province and spread in 6 (six) regencies of Hulu Sungai Utara (HSU), Hulu Sungai Tengah (HST), Hulu Sungai Selatan (HSS) and Barito Kuala (Batola). Buffalo has potential as a meat producer and a source of income for farmers, it also serves as one of unique natural attractions. This indicates that buffalo in South Kalimantan has a promising economic potential. It is also supported by widespread availability of swampland in South Kalimantan.

Soto Banjar Sellers around Martapura riverside also unique entrepreneurship of *Urang Banjar*. *Soto Banjar* is a popular typical food that for the *Banjar* Ethnic. The development of one menu is not only popular in south Kalimantan but also spread to all areas in Kalimantan island and to some regions in Indonesia. The sellers of *soto Banjar* uses peddle to sell in middle of river in floating market area that exist in several locations in Banjarmasin.

Floating Market is a symbol of Entrepreneurship spirit of *Banjar* Ethnic and also the symbol of *Banjar* ethnic creativity to utilizes all the shortcomings and limitations road transportation infrastructure at that time. Floating Market uses *jukung* boat as a means to buy and selling on river. Floating Market originally was a regular trading activity of Ethnic *Banjar* to meet daily living. They sometimes they do not use money for sale and purchase, but using Barter system, with agreement to meet the needs of each party or in *Banjar* language “*sasama kurang labih baja, sidin himung ulun himung jua, kadada nang dirugiakan atawa di untungakan* “. This is one manifestations of *kayuh baimbai* slogan.

The spirit of *Kayuh Baimbai* from urban Entrepreneurship of *Urang Banjar* can also be found in North Alalak Region. Almost all people work as a *jukung* maker, especially done by men, this village called Sewangi Island. In fact, administratively Sewangi Island is included in Berangas Subdistrict, Barito Kuala District, South Kalimantan and has been long time become the center to make *jukung* (boat) and boats boat (*kelotok*), a typical boat from South Kalimantan. The *Jukung* is also well known. In addition to high experience, *jukung* also from of high quality wood.

Residents at the island have profession as *jukung* and *kelotok* boat maker. This work has been done for generations. This small island looks very crowded population. Almost in every house have *jukung* and

kelotok workshops, both big and small. They work every day to make *jukung*. Not only *jukung* or *kelotok* to use citizens to earn a living from operating the boat, the tourists are also interested to buy because of amazing admiration to see a simple boat from *Banjar* that can float with a balanced on water without any additional balancing tools.

Jukung crafters at Sewangi island also have high creativity. In addition to making *jukung*, they also took the initiative to make miniature of *jukung* and *kelotok* as a souvenir for travelers who come to Sewangi island. *Jukung* ornamental is also equipped with mini human sculptures, miniature food of *Banjar* and the roof. The material is wooden for *jukung*. The shape is exactly similar with *jukung* at Floating Market in Banjarmasin.

Urang Banjar Entrepreneurship is also seen in their ability to build a new markets to sell at relatively new territory or there is no market where buyers and sellers meet to offer their merchandise. Usually newly formed markets will operate on certain days only in accordance with mutual agreement of merchant community. This new market will open only on an agreed day and will continue for a long time. It creates a daily market that will only be managed by traders around the market location, while the pioneer traders will shift and search the new market location. Therefore, the slogan of *Haram Manyarah Waja Sampai Kaputing* and *Kayuh Baimbai* are manifested in daily life of *Urang Banjar* Entrepreneurship.

Urang Banjar entrepreneurships have prominent characteristic in daily trading activities. They tend to say the phrase “*jual lah seadanya*“ (I am selling my stuff as it is) from party who sell and “*tukar lah*“ (I buy) from buyer. This custom is ordinary or commonly referred to as trading contracts, doing trade agreement (*akad*) become a habit for every transactions in *Banjar* society until today.

Entrepreneurship activities of *Urang Banjar* are unique in accordance with local cultural customs. It is based on a fairly tribal style with the similarities and differences when compared with other ethnic Entrepreneurship in Indonesia, such as Aceh, Minangkabau, Sundanese Tasikmalaya, Javanese Solo, Bugis, Madurese and Balinese. To run its business, ethnic-entrepreneurship has a different pattern and management style but unique and still in line with their customs and cultures.

The ability of Ethnic/tribal Entrepreneurship (*Banjar* Ethnic Entrepreneurship, Aceh Ethnic, Minangkabau Ethnic, Sundanese Tasikmalaya, Javanese Solo, Bugis, Madurese and Balinese) is consistent with Waldinger (1990) who said that realizing a highly developed entrepreneurship from certain ethnic and successfully growing the business. Waldinger (1990) said that ethnic entrepreneurship has become an extraordinary power to move wheels of a nation's economy. It means that ethnic entrepreneurship is very important role for prosperity of society in certain area.

Enno Masurel, Peter Nijkamp, Murat Tastan, Gabriella Vindigni (2001) also said that ethnic entrepreneurship has become a popular concept in a multi-cultural modern society. Ethnic Entrepreneurship can solve the problem of unemployment structured in urban society. In an effort rise up and fight in their new market they must be able to build successful businesses to bring the income back to their origin.

Daniela-Luminița Constantin, Zizi Goschin, Mariana Drăgușin, (2008) also states states that Ethnic Entrepreneurships of minorities Turkey shows a remarkable role for Romania. This is reflected not only in development of a successful economic enterprise, but also demonstrated by formation of Turkish ethnic minority cultural identity in Romania.

The existence of entrepreneurs (both ethnic and modern entrepreneurship) in certain areas has a very important role to move wheels of economy in the region where Entrepreneur interacts. Entrepreneurs interaction always strive to meet the needs of other people's effectively and efficiently, with a hope can

provide satisfaction for both parties and will definitely bring up multiplayer effects for surrounding environment. It makes the entrepreneurship discussion becomes important and interesting topic. It has impact on individuals, organizations and management, including discussing the obstacles or challenges faced by the entrepreneurs.

The researchers have demonstrated the consensus that entrepreneurship is an essential element to achieve organizational, social and individual success (Antonicic and Hisrich, 2003; Davidson, 2005). Entrepreneurship encourages structural change and regional development (Morris, Kuratko, Schindehutte, 2001), Entrepreneurship also creates jobs, encourages innovation, wins competition, and improves economic well-being (Chiles et. al., 2007). It will be realized if the entrepreneurs have the resilience ability.

The resilience ability is the ability to comeback after a downturn. English-Indonesian dictionary (Echols, 1976: 480) defines resilience as spring power, resilience or joy. The term resilience was first formulated by Block (1996) as IQ and Ego Resilience, and Klohnen (1996) defined as a general ability to involve a high degree of adaptability and flexibility when faced with internal and external pressures. In its journey, resilience term is expanding the meaning. Rutter (1999: 598) states, “Resilience is ability to bounce back or cope despite the substantial adversity.”

Reivich & Shatte (2002) states that resilience becomes very important in life for four things. First is to void the losses as a result not profitable things (Overcoming). Second is to control you in face of life problems, can master the environment effectively, and can solve various problems (Steering through). Third is self-healing (Bounce back), they who resilient shows the task-oriented coping style of action with aim to overcome various misfortunes. Fort is the meaning and purpose in their lives, they will focus on their life purpose (Reaching out).

Research on resilience associated with Entrepreneurship is relatively rare, especially for ethnic entrepreneurship. In addition to add literature on ethnic entrepreneurship resilience, this research is also needed to explore how ethnic entrepreneurship, especially the *Banjar* ethnic, survived and rose up from various obstacles, problems and challenges of increasingly hard and complex business world.

This research becomes more interesting and important to do because there is no research to explore in detail and depth about how the ethnic Entrepreneurship of *Urang Banjar* can hold and rise from deterioration (resilience) due to threat of shocks the severe world economic crisis making many business collapse and bankrupt. The explanation of resilience process of ethnic Entrepreneurship is needed as a material for sharing knowledge, especially the science of how to rise from business slump and re-start the business again. Especially in today’s condition, many young entrepreneurs very need guidance to do business.

2. RESEARCH PURPOSES

1. Exploring the *Urang Banjar* Entrepreneur in practicing slogan of *Haram Manyarah Waja Sampai Kaputing* and *Kayuh Baimbai* to make them resilient to run their business and can survive until now.
2. Providing an explanation of specific illustrations about the Entrepreneurship resilience of *Urang Banjar* in South Kalimantan to face of competition and challenges of business world.
3. Finding and applying Patterns of Development and Strategy to support the entrepreneurship resilience of *Urang Banjar*.

3. RESILIENCE DEFINITION

English-Indonesian dictionary (Echols, 1976: 480) resilience means spring power, or joy. The resilience term was first formulated by Block (in Klohnen, 1996) as ego-resilience, defined as a general ability to involves a high adaptability and flexibility to face internal and external pressures.

Rutter & Garnezy's research (in Klohnen, 1996) uses the resilience term as descriptive labels to describe children who can survive well even if they live in a bad and stressful environment. Rutter (1999: 598) defines "Resilience as ability to bounce back or cope despite the substantial adversity." Ramirez (2007: 78) describes three important results (outcomes) caused by resilience. They are Effective Coping, Mastery and Positive Adaptation

Reivich and Shatté (2002) argue that resilience is built from seven different abilities and almost none of individuals have the overall capability. These abilities are: (1) Emotion Regulation, (2) Impulse Control, (3) Optimism, (4) Empathy, (5) Causal Analysis, (6) Self-efficacy and (7) Increasing the positive aspects. Reivich & Shatte (2002) states that resilience very important for humans because resilience can be used for following things: (a) Overcoming, (b) Steering through, (c) Bounce back and (d) Reaching out.

Resilience in Islamic Perspective (Review of Qur'an and Hadith) has nine elements. They are: (1) Patient, (2) Thanks for God, (3) Not easy to despair, (4) There is a belief that after difficulty there must be ease, (5) Sincere to accepts every disaster that hit the business, (6) Steadfast and patient in maintaining the business, (7) Learning from experience, (8) Always speak friendly, and (9) Do not consider competitors as business enemies but as part of business community by collaboration.

Research Paradigm (Thinking Path)

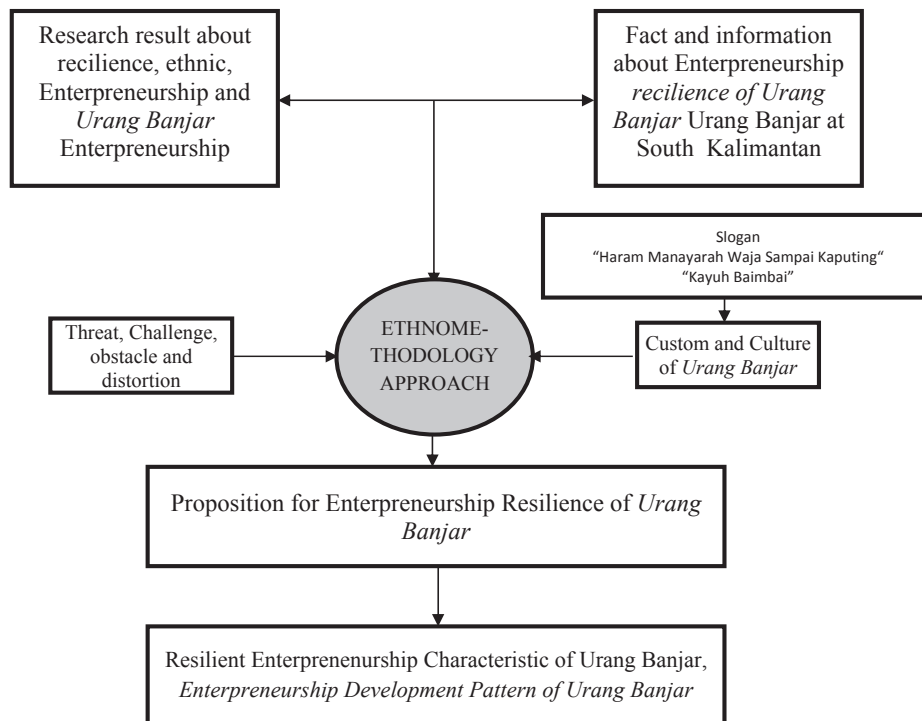


Figure 1: Research Thinking Path

Type of Etnometodology Research

Study of etnometodology is always associated with tradition of a group people as the source and core of a research topic as follows (Collin, 1997):

1. The technique or method to trace the field leads to situation of everyday human life in an ethnic/group.
2. Social events within an ethnic or community group.
3. Related to boundaries actions of a group people in ethnic or group.

The urban entrepreneurship of *Banjar* ethnic in South Kalimantan becomes research object with a basic consideration that entrepreneurship group of *Banjar* ethnic is one largest ethnic societies in Indonesia. *Banjar* ethnic have strong business capability and still can survive until now, namely as supplier of diamonds and gems in Martapura, Alabio duck breeding and Swamp buffalo farms in Hulu Sungai Utara, Sasirangan fabric crafts, Kampak Katupat culinary tour, *Soto Banjar* seller, *Jukung* Industries to Floating Market. Ethnic Entrepreneurship of *urang Banjar* is known to have slogans *Manyarah Waja Sampai Kaputing* and *Kayuh Baimbai* and has a unique habit to always raises trading *akad* in every business transaction.

The informants are selected if they can provide an in-depth description of *Banjar* urban entrepreneurship who really owns a business venture and they have been in business for a very long time and have suffered serious threats but have survived and even developed. *Urang Banjar* entrepreneur really resilient to run their business. Informants are determined purposively with following condition: (1) having personal experience in accordance with issues studied; (2) capable to redraw the phenomena they have experienced, especially in their nature and meaning, shock experience of their business ventures, capable to describe how they deal with shocks; (3) willing to engage in research activities that take a long time; and (4) willing to be interviewed and recorded during interview or during the course of research.

The data collection process uses several methods. First is to involve in social activities of *Banjar* ethnic communities. It aims to introduce the existence of researchers on residents where the researchers will conduct research. Second is in-depth interviewing. It aims to explore deeply about the cultural values held by urban entrepreneurship group of *Banjar* urban to run their business. Third is field observation to explore information from the sources in form of events, places, or locations. Fourth is an informant recording (both key informants and the supporters). Fifth is to makes an etnometodological note.

After the first data recording and analysis, observation focus to determine categories such as how to start a business, how to manage the business such as capital source, how to spend capital, how to invest capital, how to behave during bombing efforts, how to solve problems business at decline time. Selective observation is done by looking for differences between the categories. The data collection process uses software program CDC EZ-Text . This program can be used off line.

A common approach to evaluate etnometodology research is by checking the data validity (Fatchan, 2014: 119). Data validity checking is a primary interpretation activity or first order understanding in form of data understanding/information from research subjects. The analysis was done by reading the observations simultaneously one by one during the research. The analysis is done after accumulation data from participant observation.

Researchers make a more systematic analysis of empirical materials as follows. The first stage is data reduction. Reduction can be done by holding Focus Group Discussion (FGD). The second stage is conducting a domain analysis. Third Phase is Indexicality Analysis. Fourth phase is reflexivity analysis. The last stage of data analysis conclusions, verification and reflection. The final stage is triangulation of research result. that is the step to align the final result of research with promoter team, *Banjar* cultural expert team (humanist) and researcher himself, so that research result will be a preposition that really reflects the resilience of *Banjar* urban entrepreneurship.

In relation to above research stages, a concise manner can be described in flow of systematic research, as follows:

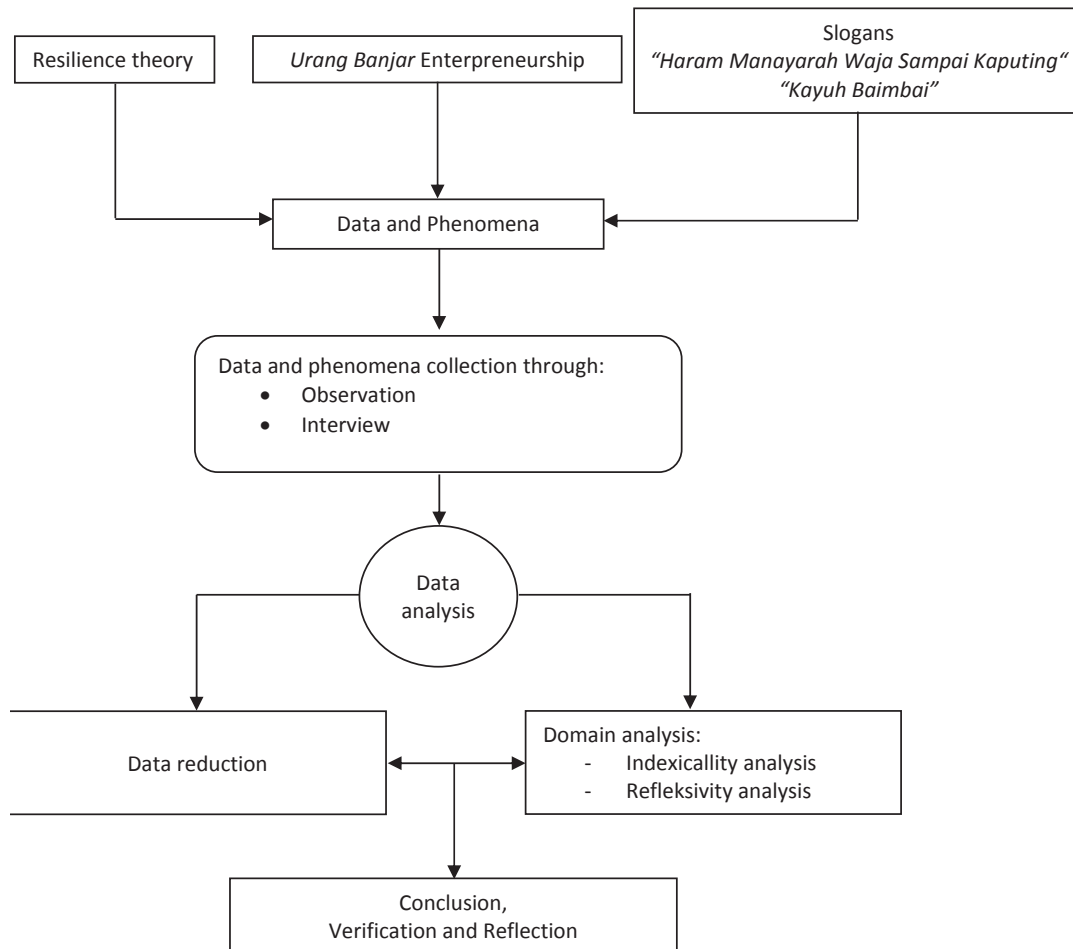


Figure 2: Research Systematic Path

4. CONCLUSION

Urang Banjar (*Banjar* Ethnic) is one largest community groups and spread almost in territory of Indonesia Republic until to Malaysia, Singapore and Saudi Arabia. *Urang Banjar* is a person whose life is clustered in a village lined by river. The existence of *Urang Banjar* or *Urang Banua* also known from their Entrepreneurship spirit. The contribution of urban Entrepreneurship of *Urang Banjar* in adapting to commercial economy is driven by *Banjar* life's slogan to run their business ventures. The slogan of life held firmly is "*Haram Manayarah*

Waja Sampai Kaputing”, it means Abstinence Surrender with strong spirit before achieve the inspiration. The other slogan also becomes life guidance of *Banjar* people to run the business is “*Kayuh Baimbai*”, it means rowing the boat together. This slogans makes *Urang Banjar* has entrepreneurship resilience. It is evidenced from various business of *Urang Banjar* entrepreneurs. They have diamond and jewelry business in Martapura, Alabio duck farm and peat land buffalo farm in Hulu Sungai Utara, Sasirangan craft, Kampak valve culinary tour, *Soto Banjar* seller, *Jukung* industry and floating market. Ethnic Entrepreneurs Group of *urang Banjar* also have *Haram Manyarah Waja Sampai Kaputing* and *Kayuh Baimbai* slogans and has a unique habit to raise trading *akad* (agreement) in every business transaction.

References

- A.A Ngr. Agung Adi Pratama Wicaksana Putra & Komang Rahayu Indrawati (2016). Perbedaan Motivasi Kerja Antara Orang Bali Yang Bekerja Di Bali Dengan Orang Bali Yang Merantau Di Sulawesi Tengah. *Jurnal Psikologi Udayana* 2016, Vol. 3, No. 3, 375-381 Program Studi Psikologi, Fakultas Psikologi, Universitas Udayana ISSN: 2354 5607.
- Ahmad, Danang (2012). Hubungan Tingkat Syukur terhadap *Subjective Well Being* Tesis. *Tidak di publikasi*. Fakultas Psikologi UIN Maliki Malang.
- Ahmadi Hasan (2008). Adat Dagang Orang Banjar dan Prospek Ekonomi Syariah, *Makalah* (IAIN Antasari : Banjarmasin).
- Alfani Daud (1997). *Islam dan Masyarakat Banjar Deskripsi dan Analisa Kebudayaan Banjar* (Jakarta :Rajawali Pers, 1997).
- Al-Fauzan, A.B.S. (2007). *Indahnya Bersyukur. Bagaimana Meraihnya?*. Bandung : Marja.
- Alfisyah (2008). Dinamika Ekonomi Dan Perkembang Perdagangan Urang Banjar. *Jurnal Kebudayaan KANDIL - Melintas Tradisi*, VI (16). pp. 56-68. ISSN 1693-3206.
- Al-Hamid, Zeid Husein (2007). *Mukhtashar Ihya' Ulumuddin*, terjemah. Jakarta : Pustaka Amani.
- Al-jauziyah, I.Q. (1998). *Madarijus Salikin Jenjang Spiritual Para Penempub Jalan Ruhani*. Jakarta : Robbani Press.
- Alma, Buchari (2009). *Kewirausahaan*. Bandung: Alfabeta.
- Andini Nuraeni (2015). Peran Pengusaha Sandal Kelom Geulis Dalam Memotivasi Berwirausaha Mantan Karyawan Di Desa Setiawargi Kota Tasikmalaya. *Tesis Jurusan Pendidikan Luar Sekolah Fakultas Ilmu Pendidikan Universitas Negeri Semarang*.Semarang.
- Antoncic, B. and Hisrich, R.D. (2003). Clarifying the Intrapreneurship Concept, *Journal of Small Business and Enterprise Development*, Vol. 10, No. 1, pp. 7-24.
- Apriawal, Jabbal (2012). Resiliensi Pada Karyawan Yang Mengalami Pemutusan Hubungan Kerja (PHK). *EMPATHY* Vol. 1, No. 1, December 2012.
- Audifax (2008). *Re-search: Sebuah Pengantar untuk “Mencari-Ulang” Metode Penelitian dalam Psikologi*. Jalsutra: Yogyakarta.
- Axford, K.M. (2007). *Attachment, Affect Regulation, And Resilience In Undergraduate Students*. Dissertation, Walden University.
- Badan Perencanaan Pembagunan Daerah Kota Surakarta (2012). Laporan Penyusunan Rencana Detail Tata Ruang Kota (RDTRK) Kawasan II.Surakarta: BAPPEDA.
- Badan Pusat Statistik Kota Surakarta (2011). Surakarta Dalam Angka Tahun 2011.Surakarta: Badan Pusat Statistik.
- Banaag, C.G. (2002). Reiliency, Street Children, and Substance Abuse Prevention. *Journal of Prevention Preventif*, Nov. 2002, Vol. 3.
- Bandura, A. (1994). Self Efficacy. In. V.S. Ramachaudran (Ed.), *Encyclopedia of Human Behaviour*, Vol 4: 71-81.

- Basri Daham. Watak “Cina Hitam” Saudagar Pidie Kompas 20 April 2001.
- Block, Jack, et. al., (1996). IQ and ego-resiliency: conceptual and empirical connections and eparateness. *Journal of Personality and Social Psycologi*, 70(2), hlm. 349-361.
- Bogdan, Robert C. dan Biklen Kopp Sari (1982). *Qualitative Research for Education : An Introduction to Theory and Methods*. Allyn and Bacon, Inc : Boston London.
- Bungin, H.M.B. (2010). *Penelitian Kualitatif: Komunikasi, Ekonomi, Kebijakan Publik dan Ilmu Sosial Lainnya*. Kencana Pranada Media Group. Jakarta.
- Burrell, G. dan G. Morgan (1979). *Sociological Paradigms and Organizational Analysis: Elements of the sociology of corporate life*. Ashgate Publishing Company: USA.
- Chariri, A. (2009). *Landasan Filsafat & Metode Penelitian Kualitatif*. Diunduh pada tanggal 06 Juni 2016. http://eprints.undip.ac.id/577/1/FILSAFAT_DAN_METODE_PENELITIAN_KUALITATIF.pdf.
- Chiles, T.H., Bluedorn, A.C., and Gupta, V.K. (2007). Beyond Creative Destruction and Entrepreneurial Discovery: A Radical Austrian Approach to Entrepreneurship. *Organization Studies*, 28 (4), 467–93.
- Coulon, A. (2008). *Etnometodologi*. Lengg: Yogyakarta.
- Creswell, J.W. (2009). *Research Design Pendekatan Kualitatif, Kuantitatif, dan Mixed*. Pustaka pelajar: Yogyakarta.
- Daniela-Luminița Constantin, Zizi Goschin, Mariana Drăgușin (2008). *Ethnic Entrepreneurship as an Integrating Factor in Civil Society and a Gate to Religious Tolerance: A Spotlight on Turkish Entrepreneurs in Romania*. *Journal for the Study of Religions and Ideologies*, 7, 20 : 49-79.
- Davidsson, P. (2005). Methodological Approaches to Entrepreneurship : Past Research and Suggestions for the Future, *Small Enterprise Research*, Vol. 13, No. 1, 1-21.
- Davis, N.J. (1999). Resilience: Status of research and research-based programs. Working paper, Center for Mental Health Services, Substance Abuse and Mental Health Services Administration, U.S. Department of Health and Human Services; Rockville, MD. Retrieved July 13, 2011 from: <http://resilnet.uiuc.edu/library.html>.
- De Jonge, Huub (1989). *Madura dalam Empat Zaman: Pedagang, Perkembangan Ekonomi, dan Islam*, Jakarta: PT. Gramedia.
- Denzin, N.K. dan Lincoln, Y.S. (2009). *Handbook of Qualitative Reseach*. Pustaka Pelajar: Yogyakarta.
- Dinas Perindustrian dan Perdagangan dan UKM, kota Tasikmalaya (2014). Data Potensi Ekonomi Daerah tahun 2014.
- Dinas Perindustrian dan Perdagangan Kabupaten Tasikmalaya (2012). Data Potensi Ekonomi Daerah tahun 2012.
- Djakfar. Muhammad, (2012). “Etos Bisnis Etnis Madura Perantauan di Kota Malang: Memahami Dialektika Agama Dengan Kearifan Lokal”, *Makalah tidak diterbitkan*.
- Djokorda Gde Raka Sukawati (2014). *Merajut nilai nilai kearifan lokal untuk membangun keunggulan daya saing berkelanjutan (studi etnografi pemasaran pariwisata di Ubud)*. Disertasi Program Doktor Ilmu Manajemen Fakultas Ekonomi dan Bisnis Universitas Brawijaya Malang.
- Dun Steinhoff, John F. Burgess (1993). *Small Business Management Fundamentals* 6th ed. New York: Mcgraw Hill, Inc.
- Echols, John M. dan Hassan Shadily (1976). *Kamus Inggris-Indonesia*. Jakarta : Gramedia Pustaka Utama.
- Enno Masurel, Peter Nijkamp, Murat Tastan, Gabriella Vindigni (2001). Motivations and Performance Conditions For Ethnic Entrepreneurship. *Tinbergen Institute Discussion Paper* 048/3.
- Ermina Istiqomah & Sudjatmiko Setyobudihono (2014). *Nilai Budaya Masyarakat Banjar Kalimantan Selatan: Studi Indigenous* *Jurnal Psikologi Teori dan Terapan* 2014, Vol. 5, No. 1, 1-6, ISSN: 2087-1708.

- Erni Hastuti, Defi Julianti, Donny Erlangga, Teddy Oswari (2013). Kearifan Lokal Sosial Budaya Masyarakat Minang Pedagang Rantau di Jakarta. *Proceeding PESAT (Psikologi, Ekonomi, Sastra, Arsitektur & Teknik Sipil)* Vol. 5 Oktober 2013. Bandung, 8-9 Oktober 2013 ISSN: 1858-2559.
- Falah, Miftahul, (2010). Sejarah Kota Tasikmalaya 1820-1942. Uga tatar Sunda Yayasan Masyarakat Sejarawan Indonesia Cabang Jawa Barat.
- Fatchan, ach. (2014). *Metode Penelitian Kualitatif Pendekatan Etnografi dan Etnometodologi*. UM Press.
- Garfinkel, H. (1967). *Study Ethnometodology*. Prentice Hall: New Jersey.
- Geoffrey, G. Meredith, et. al., (1996). Kewirausahaan Teori Dan Praktek. Jakarta : PT. Pustaka Binaman Presindo.
- Gobyah, I Ketut. (2003). Berpijak pada Kearifan Lokal. *Balipost*, Rabu, 17 September 2003.
- Grotberg, E.H. (1999). Tapping Your Inner Strength. USA: New Harbinger Publications. Inc
- Grotberg, E.H. (2003). Resilience for Today: Gaining Strength from Adversity. Westport: Preger Publishers.
- Grothberg, E. (1995). A Guide to Promoting Resilience in Children: Strengthening the Human Spirit. The Series Early Childhood Development : *Practice and Reflections*. Number 8. The Hague : Benard van Leer Voundatio.
- Habib Zen bin Ibrahim bin smith (2007). Syarah Hadits Jibril. Bogor: ma'had huroidhoh.
- Heritage, John (1984). Garfinkel and Ethnometodologi. Cambridge: Polity Press.
- Hisrich, R.D. & Peters, N.P., (1998). *Entrepreneurship*, Fourth Ed., Irwin/McGraw-Hill. A Division of The McGraw-Hill Co, Missouri.
- Ibrahim, A. (1984). *Persepsi Minangkabau Minangrantau*. Medan: Fa. Madju.
- Iskandar, (2005). *Kewirausahaan Pengusaha Aceh Asal Pidie Di Kota Medan (Suatu Tinjauan Antropologis)*. Masters thesis, UNIMED.
- Jabbal Apriawal (2012). Resiliensi Pada Karyawan Yang Mengalami Pemutusan Hubungan Kerja (PHK). *Empathy* Vol. I, No. 1, December 2012 (91-102) Fakultas Psikologi, Universitas Ahmad Dahlan Yogyakarta.
- Jackson, R., & Watkin, C. (2004, December). The Resilience Inventory: Seven essential skills for overcoming life's obstacles and determining happiness. *Selection and Development Review*, 20(6), 14.
- Johannes Jacobus Ras, (1968). Hikajat Bandjar A Study In Malay Historiography *The Hague: Martinus Nijboof*. hlm. 228.
- Joharotul Jamilah. (2016). *Ketabanan Industri Bordir di Tasikmalaya: Studi Etika Moral Ekonomi Islami pada Komunitas Tatar Sunda*. Disertasi Sekolah Pasca Sarjana Institut Pertanian Bogor.
- John Kao J. (1991). *The Entrepreneurial Organization*. New Jersey: Prentice Hall Englewood Cliffs.
- Kato, T. (2005). *Adat Minangkabau dan Merantau: dalam Perspektif Sejarah*. Jakarta: Balai Pustaka.
- Kirton, M. (1976). "Adaptors and Innovators: A Description and Measurement" *Journal of Applied Psychology* 6 (5) : 622-629.
- Klohnen, Eva C. (1996). Conceptual analysis and measurement of the construct of ego-resiliency. *Journal of Personality and Social Psychology*, Vol. 70(5), May 1996, 1067-1079.
- Kuhn. T.S, (1962). *The Structure of Science Revolution. Peran Paradigma dalam Revolusi Saint*. Rosda Karya. Bandung
- Kurniawan, I, N & Vita R. (2008). Pengaruh Pelatihan Resiliensi terhadap Perilaku Asertif pada Remaja. *Jurnal Psikologi Islam*, Vol. 5, No. 1. 93-105.
- Lubis, Nina H. (1998). Kehidupan Kaum Menak Priangan 1800-1942, Bandung: Pusat Informasi Kebudayaan Sunda.

- Ludigdo, U. (2007). *Paradoks Etika Akuntan*. Pustaka Pelajar: Yogyakarta.
- M. Sam'ani dkk, *Sejarah Banjar* (Pemprov Kalsel : Banjarmasin, 2003) hlm. 46.
- Mantra, Ida Bagoes. (1999). *Demografi Umum*. Yogyakarta: Pustaka Pelajar.
- Masten, A.S., & Reed, M.G. (2002). *Resilience in development*. In S.R. Snyder & S.J. Lopez (Eds.), *The handbook of positive psychology*. Oxford, England: Oxford University Press.
- Maulidya, M., & Eliana, R. (2013). Gambaran resiliensi perantau Minangkabau yang berwirausaha di Medan. *Psikologia*, 8(2), 34-39.
- Mc Cubbin, L (2001). Chalange to the definition of Resilience. Paper presented at th annual meeting of the American *Psychological Association in san pransisco*. 24 -28 Agustus 2001.
- McCullough, M.E., Emmons, R.A., & Tsang, J. (2002). The Grateful Disposition: A Conceptual And Empirical Topography. *Journal of Personality and Social Psychology*.
- Moleong, L.J. (2010). *Metodologi Penelitian Kualitatif*. Remaja Rosdakarya: Bandung.
- Morris, M.F., Kuratko D.F., Schindehutte (2001). Towards Integration: Understanding Entrepreneurship through Frameworks. *Entrepreneurship and Innovation*, February, pp. 35-49.
- Muhadjir, N. (2002). *Metodologi Penelitian Kualitatif (Edisi Revisi)*. Rake Sarasin: Yogyakarta.
- Muhammad Sholahuddin (2010). Pemetaan Daya Saing Pengusaha Muhammadiyah Di Surakarta Benetif. *Jurnal Manajemen dan Bisnis* Volume 14 Nomer 1 Juni 2010 (43-62)
- Musselman, Vernon A & Jakson (1992). Pengantar ekonomi perusahaan Jilid 1 Edisi 9. Jakarta: Erlangga
- Naim, Mochtar. 21 Mei (1983). "Adat dan Minang Modern." *Panji Masyarakat* Halaman. 25-26.
- Naim, Mochtar (1979). *Merantau: Pola Migrasi Suku Minangkabau*, Yogyakarta: UGM Press.
- Nasharuddin Mas (2014). *Ketangguban Pedagang di Pasar Tradisional dalam Menghadapi Kemajuan Pasar Modern*. Disertasi Program Doktor Ilmu Manajemen, Pasca Sarjana Fakultas Ekonomi dan Bisnis Universitas Brawijaya,
- Nurinayanti, Rizkia. Sri Sabekti, Alifah (2011). A Sense of Grateful and Resilience, Analyzing the Effect of Gratitude to Resilience to the Victims of Merapi Eruption in Yogyakarta in 2010. *Proceeding of The International Conference on Psychology of Resilience*.
- Peraturan Menteri Koperasi dan Usaha Kecil Menengah Republik Indonesia nomor : 07/Per/M UMKM/VII/15 tentang Rencana Strategis Kementerian Koperasi dan Usaha Kecil Menengah
- Potter, Lesley (2000). *Orang Banjar di dan di luar Hulu Sungai Kalimantan Selatan, Sejarah Ekonomi Indonesia Modern*. Jakarta: LP3ES.
- Ramirez, M.E. (2007). Resilience: a concept analysis. *Nursing Forum*, 42 (2): 73-82.
- Rawls (2008). *Ethnomethodology's Program: Working out Durkheim's Aphorism*. Rawls & Littlefield Publishers Inc.
- Reivick, K & Shatte, A. (2002). *The Resilience Factor: 7 Essential Skills for Overcoming Life's Inevitable Obstacles*. New york: Broadway Books.
- Ritzer, G. dan Goodman, D.J. (2012). *Teori Sosiologi: Dari Teori Sosiologi Klasik Sampai Perkembangan Mutakhir Teori Sosial Postmodern*. Kreasi Wacana: Yogyakarta.
- Riyanti, Benedicta Prihatin Dwi, (2003). *Kewirausahaan dari Sudut Pandang Psikologi*. Grasindo, Jakarta.
- Rutter, M. (1999). Resilience Concept and Finding. Implication For Family Therapy. *Journal of Family Therapy*. 21, 119-144.

- Samdin. (2007). Pemahaman Modal Dalam Praktek Dagang Masyarakat Musli Gu –Lakudo di Sulawesi Tenggara. *Disertasi Universitas Brawijaya Program Pascasarjana*. Program Studi Ilmu Ekonomi. Malang.
- Santana, S. (2010). *Menulis Ilmiah Kualitatif*. Yayasan Pustaka Obor Indonesia: Jakarta.
- Solichin, E. (2005). Kajian Karakteristik Entrepreneurship dan Iklim Usaha serta Kontribusinya terhadap Kemajuan Usaha. *Disertasi. Program Studi Ilmu Pertanian Minat Ekonomi Pertanian*. Program Pascasarjana Universitas Brawijaya Malang.
- Sopannah (2014). “Kearifan Lokal” dalam Pusaran Modernitas (Studi Kasus: Partisipasi Masyarakat Suku Tengger dalam Proses Penganggaran) Pidato Ilmiah Rapat Terbuka Senat Universitas Widyagama Malang dalam Rangka Wisuda Program Diploma, Sarjana dan Pascasarjan Seemester Gasal 2013/2014 dan Dies Natalies ke 29 Universitas Widyagama Malang, 29 Maret 2014.
- Spardley. J.P. (2007). *Metode Etnografi*. Tiara Wacana: Yogyakarta.
- Sri Endang Mohi (2015). Etos kerja orang bugis (Studi kasus pada penembak empang) di Desa Siduwonge Gorontalo. *Tesis, Jurusan Sosiologi, Fakultas Ilmu Sosial, Universitas Negeri Gorontalo*.
- Sugiyono (2009). *Metode Penelitian Kuantitatif Kualitatif Dan Re&D*. Bandung: Alfabeta.
- Sulistyarini, Ria indah (2010). Pelatihan Kebersyukuran Untuk Meningkatkan. Proactive Coping Pada Survivor Bencana Gunung Merapi. Yogyakarta: Direktorat Penelitian dan Pengabdian Masyarakat Universitas Islam Indonesia.
- Sumartono (2009). Sifat, Perilaku Dan Pandangan Masyarakat Jawa Dalam Kehidupan Bermasyarakat Yang Multikultural. *Prosiding Seminar Internasional (PIBSI XXXI) Peran Bahasa, Sastra, dan Budaya Indonesia Dalam Menciptakan Kedamaian Masyarakat Multikultural*. Universitas Panca Sakti. Tegal 9-11 November 2009.
- Suryadinata, Leo (2003). *Penduduk Indonesia. Etnis dan Agama Dalam Era Perubahan Politik*. Jakarta: LP3ES.
- Suryana (2006). *Kewirausahaan Pedoman Praktis: Kiat dan Proses Menuju Sukses, Edisi Ketiga*, Penerbit Salemba, Jakarta
- Syamsuddin, Helius (2002). *Tumenggung dan Pagustian*. Jakarta: LP3ES.
- Syamsuddin, Muh., Agama dan Perilaku Ekonomi Migran Madura di Yogyakarta. *Jurnal Penelitian Agama* Vol. X No. 3 September-Desember (2001), Pusat Penelitian IAIN Sunan Kalijaga Yogyakarta.
- Titus, Milan (1995). *Migrasi Antar Daerah di Indonesia*. Yogyakarta: PPK UGM.
- Tugade, M.M., & Fredrickson, B.L. (2004). Resilient individuals use positive emotions to bounce back from negative emotional experiences. *Journal of Personality and Social Psychology*, 86, 320–333.
- Usman, Sunyoto (1979). *Suku Madura yang Pindah ke Umbulsari (Madura III)*, Jakarta : Proyek Peningkatan Sarana Pendidikan Tinggi Departemen Pendidikan dan Kebudayaan.
- Waldinger, Roger (1990). Structural oppurtunity or ethnic advantage? Immigrant Business Development in New York. City College and gaduate school-CUNY. *International Migration Review* vol xxiii No. 1 p 48-72
- Walker, L.O., & Avant, K.C. (1988) *Strategies for Theory Construction in Nursing*, (2nd Ed) Norwalk, Connecticut: Appleton and Lange.
- Wiyata, A. Latief (2002). *Carok: Konflik Kekerasan dan Harga Diri Orang Madura*, Yogyakarta: LkiS.
- Zimmerer, Thomas W. & Scarborough, Norman M. (1998). *Pengantar Kewirausahaan dan Manajemen Bisnis Kecil, edisi Bahasa Indonesia*. Prenhalindo, Jakarta.

