
THE DUALISTIC ROLE OF RELIGIOUS CULTURAL CAPITAL IN THE DEVELOPMENT OF INDONESIA'S ISLAMIC ECONOMY

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Abstract

This study aims to develop a dualistic conceptual model regarding the role of cultural-religious capital in Indonesia's economic development by bridging the gap in literature that has not yet provided a comprehensive framework. Using a qualitative literature synthesis approach adapted to the Culture-Based Development (CBD) framework, this study analyzes how culture operates through two mechanisms: formation mechanisms shaping human capital quality and interaction mechanisms improving economic collaboration efficiency. The findings show that cultural-religious capital plays a dual role. Constructively, social capital reduces transaction costs and strengthens collective collaboration, while entrepreneurial ethos shapes resilient and innovative human capital. Destructively, rigid traditionalism and communal exclusivism hinder innovation, reduce modern competency adoption, and distort resource allocation. The study concludes that sustainable economic development requires culturally sensitive policies that maximize constructive potentials while mitigating destructive risks.

Keywords: *Religious Culture; Islamic Economics; Social Capital; Islamic Entrepreneurship; Indonesia*

INTRODUCTION

Culture is a fundamental factor that significantly shapes the trajectory of a nation's economic development (Dzionek-Kozłowska & Matera, 2021; Travkina et al., 2023). This cultural influence is manifested through the norms, values, and social institutions embedded within society, which shape economic behavior both as a driver of innovation and as a cause of stagnation. A contradiction emerges when dominant neoclassical economic theory tends to overlook the role of culture because it is considered difficult to measure, resulting in diverse and inconsistent empirical evidence. Although existing theoretical frameworks, such as Weber's work ethic and Bourdieu's cultural capital, have provided important insights, their application is often partial (Pirgmaier, 2021; Stein, 2021). Therefore, a comprehensive conceptual framework is needed to understand the multifaceted role of culture in order to generate a more accurate analysis of the mechanisms through which it influences economic growth and development as a whole.

The complexity of this multidimensional cultural role is clearly reflected in the Indonesian context. The country is built upon a foundation of cultural and religious diversity (Sutrisno & Prayitno, 2023). The ideology of Pancasila and the national motto *Bhinneka Tunggal Ika* explicitly position such diversity as social capital and a source of strength. Cultural practices such as *gotong royong* (mutual cooperation) and the active role of religious institutions in economic activities confirm this positive potential in development (Towse, 2019). Nevertheless, Indonesia's history also records episodes of ethnic- and religion-based communal conflict that have caused loss of life while simultaneously damaging the economy and eroding long-term social trust (Bonacich, 2018; Wu et al., 2025). Thus, a focused analysis is required to unpack the paradox beyond the simple dichotomy of culture as either an asset or a liability. Such an analysis must be supported by a framework capable of explaining how culture's dual functions

both an economic driver and an obstacle operate simultaneously within Indonesian society.

The cultural phenomenon in Indonesia demonstrates a complex interaction with the economy. Cultural influence is not a linear relationship; cultural capital shapes human capital choices, including education and employment, while also affecting the efficiency with which productive capital is utilized within society (Najia et al., 2024; Ordonez-Ponce, 2023). A major challenge is that many regional economic studies in Indonesia tend to oversimplify the role of culture, for instance by relying solely on abstract diversity metrics, thereby failing to capture culture as a proto-institution that shapes the rules of the social game (O'Connor et al., 2020). In this context, the adoption of analytical models such as Culture-Based Development (CBD) becomes relevant, as it allows for a systematic analysis of two main mechanisms: shaping economic actors (the formation mechanism) and mediating interactions among them (the interaction mechanism). This makes it more suitable for understanding the cultural-economic dynamics of Indonesia.

Daryono et al (2025) argue that stimulating Islamic entrepreneurship requires organizational cultural practices such as freedom of expression, fair recognition, and positive employee autonomy. The strength of local communities is also a key factor in the success of rural economies ((Tomay & Tuboly, 2023). (Lukiyanto & Wijayaningtyas, 2020) state that the culture of *gotong royong* applied in business can reduce the amount of capital that micro and small entrepreneurs need to prepare. At the *pesantren* community level, a culture of cooperation helps shape sustainable economic development (Zaki et al., 2022). (Makrides, 2019) further emphasizes that strong attachment to religious culture can influence the pace of economic development. Thus, culture plays a dual role, both as a driver and as an inhibitor of economic development, in line with the dual mechanisms explained in the Culture-Based Development (CBD) framework.

Although various studies have highlighted the role of culture and religion in economic development, there remains a research gap in the absence of a single conceptual model that explains the duality of their roles as a double-edged sword in the Indonesian context. This study offers novelty by applying a qualitative literature synthesis method framed within an adaptation of the Culture-Based Development (CBD) framework. This novelty does not lie in presenting a new case study, but rather in the effort to build a coherent argument that explains the mechanisms behind the dual role of culture and religion in Indonesia's economy. The urgency of this research arises from the pressing need to formulate development policies that are both effective and sensitive to cultural context; misunderstanding cultural dynamics risks rendering policies ineffective or even counterproductive, thereby hindering equitable and sustainable growth. Accordingly, this study aims to systematically review and synthesize the existing qualitative literature and to construct a comprehensive conceptual model regarding the dualistic role of culture and religion in Indonesia's economic development.

METHOD

This study employs a qualitative literature synthesis approach to review, analyze, and integrate findings from qualitative and conceptual studies concerning the interaction between culture, religion, and economic development in Indonesia. This approach

emphasizes the interpretation and integration of findings in order to generate new theoretical insights. The synthesis is conducted by framing the literature within an adapted Culture-Based Development (CBD) framework, which functions as an analytical lens to categorize and explain the dual role of culture in shaping human capital and enhancing the efficiency of economic resource utilization. Through this process, the study aims to develop a comprehensive conceptual model regarding the dualistic role of religious cultural capital as both a driving force and an inhibiting factor in Indonesia's economic growth.

RESULT AND DISCUSSION

This section presents a comprehensive synthesis of the qualitative literature that confirms the dual role of cultural-religious capital in Indonesia's economic development. The analysis is conducted by framing empirical findings into two key mechanisms of the Culture-Based Development (CBD) framework, namely the Formation Mechanism and the Interaction Mechanism. The findings are grouped into two constructive dimensions that act as drivers (social capital and entrepreneurial ethos) and two destructive dimensions that act as inhibitors (traditionalism and communal exclusivism). These four findings show how cultural-religious capital simultaneously affects the quality and quantity of human capital as well as the efficiency of economic resource utilization.

Social Capital as the Foundation of Communal Economy

Conceptually, social capital is defined as social networks along with the norms of reciprocity and trust inherent within them, and it is a fundamental manifestation of the constructive dimension of religious cultural capital religious (Cook, 2017). Research by (Muzayanah et al., 2020) shows that social capital is strongly rooted in communal values that have been historically internalized in Indonesian society. Its main function is as an informal mechanism for risk mitigation and uncertainty reduction, which fosters trust among economic actors. This trust plays an essential role in reducing transaction costs; without social capital, economic actors would have to draft complex legal contracts and build resource-intensive formal law enforcement institutions. Furthermore, in areas with limited penetration of formal institutions, social capital derived from customary or religious bonds provides a functional alternative to reach agreements more efficiently. This phenomenon empirically shows that non-tangible assets (culture) can generate real and measurable economic output.

Furthermore, the positive influence of social capital on economic performance can be explained through interaction mechanisms, as articulated in the Culture-Based Development (CBD) framework (Tubadji, 2020). Social capital does not produce output directly but rather enhances the efficiency of the utilization of various forms of other productive capital, such as physical capital and human capital (Tubadji, 2020) Strong social capital functions as a catalyst that strengthens relationships among factors of production. (Chakkol et al., 2018) also emphasize that with the operation of trust and reciprocal norms, transaction costs decrease significantly, the diffusion of information regarding market and technology opportunities occurs more smoothly, as well as collective action for the provision of public goods. The aggregate impact of this process is an increase in the marginal productivity of each unit of physical and human capital, which affirms the position of culture not merely as an exogenous variable, but as an active endogenous production factor.

According to BPS, the national Social Capital Index (IMS) in 2021 was recorded at 72.05 points, indicating a relatively high level of social capital in society and a better ability to address social issues (Badan Pusat Statistik Republik Indonesia, 2022). In its component dimensions, social participation and social support show prominent scores, reflecting a strong communal tendency in society. One of the most tangible manifestations of this social capital is cooperatives. Based on data from the Ministry of Cooperatives and SMEs, there were 130,119 active cooperatives by the end of 2023 (Farras et al., 2025). These cooperatives involve millions of members and are often built on the values of trust and communal solidarity. This cooperative involves millions of members and is often built on values of trust and communal solidarity. Through cooperatives, the principle of cultural togetherness is manifested in formal economic institutions that provide financial access and market networks that are difficult to reach individually. This phenomenon demonstrates that "non-tangible assets" such as culture- and religion-based social capital can indeed produce very real and significant economic output.

Analysis at the micro-institutional level strengthens the evidence regarding the important role of social capital in the effectiveness of development programs. A comprehensive evaluation of the implementation of the National Program for Community Empowerment (PNPM) Mandiri for the 2007-2014 period shows a significant positive correlation between program success and the stock of village social capital (Pramono, 2012). Villages with strong traditions of mutual cooperation and deliberation exhibit superior performance throughout the project cycle, from participatory planning, implementation, to infrastructure maintenance. Communities with high social capital are able to mobilize endogenous resources more effectively, while also ensuring that development outcomes align with communal aspirations, not just the interests of elite groups. Conversely, program failures in some locations are generally associated with social capital deficits, manifested through apathy, internal conflicts, and low levels of trust among residents.

Conclusively, empirical evidence and theoretical analysis from the Indonesian context show that social capital, rooted in communal cultural values, is a vital component of national economic development. Social capital functions as a socio-structural foundation that enables the economy at the local level, especially in regions with limited formal institutions, to operate efficiently and sustainably. Through the mechanism of interaction, it can be understood that cultural-religious capital is not merely an abstract concept, but a productive asset with tangible effects. Therefore, any development policy intervention that ignores or undermines the structure of social capital risks eliminating one of the main drivers of grassroots welfare. These findings underscore the importance of applying a development paradigm that is holistic and sensitive to socio-cultural contexts in order to achieve inclusive and sustainable economic growth.

The Ethos of Religious Culture as a Driver of Entrepreneurship

Religious cultural capital plays an essential role that extends beyond strengthening social cohesion, as it operates at the individual level to internalize values that foster productivity and economic initiative. This mechanism differs from social capital, which is collective in nature, as it focuses on the formation of internal dispositions, including intrinsic motivation, personal ambition, and perspectives toward economic activity. In various regions of Indonesia, economic success is not solely

understood as material accumulation, but also as social prestige, self-validation, and the fulfillment of spiritual responsibilities. This paradigm instills a strong work ethic and encourages individuals to proactively identify and create economic opportunities. Thus, religious culture is not a static entity, but a dynamic force that mobilizes individuals to transcend conventional boundaries and contribute to economic transformation.

To analyze how culture shapes productive economic agents, a conceptual framework of formation mechanisms is employed. This concept serves as an analytical lens to explain the influence of culture on the composition, quality, and quantity of human capital within an economic region. Entrepreneurial ethos internalized through cultural transmission directly enhances the quality of human capital by shaping individuals with superior characteristics, such as initiative, independence, and resilience in facing challenges (Faizah et al., 2024). This phenomenon aligns with the neo-Weberian perspective, in which a culturally or spiritually grounded “calling” becomes a primary driver for individuals to engage intensively in economic activities, particularly entrepreneurship. Therefore, culture not only influences interaction and cooperation among individuals, but also shapes the identity, capabilities, and capacities of economic actors, effectively creating a grassroots cadre of entrepreneurs.

Empirical validation of this theoretical framework can be observed in the phenomenon of entrepreneurship in Indonesia. Studies show that Islamic boarding schools (*pesantren*) actively support student entrepreneurship, with business units spanning agribusiness, fisheries, and other economic activities as part of a self-reliance education strategy (Husaini et al., 2023). Moreover, entrepreneurial practices within *pesantren* serve as an important medium for instilling work ethic and business skills among students. From an ethnic perspective, Minangkabau culture demonstrates a significant influence on entrepreneurship. Values such as *merantau* (outmigration) and trading traditions support the formation of widespread Padang restaurant business networks, illustrating how cultural traditions can mobilize endogenous economic potential within communities (Welsa et al., 2012).

The entrepreneurial ecosystem inspired by religious culture is further strengthened by the organized Islamic philanthropic sector. A report by BAZNAS (2023) indicates that the institution actively channels zakat funds into productive economic empowerment programs, such as Zakat Community Development and BAZNAS Microfinance (Baznas RI, 2024). Through social finance instruments such as productive zakat and *waqf*, BAZNAS provides initial capital akin to “social venture capital” which is crucial for entrepreneurs from pre-prosperous communities who face barriers in accessing formal financial services. These funds are distributed to communities that already possess networks of religious trust, such as mosque congregations and Islamic study groups, thereby increasing the efficiency of fund distribution and business mentoring.

In synthesis, religious-cultural capital plays a fundamental and multifaceted role in promoting entrepreneurial development in Indonesia. Through formation mechanisms, religious values and ethos instill a mindset that constitutes a prerequisite for the emergence of resilient and innovative entrepreneurs. Simultaneously, culture- and religion-based institutions provide a vital supporting ecosystem, ranging from incubation and mentoring to access to capital. This phenomenon demonstrates that culture is not a static entity that merely preserves past traditions, but rather a dynamic and forward-looking transformative force. The policy implication is that government

support for MSMEs will be more effective if designed to synergize with entrepreneurial incubators that grow organically and are rooted in cultural and religious communities.

Traditionalism as a Barrier to Innovation

The negative manifestation of religious-cultural capital emerges when cultural values crystallize into traditionalism that is resistant to innovation. This phenomenon occurs when the orientation toward preserving cultural heritage becomes excessive and transforms into an aversion to modernity, including changes that could potentially enhance collective welfare. Under such conditions, customs and traditions no longer function as adaptive guiding frameworks, but instead shift into rigid dogma that is difficult to challenge. This attitude is often rooted in concerns that innovation particularly that originating from external technologies may disrupt socio-cultural order, erode moral values, or threaten ecological balance that has been maintained across generations. Although driven by a positive intent of preservation, this cultural resistance can hinder economic dynamism, potentially leading to stagnation and perpetuating structural backwardness.

Theoretically, the implications of traditionalism can be analyzed using a dual-mechanism approach within the Culture-Based Development framework. Rigid traditionalism directly constrains the formation mechanism, which explains how culture shapes individual competencies and skills, as communities tend to prioritize noble and ritualistic knowledge over science, technology, and critical thinking. As a result, human capital becomes inadequately prepared to face the challenges of the modern economy. Simultaneously, traditionalism reduces the effectiveness of the interaction mechanism, as innovative impulses are suppressed and the adoption of more efficient technologies is resisted, thereby keeping productivity low despite abundant natural resources. A similar phenomenon has been observed in empirical studies in Germany, where closed cultural environments are negatively correlated with productivity (Tubadji, 2020).

This phenomenon can be observed among indigenous communities in Indonesia that deliberately limit the adoption of modernity. For example, the Inner Baduy community in Banten continues to reject most modern technologies, such as motorized vehicles and electronic devices, as part of preserving their customs and local wisdom. However, from an economic perspective, such choices create structural constraints on productivity growth and market integration. Research by (Setiawan et al., 2023) indicates that maintaining a traditional lifestyle hinders technological penetration and economic modernization. In the agricultural sector, agroecological studies of the Baduy community also show that traditional farming systems, such as *huma* cultivation and rice storage in customary granaries (*leuit*), remain dominant, while modern technologies such as improved seeds or irrigation systems are minimally adopted (Wulansary, 2022).

The analysis can be extended to the context of natural resource governance conflicts, where legal dualism becomes a critical issue. In several regions, customary law jurisdictions governing land ownership and management often overlap or conflict with national agrarian legislation. Customary law plays an important role in preserving ecosystems and upholding principles of communal justice. However, the legal uncertainty arising from this dualism creates disincentives for large-scale investment needed for infrastructure development and industrialization. Investors face significant risks due to land ownership claims that may shift based on the interpretations of customary authorities. This condition results in a low-predictability investment climate, ultimately hindering job creation and slowing regional economic growth.

It can therefore be asserted that religious-cultural capital may act as a barrier to development when it manifests as rigid traditionalism. By simultaneously weakening both the formation and interaction mechanisms, traditionalism creates a causal cycle that perpetuates underdevelopment, where aversion to innovation directly obstructs productivity gains and the accumulation of welfare. This argument is not intended to advocate for the elimination of tradition, but rather to emphasize the importance of achieving a careful balance. The policy challenge lies in formulating strategies that preserve essential local wisdom while facilitating adaptability and innovation, enabling communities to develop economically amid global change. Addressing this dilemma is imperative for unlocking inclusive and sustainable development potential.

Communal Exclusivism as an Economic Risk

Another negative manifestation of religious-cultural capital arises when strong communal cohesion evolves into essentialist exclusivism. This phenomenon can be understood as the antithesis of inclusive social capital: whereas constructive social capital fosters cross-group connectivity (*bridging*), exclusivism instead constructs rigid social boundaries (*bonding*). Extreme loyalty to ethnic, tribal, or religious in-groups may be accompanied by sentiments of superiority and antagonism toward out-groups. In the economic sphere, this manifests in practices such as discrimination, identity-based nepotism, and market segmentation, where transactions are predominantly confined within internal group circles. Such practices deviate from the principles of competitive and meritocratic markets and have the potential to generate significant economic distortions.

Several studies highlight the risks of identity-based exclusivism. In the Indonesian context, primordialism based on ethnicity or religion is often identified as a factor that hinders cross-group integration and reinforces socio-economic inequality. A report by the Agency for the Implementation of Pancasila Ideology (BPIP) notes that identity polarization and social fragmentation along ethnic, religious, and group lines constitute key drivers of social exclusivism (Badan Pembinaan Ideologi Pancasila, 2023). Furthermore, (Cahyono et al., 2021) demonstrate that ethnic and cultural identities are frequently utilized as forms of capital to access business networks and economic resources at the local level.

This phenomenon is observable in community-based business practices across various regions of Indonesia, where communal loyalty often prioritizes internal group members over meritocratic principles (Cahyono et al., 2021). For instance, trade networks organized along ethnic lines tend to favor intra-group transactions, thereby limiting opportunities for cross-ethnic collaboration that could enhance efficiency and economic innovation. Similar patterns are evident in access to financing and business credit, where informal, community-based institutions tend to allocate resources exclusively to members who share the same identity affiliation. The cumulative effect of such exclusivist practices includes constrained market integration, distorted capital allocation, and a reduced potential for optimal regional economic growth.

The impact of communal exclusivism can be particularly observed at the microeconomic level. The concentration of control over specific sectors by particular ethnic groups creates high entry barriers for entrepreneurs from outside those groups. While such internal networks may enhance efficiency for in-group members, at the aggregate level they reduce market dynamism and competitiveness due to the absence of external competitive pressures. Thus, strong and efficient in-group social capital may

generate negative externalities for overall market efficiency, innovation, and fairness. This phenomenon underscores that strengthening internal cohesion must be balanced with openness to cross-community interaction to ensure inclusive and sustainable local economic development.

In conclusion, communal exclusivism constitutes a significant socio-economic risk that may stem from religious-cultural capital. When primordial loyalties become more dominant than principles of meritocracy and market openness, the interaction mechanism becomes dysfunctional, thereby hindering growth and widening economic disparities. Managing this risk represents a fundamental challenge for pluralistic societies such as Indonesia. Strategic efforts to facilitate sustained interfaith and interethnic dialogue, accompanied by firm and impartial enforcement of laws against discriminatory practices, are essential prerequisites for ensuring that cultural diversity serves as a productive economic asset rather than a source of division, conflict, and stagnation in national development.

CONCLUSION

This study successfully achieves its objective of developing a dualistic conceptual model of the role of Religious-Cultural Capital in economic development in Indonesia, framed through an adaptation of the Culture-Based Development (CBD) framework. Through a systematic qualitative synthesis of the literature, the model demonstrates that culture and religion function as a double-edged sword, simultaneously influencing economic mechanisms through two primary pathways:

Constructive Role (Enabling Force). This dimension operates through two main manifestations. Social capital such as *gotong royong* practices and communal trust functions within the interaction mechanism by reducing transaction costs and enhancing collective efficiency in the utilization of productive capital. Meanwhile, cultural-religious ethos such as the spirit of *merantau* and entrepreneurship within Islamic boarding schools (*pesantren*) operates within the formation mechanism by shaping high-quality human capital, namely individuals who are proactive, resilient, and possess strong adaptive capacities.

Destructive Role (Constraining Force). On the other hand, religious-cultural capital may also become a liability. Rigid traditionalism undermines the formation mechanism by inhibiting the adoption of modern competencies and critical thinking, while simultaneously weakening the interaction mechanism through resistance to technological diffusion and innovation. In addition, communal exclusivism distorts market processes by prioritizing in-group loyalty over meritocratic principles, thereby constraining efficiency and the optimal allocation of resources.

Overall, these findings underscore that the success of sustainable economic development in Indonesia is highly contingent upon the ability of both the state and communities to manage the intrinsic duality of culture. Misguided development strategies such as neglecting or eroding social capital, or failing to mitigate the risks of exclusivism may transform cultural assets into sources of stagnation and conflict. Therefore, a key policy implication is the need for holistic and culturally sensitive interventions that strategically strengthen the formation mechanism through community-based entrepreneurship development, while simultaneously ensuring that formal institutions enforce regulations to prevent exclusionary practices rooted in communal exclusivism.

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