

Contextualising *Shari'ah* Economic Law: The Role of Pesantren in Indonesia's Socio-Legal Landscape

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Abstract: This article aims to elucidate the resilience of Islamic boarding schools in advancing Sharia economic law. The research employs a descriptive case study methodology using field data and adopting a juridical-empirical approach. Data collection is conducted through observation, interviews, and documentation, while data analysis encompasses data condensation, presentation, and conclusion. The findings indicate that the resilience of Islamic boarding schools in developing Sharia economic law stems from recognizing and strengthening their institutional autonomy. This includes acknowledging the roles of religious leaders, students, and the broader community in developing the pesantren-based Sharia economy. As centers of Sharia economic study and business practice, Islamic boarding schools are poised to serve as pivotal models in translating Sharia economic theory into practice. To enhance their role in this domain, several alternative solutions are proposed: firstly, the formulation of supplementary regulations emphasizing the study of economic law; secondly, the promotion of Islamic boarding schools as exemplars in fostering a Sharia economy within society; thirdly, the integration of Sharia economic law theory into the curriculum to optimize human resource development; and fourthly, the establishment of Islamic boarding schools as Sharia business laboratories capable of engaging in collaborative ventures. The contribution of this study lies in demonstrating how pesantren serve as contextual actors that bridge Islamic jurisprudence and socio-economic practice, offering a model for integrating *fiqh al-mu'āmalāt* into contemporary legal frameworks. This enriches academic discourse on Islamic law contextualisation while providing practical insights for policymakers, educators, and practitioners in strengthening Shari'ah economic governance in Indonesia.

Keywords: Resilience, Islamic Boarding School, Sharia Economic Law.

Abstrak: Artikel ini bertujuan untuk menjelaskan ketahanan pondok pesantren dalam mengembangkan hukum ekonomi syariah. Penelitian ini menggunakan metode studi kasus deskriptif berbasis data lapangan dengan pendekatan yuridis-empiris. Pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi, sedangkan analisis data mencakup kondensasi data, penyajian data, dan penarikan kesimpulan. Temuan penelitian menunjukkan bahwa ketahanan pondok pesantren dalam pengembangan hukum ekonomi syariah dapat ditelusuri dari pengakuan dan penguatan terhadap otonomi identitas kelembagaan mereka. Hal ini mencakup pengakuan atas peran para pemimpin agama, santri, dan masyarakat sekitar dalam mendukung ekonomi syariah berbasis pondok pesantren. Sebagai pusat kajian dan praktik ekonomi syariah, pondok pesantren berpotensi menjadi model penting dalam mewujudkan teori hukum ekonomi syariah ke dalam praktik nyata. Untuk mengoptimalkan peran tersebut, beberapa solusi alternatif diusulkan: pertama, penyusunan regulasi tambahan yang menekankan pentingnya kajian hukum ekonomi; kedua, promosi pondok pesantren sebagai contoh dalam membangun ekonomi syariah di tengah masyarakat; ketiga, integrasi teori hukum ekonomi syariah ke dalam kurikulum guna mengoptimalkan pengembangan sumber daya manusia; dan keempat, pembentukan pondok pesantren sebagai laboratorium bisnis syariah yang mampu menjalin kerja sama usaha secara produktif. Kontribusi penelitian ini terletak pada penjelasan mengenai bagaimana pesantren berperan sebagai aktor kontekstual yang menjembatani antara fikih Islam dan praktik sosial-ekonomi, sekaligus menawarkan model integrasi *fiqh al-mu'āmalāt* ke dalam kerangka hukum kontemporer. Hal ini memperkaya wacana akademik tentang kontekstualisasi hukum Islam, sekaligus memberikan wawasan praktis bagi pembuat kebijakan, pendidik, dan praktisi dalam memperkuat tata kelola ekonomi syariah di Indonesia.

Kata Kunci: Ketahanan, Pondok Pesantren, Hukum Ekonomi Syariah.

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Introduction

The development of *sharī'ah* economic law in Indonesia has encountered both theoretical and institutional challenges.¹ Conceptually, tensions emerge from divergent interpretations of *fiqh al-mu'āmalāt al-māliyyah*, particularly regarding the foundational structure of Islamic financial systems and the plurality of *ijtihād* methodologies.² Scholars such as Zaim Saidi advocate for a radical departure from fiat-based economies, proposing a return to dinar and dirham as currency to eliminate *ribā*. However, such a paradigm, while doctrinally robust, faces structural and operational constraints in today's globally integrated financial system.³ Consequently, a pragmatic middle ground—adapting existing banking frameworks to *sharī'ah* compliance—has become the dominant model, albeit with theoretical compromise.⁴

The situation is further complicated by diverse approaches to *ijtihād*, which often leads to inconsistent legal rulings in Islamic finance.⁵ Al-Zaibari categorises these positions

into *muḍayyiqūn* (strict), *mutawassitūn* (moderate), and *muwassī'ūn* (lenient), with the moderate stance now prevailing in Indonesia. Yet, such variance in interpretation contributes to public scepticism and undermines the credibility of Islamic financial institutions, many of which are accused of merely replicating conventional banking systems under a *sharī'ah* label.⁶

At the institutional level, Islamic higher education has introduced *sharī'ah* economic law programmes to build capacity in this field.⁷ However, structural issues persist. The curricula are often fragmented, with insufficient integration between Islamic jurisprudence and positive legal frameworks. Students commonly struggle to access classical texts in *fiqh al-mu'āmalāt*, limiting their capacity to develop original legal reasoning and practical applications.

Amid these challenges, *pesantren* (Islamic boarding schools) represent a compelling yet underexplored institutional model. As legally recognised under Law No. 18 of 2019, *pesantren* are not merely religious education centres⁸ but also institutions of socio-economic empowerment.⁹ Field research conducted in *Pesantren Sidogiri* (Pasuruan), *Al-Ittifaq* (Bandung), and *Ar-Risalah* (Padang)

¹ Md. Kausar Alam, Fakir Tajul Islam, and Mahfuza Kamal Runy, 'Why Does Shariah Governance Framework Important for Islamic Banks?', *Asian Journal of Economics and Banking*, 5.2 (2021), pp. 158–72, doi:10.1108/AJEB-02-2021-0018.

² D Tanjung, 'Problems Of Mudharabah Financing In Islamic Banking After The Implementation Of Qanun Of Islamic Financial Institutions In Aceh', *Justicia Islamica*, 19.1 (2022), pp. 1–20, doi:10.21154/justicia.v19i1.3009.

³ Zakir Hossen Shaikh and others, 'Sharī'ah Resolution and Islamic Finance: A Review', in *Journal of Islamic Business and Management (Jibm)*, preprint, 2021, doi:10.26501/jibm/2021.1101-003.

⁴ R H Siregar, M Syahbudi, and M I Harahap, 'Strategic Enhancement of Financial Inclusion through Shariah-Compliant Fintech: A SWOT Analysis of Bank Syariah Indonesia KCP Gunung Tua', *Jurnal Ilmiah Mizani*, 8.1 (2024), pp. 195–204, doi:10.29300/mzn.v8i1.4845.

⁵ Irum Saba, Rehana Kouser, and Imran Sharif Chaudhry, 'Fintech and Islamic Finance-Challenges and Opportunities', *Review of Economics and Development Studies*, 5.4 (2019), doi:10.26710/reads.v5i4.887.

⁶ S Kunhibava and B Shanmugam, 'Sharīah and Conventional Law Objections to Derivatives: A Comparison', *Arab Law Quarterly*, 24.4 (2010), pp. 319–60, doi:10.1163/157302510X531764.

⁷ Ningsih Rahayu Tirta, 'Pemberdayaan Ekonomi Pesantren Melalui Pengembangan Daya Lokal', *Jurnal Pengembangan Masyarakat Islam*, 3 Nomor 1 (2017).

⁸ A F G Wardhana, 'Authority Sharing Between the Central and Regional Government in The Implementation of Pesantrens Law and Its Relevance to Hifdz Al-Dîn Efforts', *Al-'Adalah*, 20.1 (2023), pp. 91–114, doi:10.24042/adalah.v20i1.16080.

⁹ I Mustofa and others, 'Fiqh of Civilization at Traditional Islamic Boarding School: Contextualizing of Islamic Jurisprudence through Classical Texts of Mu'āmalat', *Juris: Jurnal Ilmiah Syariah*, 23.2 (2024), pp. 351–65, doi:10.31958/juris.v23i2.12245.

reveals that these institutions have already operationalised Islamic economic activities through cooperatives, agriculture, retail, and even waste management systems. These initiatives reflect not only doctrinal alignment with *shari'ah* principles but also institutional resilience and strong community integration.¹⁰

Nonetheless, these empirical realities remain insufficiently recognised in national *shari'ah* economic law discourse.¹¹ Although functioning as de facto hubs of Islamic economic activity, *pesantren* are rarely recognized as de jure entities within the formal regulatory and legal framework.¹² This presents a critical gap: can *pesantren* be reconceptualised not only as socio-religious entities but as legal agents capable of shaping Indonesia's Islamic economic jurisprudence?

This article addresses that juridical and institutional gap. It examines whether *pesantren* possess the resilience, curricular infrastructure, and epistemological orientation necessary to actively participate in the development of *shari'ah* economic law. The field data show strong grassroots implementation capacity, but an absence of structured legal frameworks that enable these institutions to be integrated within formal economic governance. As such, this study

proposes a reconceptualisation of *pesantren* within the paradigm of legal pluralism and institutional recognition—bridging doctrinal ideals with empirical practice

Method

This study employs a descriptive case study approach to examine the resilience of Islamic boarding schools (*pesantren*) in developing Islamic economic law.¹³ Data were collected directly from the field to examine specific cases thoroughly. This approach aims to provide a detailed explanation and analysis of each case, ultimately identifying commonalities in *pesantren* resilience related to Islamic economic law development. The data collected include historical backgrounds, objective conditions, locations, numbers of students and teachers, affiliations, and *pesantren* curricula.

This research adopts a juridical-empirical approach.¹⁴ The juridical approach involves analyzing both written legal sources—such as laws on Islamic financial institutions, fatwas from the National Sharia Council of the Indonesian Ulama Council, the Compilation of Islamic Economic Law (KHES), and other regulations—and unwritten legal norms.¹⁵ The empirical approach views law as a social reality observable in society.¹⁶

¹⁰ Muhammad Anwar Fathoni and Ade Nur Rohim, 'Peran Pesantren Dalam Pemberdayaan Ekonomi Umat Di Indonesia', *Conference on Islamic Management, Accounting, and Economics (CIMA)*, 2 (2019), pp. 133–40.

¹¹ M N Ardi, D Y Yurista, and S Ramadhan, 'Waqf Fundraising Strategy for Islamic Boarding's Independence', *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan*, 20.1 (2020), pp. 1–21, doi:10.18326/ijtihad.v20i1.1-21.

¹² Ferry Jie, Harisah Harisah, and Zubaidi Sulaiman, 'Acceleration of Mega Merger of SOE Sharia Banks in Indonesia through Revitalization of Sharia Economic Law in Islamic Boarding Schools', *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, 5.2 (2020), doi:10.31332/lifalah.v5i2.2342.

¹³ G A Atiyah and others, 'Legitimacy of Smart Contracts from the Perspective of Islamic Law: A Case Study of Blockchain Transactions', *Al-Istinbath: Jurnal Hukum Islam*, 9.1 (2024), pp. 155–92, doi:10.29240/jhi.v9i1.8726.

¹⁴ U Atsani and K Akbar, 'Juridical Overview of The Financing of MSME Micro Capital Service Unit (ULaMM) Syariah', *Juris: Jurnal Ilmiah Syariah*, 20.2 (2021), pp. 239–46, doi:10.31958/juris.v20i2.3063.

¹⁵ F D Abdullah and others, 'Contemporary Challenges for Sharia Financial Institutions to Increase Competitiveness and Product Innovation Perspective of Sharia Economic Law: Evidence in Indonesia', *MILRev: Metro Islamic Law Review*, 3.2 (2024), pp. 141–73, doi:10.32332/milrev.v3i2.9202.

¹⁶ Bhupender Singh Rawat and others, 'The Empirical

Result and Discussions

Substance Description of the *Fiqh al-Mu'āmalāt al-Māliyyah* Teaching at Islamic Boarding Schools

Islamic boarding schools are a source of scholarly richness in Islamic education and culture, which Indonesia possesses in abundance.¹⁷ This institution is the oldest educational institution in the Islamic educational world journey; even before schools and *madrasah* (Islamic schools) emerged, Islamic boarding schools have produced generations of Islamic intellectuals in Indonesia.¹⁸

The learning of Islamic sciences has been the focus of Islamic boarding schools; however, the evolving educational landscape and increasing emphasis on practical relevance necessitate a broader scope.¹⁹ Sharia economic issues have emerged as a prominent study area within Islamic sciences. Islamic boarding schools are well-positioned to explore Sharia economic law by delving into *fiqh al-mu'āmalāt al-māliyyah*.

Based on field observations, the study of Sharia economic law is not widely taught in Islamic boarding schools, primarily focusing on higher education institutions. To describe the

teaching of *fiqh al-mu'āmalāt al-māliyyah* at Islamic boarding schools, it is necessary to consider various factors, including the type of Islamic boarding school.

First, *Salafi*-oriented Islamic boarding schools employing the *ma'hadiyyah* learning system typically introduce *fiqh mu'āmalah* through discussions within classical texts such as *Fath al-Qarib* and *Bulūgh al-Marām*, studied using the *sorogan* and *bandongan* methods.

Second, *Khalafi*-oriented Islamic boarding schools combining *ma'hadiyyah* and *madrasiiyyah* systems incorporate *fiqh mu'āmalah* both through classical texts and formal curricula. *Fiqh mu'āmalah* is taught at the senior high school level within Islamic Religion Education courses and at the university level in specialized programs such as Sharia economic law, Sharia, Islamic economics, and Sharia banking.²⁰

Therefore, Islamic boarding schools should expand their focus on Islamic sciences to include Sharia economic law, thereby cultivating human resources not only in *ubudiyyah* but also in economic fields (*mu'āmalah*).²¹

Factor Causing Condition of The Study of *Fiqh al-Mu'āmalāt al-Māliyyah* Underdeveloped at Islamic Boarding Schools

Fiqh al-mu'āmalāt al-māliyyah encompasses Islamic legal framework governing economic transactions, such as buying, selling, and commerce, to fulfill human

Analysis of Artificial Intelligence Approaches for Enhancing the Cyber Security for Better Quality', *Proceedings of 5th International Conference on Contemporary Computing and Informatics, IC3I 2022*, 2022, pp. 247 – 250, doi:10.1109/IC3I56241.2022.10072877.

¹⁷ H Mubarak and others, 'Empowerment and Protection of the Elderly in Islamic Boarding Schools from A Social Fiqh Perspective', *Al-'Adalah*, 20.2 (2023), pp. 405–26, doi:10.24042/adalah.v20i2.17913.

¹⁸ Ahmad Syakur, 'Optimalisasi Peran Pesantren Dalam Pengembangan Ekonomi Syariah', *IQTISHODUNA* 4, no. 3 (2009), <https://doi.org/10.18860/iq.v4i3.305>.

¹⁹ Nizma Armila, 'Women's Leadership in Islamic Boarding Schools: A Comparative Study of Islamic Boarding Schools in Indonesia, Malaysia, and Brunei Darussalam', *Eduprof Islamic Education Journal*, published online 2023, doi:10.47453/eduprof.v5i2.210.

²⁰ Istihak Ahmad, Wahyudin Nur Nasution, and Mardianto, 'Inovasi Pembelajaran Agama Islam Pada Mata Pelajar Fikih Muamalah Di Pondok Pesantren Al-Barokah Simalungun', *EDU RILIGIA: Jurnal Ilmu Pendidikan Islam Dan Keagamaan* 2, no. 2 (2018): 231–46, <https://doi.org/10.47006/er.v2i2.1750>.

²¹ Atika Rukminastiti Masrifah, 'Efisiensi Baitul Māl Wat Tamwil (BMT) Pesantren Di Indonesia', *Islamic Economics Journal*, 6.1 (2020), doi:10.21111/iej.v6i1.4548.

needs and manage wealth.²² Its mastery is crucial for Muslims²³ due to its essential role in regulating economic activities.²⁴

Muslims have several compelling reasons to study *fiqh al-mu'āmalāt al-māliyyah*: to ensure transactions align with Sharia principles and to foster harmonious business relationships. Consequently, *fiqh al-mu'āmalāt al-māliyyah* plays a vital role in Muslim life, as emphasized by Professor Dr. Husein Shahathah of Al-Azhar University, who asserts that all individuals engage in *mu'āmalah* activities and that studying *fiqh al-mu'āmalāt al-māliyyah* is obligatory for Muslims.²⁵

Nevertheless, learning the *fiqh al-mu'āmalāt al-māliyyah* in educational institutions like Islamic boarding schools requires special attention, likewise at *majelis ta'lim*.²⁶ The dearth of attention devoted to studying *fiqh al-mu'āmalāt al-māliyyah* in Islamic boarding schools can be attributed to two primary factors: internal and external influences.

The internal factor is a causal factor originating from within Islamic boarding schools. In examining one of the elements of

Islamic boarding school builders, it is essential to consider the primary need factors, among other elements. The student population of Islamic boarding schools is predominantly comprised of children and adolescents. During this period, the leaders of Islamic boarding schools emphasize instilling primary needs in their students, including The oneness of God, worship, and moral principles.²⁷ The oneness of God is taught to acquire knowledge of Allah SWT and his characteristics, as well as the Pillars of Faith (*Rukn al-'Imān*).²⁸ Concerning worship, students are instructed in the pillars of Islam, with particular emphasis on the observance of prayer.²⁹ Ultimately, the focus is on moral development. The students are instructed on cultivating a commendable personality through effective communication, conduct, and behavior. Morality is regarded as more important than knowledge.³⁰ The most crucial moral learning at Islamic boarding schools is typically conveyed through the instruction to emulate the exemplary moral conduct of Rasulullah SAW, who was divinely appointed to exemplify moral excellence.³¹

²² Eka Sakti Habibullah, 'Prinsip-Prinsip Muamalah Dalam Islam', *Ad Deenar: Jurnal Ekonomi Dan Bisnis Islam* 2, no. 1 (2018): 25–48, <https://doi.org/10.30868/ad.v2i01.237>.

²³ Ahmad Royani, 'Pesantren Dalam Bingkai Sejarah Perjuangan Kemerdekaan Indonesia', *Jurnal Islam Nusantara* 2, no. 1 (2018): 121–28, <https://doi.org/10.33852/jurnal.in.v2i1.75>.

²⁴ Hidayatullah, *Fiqh* (Banjarmasin: Universitas Islam Kalimantan Muhammad Arsyad Al-Banjari, 2019).

²⁵ Hidayatullah, 'Urgensi Mempelajari Fikih Muamalah Dalam Merespon Ekonomi Dan Keuangan Kontemporer (Membangun Paradigma Ekonomi Syariah Di Masyarakat)', *Al-Mizan: Jurnal Hukum Dan Ekonomi Islam* 5, no. 1 (2021): 33–59, <https://doi.org/10.33511/almizan.v5n1.33-59>.

²⁶ Muhammad Syarif Hidayatullah, 'Islamic Economics and Partial-Total Religiosity: A Case Study of Majlis Taklim in Banjarmasin', *Islamuna: Jurnal Studi Islam* 7, no. 1 (2020): 36–55, <https://doi.org/10.19105/islamuna.v7i1.3308>.

²⁷ Muhammad Zuhud, 'Implementasi Pendidikan Akidah Islam Di Pesantren Pembangunan Muhammadiyah Tanah Toraja' (Master Thesis, Makassar, Universitas Islam Negeri Alauddin Makassar, 2013), <https://repository.uin-alauddin.ac.id/2864/>.

²⁸ Nurhadi, 'Islam, Iman Dan Ihsan Dalam Kitab Matan Arba'in An-Nawawi', *Jurnal Intelektual: Jurnal Pendidikan Dan Studi Keislaman* 9, no. 1 (2019): 1–18, <https://doi.org/10.33367/ji.v9i01.811>.

²⁹ Mujiburrahman Mujiburrahman, 'Pola Pembinaan Ketrampilan Shalat Anak Dalam Islam', *Jurnal MUDARRISUNA: Media Kajian Pendidikan Agama Islam* 6, no. 2 (2016): 185–204, <https://doi.org/10.22373/jm.v6i2.1057>; Muh. Dahlan Thalib, 'Al-Amr (Perintah Dalam Al-Qur'an)', *Jurnal Al-Ibrah* 10, no. 2 (2021): 139–58.

³⁰ Muhamad Fauzi et al., 'Akhlaq Menuntut Ilmu Menurut Hadis Serta Pengaruh Zaman Terhadap Akhlaq Para Peserta Didik', *Jurnal Riset Agama* 1, no. 3 (2021): 251–63, <https://doi.org/10.15575/jra.v1i3.15375>.

³¹ Misbakhul Khoir, 'Implementasi Akhlak Nabi Muhammad SAW Dalam Berbisnis', *Qawānīn Journal of*

The morals most appropriate for emulation are honesty, reliability, adherence to the dictates of the faith, and intelligence.³² Intelligence is the fourth most important quality, demonstrating that moral principles should precede scientific knowledge.³³

The diversity of Islamic boarding schools is the second factor influencing the limited focus on *fiqh al-mu'āmalāt al-māliyyah*. Generally categorized into traditional and modern types, these institutions differ in curricula and emphases. Traditional boarding schools primarily rely on classical texts, while modern ones incorporate classical and contemporary subjects aligned with government regulations.³⁴ Additionally, Islamic boarding schools vary in their educational priorities. For instance, *Salafi* schools emphasize classical language proficiency, while *Tahfidz* schools prioritize Quran memorization. These distinct characteristics contribute to the limited attention given to *fiqh al-mu'āmalāt al-māliyyah*.

In Islamic boarding schools, the external factor is primary cause. The external factor

from theory of Islamic economic law or *fiqh al-mu'āmalāt al-māliyyah*, which is not a common topic of study at Islamic boarding schools, marks the beginning of a policy that distinguishes three primary concerns in the lives of Muslims in Indonesia, namely those related to religious ritual, *mu'āmalah* or society, and politics. In context of Dutch colonialism, Snouck Hurgronje proposed conceptualizing three main problems as a separation of their respective domains.³⁵ Snouck advised the Dutch colonial government in the East Indies to refrain from impeding Muslim worship practices, provided that such practices did not encroach upon the political sphere.³⁶ This was done to ensure that Muslims would focus exclusively on religious rituals. One should avoid involvement in other life problems, such as economic and political matters.³⁷ In political sphere, Snouck advanced the notion that the rise of political Islam was a phenomenon that had to be curtailed, if not eradicated. He argued that its expansion threatened the state's stability and authority.³⁸

The historical separation of religion, society, and politics has significantly influenced the educational focus of Islamic boarding schools. Prioritizing religious rituals

Economic Syaria Law 3, no. 1 (2019): 1–17, <https://doi.org/10.30762/q.v3i1.1472>.

³² Zaen Musyirifin, 'Implementasi Sifat-Sifat Rasulullah Dalam Konseling Behavioral', *Al-Irsyad: Jurnal Bimbingan Konseling Islam* 11, no. 2 (2020): 151–59, <https://doi.org/10.15548/jbki.v11i2.2088>.

³³ Al-Bahra Bin Ladjamudin, 'Analisa Terhadap Pemahaman Akhlaq Terhadap Diri Sendiri, Serta Bagaimana Implementasinya Dalam Realitas Kehidupan', *Cices* 2, no. 2 (2016): 134–43, <https://doi.org/10.33050/cices.v2i2.305>.

³⁴ Syamsuddin Arief, *Jaringan Pesantren Di Sulawesi Selatan (1928-2005)* (Jakarta: Badan Litbang dan Diklat Depag RI, 2008), <https://doi.org/10.24252/lp.2007v10n2a5>; Nia Indah Purnamasari, 'Konstruksi Sistem Pendidikan Pesantren Tradisional Di Era Global; Paradoks Dan Relevansi', *El-Banat: Jurnal Pemikiran Dan Pendidikan Islam* 6, no. 2 (2016): 194–212, <https://doi.org/10.54180/elbanat.2016.6.2.73-91>.

³⁵ Saidin Ernas, 'Pandangan Sonouck Hurgronje Tentang Islam Dan Implikasinya Terhadap Praktik Hukum Dan Politik Di Indonesia', *Dialektika* 12, no. 2 (2019): 130–42, <https://doi.org/10.33477/dj.v12i2.1114>.

³⁶ Dita Hendriani, 'Snouck Hurgronje (1857-1936): Biografi Dan Pemikirannya Tentang Islam Di Indonesia', *Jurnal Widya Citra* 1, no. 1 (2020): 54–70, <https://doi.org/10.10101/juwitra.v1i1.103>.

³⁷ Sulastriono Sulastriono and Sartika Intaning Pradhani, 'Pemikiran Hukum Adat Djodjodigono Dan Relevansinya Kini', *Mimbar Hukum - Fakultas Hukum Universitas Gadjah Mada* 30, no. 3 (2018): 449–64, <https://doi.org/10.22146/jmh.36956>.

³⁸ Effendi Effendi, 'Politik Kolonial Belanda Terhadap Islam Di Indonesia Dalam Perspektif Sejarah (Studi Pemikiran Snouck Hurgronje)', *Jurnal Tapis* 8, no. 1 (2012): 91–112, <https://doi.org/10.24042/tps.v8i1.1546>.

over economic and political studies, these institutions have largely neglected comprehensive Islamic education, including *fiqh al-mu'āmalāt al-māliyyah* and *siyasah al-maliyyah*. In contrast, Islamic law views these domains as interconnected components of a holistic Islamic framework.³⁹ Therefore, Islamic boarding schools should adopt a more comprehensive approach to Islamic studies, incorporating *fiqh al-mu'āmalāt al-māliyyah* and political *fiqh*.⁴⁰

Based on the presentation of factors of *fiqh al-mu'āmalāt al-māliyyah* study, which is underdeveloped at Islamic boarding schools, of course, the position of *fiqh al-mu'āmalāt al-māliyyah* is not understood one hundred percent, learned even inserted into Islamic boarding schools' learning curriculum. It can be proved that according to Ali Fikri when understanding the *fiqh al-mu'āmalāt al-māliyyah*, it is divided into two parts, namely:⁴¹

First, *fiqh al-Mu'āmalah al-Adabiyyah* is the *fiqh mu'āmalah* which is viewed from the aspect related to manners and morals related to transaction activities, such as *ijāb* and *qabūl* (contract), by mutual agreement, being honest in transaction, not feeling forced, usury, vagueness, *maysir*, forgery, deception, hoarding, and everything coming from human's sense related to treasure in social life.⁴²

Second, *fiqh al-Mu'āmalah al-Mādiyyah* is the *fiqh mu'āmalah* which is viewed from the aspect related directly to treasure, which is halal, haram, or dubious (*subhāt*) to be made a contract object or the disadvantageous or advantageous objects for human life. And the scopes of *fiqh al-Mu'āmalah al-Mādiyyah* are such as exchange contract (*bay'*, *ijārah*, *ju'ālah*), participation contract (*muḍārabah*, *mushārah* and so on), and social contract (*qarḍ*, *'ariyah*, *hawālah*, *kafālah*, *wadī'ah* and so on).⁴³

Alternative Solution and Policy Possibility to Increase Islamic Boarding School's Role in Development of Sharia Economic Law in Indonesia

The development of technology and information cannot be restrained.⁴⁴ This will change the patterns, mechanisms, and systems of social interaction in society, which will leave out people's group identity. One of them happened to Islamic boarding school-based educational institutions dealing with economic development and Sharia finance challenges.

Therefore, the Islamic boarding schools have to deal with them by having a resilience concept; that is, a concept that involves an individual's ability to strive to get up from a problem or a deep downturn and be able to make himself able to take the lesson from what happens to him by renewing the positive step and can make him get out of the hard times. The application of the concept is how far Islamic boarding schools can get up from

³⁹ Dahlia Haliah Ma'u, 'Eksistensi Hukum Islam Di Indonesia (Analisis Kontribusi Dan Pembaruan Hukum Islam Pra Dan Pasca Kemerdekaan Republik Indonesia)', *Jurnal Ilmiah Al-Syir'ah* 15, no. 1 (2018): 14–30, <https://doi.org/10.30984/as.v15i1.471>.

⁴⁰ Rahmat Ilyas, 'Manusia Sebagai Khalifah Dalam Perspektif Islam', *Mawa'izh* 1, no. 7 (2016): 169–95, <https://doi.org/10.32923/maw.v7i1.610>.

⁴¹ Hendi Suhendi, *Fiqh Muamalah* (Jakarta: PT Raja Grafindo Persada, 2014).

⁴² Syaikh Syaikh, Ariyadi Ariyadi, and Norwili Norwili, *Fikih Muamalah: Memahami Konsep Dan Dialektika Kontemporer*, ed. Rafik Pratayaya (Yogyakarta: K-Media, 2020), <http://digilib.iain-palangkaraya.ac.id/2552/>.

⁴³ Hariman Surya Siregar and Koko Khoerudin, *Fikih Muamalah: Teori Dan Implementasi* (Bandung: Remaja Rosdakarya, 2019).

⁴⁴ Muhamad Ngafifi, 'Kemajuan Teknologi Dan Pola Kehidupan Manusia Dalam Perspektif Sosial Budaya', *Jurnal Pembangunan Pendidikan: Fondasi Dan Aplikasi* 2, no. 1 (2014): 33–46, <https://doi.org/10.21831/jppfa.v2i1.2616>.

the era development insistence, which can produce high-quality human resources in Islamic law. The ability to pay attention to potency is needed to arrange the plan and strategy for the better development of Islamic boarding schools. Therefore, the first thing to do is to analyze the factors of resilience that the Islamic boarding school has in dealing with the era development insistence.

According to Grothberg, the factors of resilience are divided into two parts, namely: first, the resilience factor coming from inside the individual (internal factor).⁴⁵ This factor is divided into three parts: the first is autonomy, which makes someone aware that he is different from other people so that he can do the actions independently to form a strength in dealing with the problem. The second part is initiative. The initiative is the thing that makes someone have the ability and willingness to do something, even involve himself in doing various activities in a particular group. Furthermore, the third part is identity. Identity is the thing that makes someone able to build self-development through awareness of himself related to his identity and role in a neighborhood. The three resilience factors presented above can be seen in Islamic boarding schools' identity, potency, and opportunity.

Islamic Boarding School's Identity

Islamic boarding schools, as the oldest educational institutions in Indonesia,⁴⁶ have a strong identity. These institutions have produced numerous influential individuals

who have contributed significantly to Indonesian society. Islamic boarding schools played a pivotal role in Indonesia's struggle for independence and sovereignty.⁴⁷ Consequently, they have historically been involved in political, security, and defense matters.⁴⁸

Islamic boarding schools have evolved from traditional religious and educational institutions into centers of missionary work, priest training, and scholarly development. In the 1980^s, they assumed a new role as institutions of social empowerment. Subsequently, in the 2000^s, Islamic boarding schools expanded their role to include economic development initiatives.⁴⁹

Expanding roles has necessitated changes in Islamic boarding school management and curricula. This transition can lead to a decline in resilience,⁵⁰ characterized by the initial phase of challenges within the life cycle of Islamic boarding schools. Although this decline may initially seem imperceptible, neglecting it can threaten Islamic boarding schools' long-term viability and effectiveness. During this phase, Islamic boarding schools must reaffirm their identity as Islamic educational institutions with central roles in the educational landscape.

⁴⁵ Nuzulia Rahmawati and Meidriani Ayu Siregar, 'Gambaran Resiliensi Pada Pekerja Anak Yang Mengalami Abuse', *Jurnal Predicara* 1, no. 2 (2012): 69–80.

⁴⁶ Ridwan Nasir, *Mencari Tipologi Format Pendidikan Ideal: Pondok Pesantren Di Tengah Arus Perubahan* (Yogyakarta: Pustaka Pelajar, 2005).

⁴⁷ Dahnian Hasibuan, 'Peran Pesantren dalam Memperjuangkan Kemerdekaan Indonesia pada Masa Penjajahan Belanda' (Undergraduate Thesis, IAIN Padangsidimpuan, 2015), <https://etd.uinsyahada.ac.id/4687/>.

⁴⁸ Royani, 'Pesantren Dalam Bingkai Sejarah Perjuangan Kemerdekaan Indonesia'.

⁴⁹ Marlina, 'Potensi Pesantren Dalam Pengembangan Ekonomi Syariah'.

⁵⁰ Tiara Larasati and Siti Ina Savira, 'Resiliensi Pada Penyandang Tunadaksa Akibat Kecelakaan', *Character: Jurnal Penelitian Psikologi* 6, no. 5 (2019): 1–7, <https://doi.org/10.26740/cjpp.v6i5.31432>.

Islamic Boarding School's Potencies and Opportunities

The *kyai* (religious leader) is pivotal in establishing and leading Islamic boarding schools, serving as the owner, manager, teacher, and leader within the community.⁵¹ Consequently, the management and curriculum of Islamic boarding schools are largely influenced by the priest's vision and leadership.

The dual educational system offered by Islamic boarding schools, combining Islamic and general education, is a key strength. This approach positions Islamic boarding schools to contribute to economic development effectively. Furthermore, the increasingly materialistic and hedonistic nature of modern society can lead to stress, disillusionment, and a loss of direction among Muslims.⁵²

Islamic boarding schools can catalyze social change by influencing individuals' economic behaviors and orientations toward fulfilling their needs within an Islamic framework. Islamic boarding schools can redirect modern society's economic activities towards a more faith-centered approach by serving as models of economic development grounded in Islamic principles.

Implementing Sharia economic law, or *fiqh al-mu'āmalāt al-māliyyah*, is instrumental in achieving these goals. By guiding economic activities toward principles of mutual assistance, justice, and benefit within an Islamic framework, Islamic boarding schools can contribute to creating an ideal Islamic society.⁵³

Islamic boarding schools have demonstrated initiative and resilience by adapting their educational approaches. Despite their evolving roles, these institutions have maintained their core identity as Islamic educational institutions. This adaptability reflects the second phase of resilience, characterized by a transition period marked by problem-solving and adaptation.⁵⁴

The second factor of resilience originates from external sources. Social trust, arising from a community's understanding and support of an individual's perspective and needs, is a crucial external factor.⁵⁵ For example, when individuals receive attention and support from their community, they feel valued and empowered, fostering stronger social interactions and a sense of agency.

The second external factor of resilience is industry, which encompasses developing skills related to various life activities, including family, school, work, and community engagement. Acquiring these skills contributes to personal and professional achievements, which influence an individual's social standing and acceptance within a community.

To position Islamic boarding schools as centers of Sharia economic learning and business laboratories, they must prioritize the development of Islamic economic expertise.⁵⁶ This approach can cultivate a pool of Islamic economists capable of addressing the challenges in the field. Notably, the Sharia Supervisory Council of Sharia Financial Institutions relies on such human capital to

⁵¹ Mukhroji Mukhroji, 'Kepemimpinan Kyai Dalam Pengasuhan Pesantren', *INSANIA: Jurnal Pemikiran Alternatif Kependidikan* 16, no. 3 (2018): 358–68, <https://doi.org/10.24090/insania.v16i3.1598>.

⁵² Marlina, 'Potensi Pesantren Dalam Pengembangan Ekonomi Syariah'.

⁵³ Marlina.

⁵⁴ Larasati and Savira, 'Resiliensi Pada Penyandang Tunadaksa Akibat Kecelakaan'.

⁵⁵ Rahmawati and Siregar, 'Gambaran Resiliensi Pada Pekerja Anak Yang Mengalami Abuse'.

⁵⁶ Syakur, 'Optimalisasi Peran Pesantren Dalam Pengembangan Ekonomi Syariah'.

ensure compliance with Islamic principles throughout the operational system.⁵⁷

Islamic economists from Islamic boarding schools can play a unique role in promoting the development of the Sharia economy within society. By leveraging their expertise, Islamic boarding schools can serve as institutions of production and consumption, utilizing natural resources, human capital, and technological advancements to supply essential goods and services to society.

The human capital developed by Islamic boarding schools can potentially drive the development of the Sharia economy. Islamic boarding schools can generate the necessary income to sustain their operations and ensure their long-term viability by achieving economic independence through business ventures.

At this stage, Islamic boarding schools possess the necessary trust, industry, and resources to capitalize on their potential. Having overcome initial challenges and established a solid foundation, these institutions now enter the recovering phase, characterized by a neutral position where they can focus on developing their full potential without undue pressure.⁵⁸

To effectively fulfill their role as institutions of economic development through applying Sharia economic principles, Islamic boarding schools must adopt a strategic approach that maximizes their potential and leverages opportunities. This study focuses on two case studies: Sidogiri Islamic boarding school and Al-Ittifaq Islamic boarding school.

Sidogiri Islamic Boarding School

Sidogiri Islamic boarding school was established by Sayyid Sulaiman, a descendant of the Prophet Muhammad from Cirebon, West Java, in collaboration with K. Aminullah, his son-in-law. Regarding the founding date, there are two accounts. The first, based on the *Panca Warga* note signed in 1963, suggests a later establishment date. However, the second account, founded in 1971, places the founding in 1745. This latter version is widely accepted as the official establishment date.⁵⁹ Sidogiri Islamic Boarding School specializes in cultivating students' ability to study, analyze, and apply classical Islamic texts (classical book) through the informal *ma'hadiyyah* system.⁶⁰

Sidogiri Islamic Boarding School maintains a separation between its educational and business functions. This separation extends to all Islamic boarding school community members, from leadership to students. Specialized personnel manage the business activities, while the educational and administrative aspects of the Islamic boarding school remain under separate management.⁶¹

The separation of human resources has enabled Sidogiri Islamic Boarding School to establish independent business management. As a result, Sidogiri Islamic Boarding School now operates 200 grocery business units under the "*Toko Basmallah*" brand in various Indonesian cities. Furthermore, establishing a Sharia-based financial institution (BMT) and an online platform (E-mall) for student finance demonstrates Sidogiri Islamic Boarding School's commitment to economic

⁵⁷ Marlina, 'Potensi Pesantren Dalam Pengembangan Ekonomi Syariah'.

⁵⁸ Larasati and Savira, 'Resiliensi Pada Penyandang Tunadaksa Akibat Kecelakaan'.

⁵⁹ Sidogiri Islamic Boarding School Educator, Interview with Sidogiri Islamic Boarding School Educator, interview by Sofian Al Hakim and Muhammad Sar'an, 2022.

⁶⁰ Sidogiri Islamic Boarding School Educator.

⁶¹ Sidogiri Islamic Boarding School Educator.

development and innovation.⁶²

The economic institution at Sidogiri Islamic Boarding School has already implemented the determinations from *fiqh mu'āmalah*. This is according to an interview result with Ustadz M as a manager of Sidogiri Islamic Boarding School; that is as follow:

“Of the existing institutions, God willing Sidogiri has implemented the determinations related to *fiqh al-mu'āmalāt al-māliyyah*. And the indicators which are applied are as follows: first, the wrong contract principles must be avoided, like usury. Second, using the collaboration contract in building the solid partners. The success of making Toko Basmallah's partner network which is bigger and bigger and growing is due to the collaboration schema which gives advantages for the involved people. Third, to avoid the wrong contract (usury), the economic and financial system at the Islamic boarding school uses E-mail in doing the transactions between academic communities at the Islamic boarding school, students' parents, partners, and so on”.⁶³

Fiqh al-mu'āmalāt al-māliyyah is primarily taught at Sidogiri Islamic boarding school through classical texts (such as; *Fath al-Mu'in*, *Kifāyat al-Akhyār*, *Bidāyat al-Mujtahid*, *Fath al-Qarib* and so on) incorporating relevant topics. While students may acquire theoretical knowledge of *mu'āmalah* and Sharia finance, a practical application often occurs post-graduation. To address the need for human capital in managing Sidogiri BMT, the institution focuses on developing specific skills and knowledge and tailoring training to meet its requirements.⁶⁴

⁶² Sidogiri Islamic Boarding School Educator.

⁶³ Sidogiri Islamic Boarding School Educator.

⁶⁴ Sidogiri Islamic Boarding School Educator.

Al-Ittifaq Islamic Boarding School of Bandung

Founded on February 1st, 1934, or the 16th of Sya'ban 1302, Al-Ittifaq Islamic boarding school was established with the blessings of Kanjeng Dalem Wiranata Kusumah by the esteemed priest, K.H Mansyur. While initially a traditional *Salafiyah* institution, Al-Ittifaq Islamic Boarding School has evolved into *khalafi* or modern Islamic boarding school.⁶⁵ This was stated by Ustadz F as a manager of Al-Ittifaq Islamic boarding school, he said:

“The next leadership was continued by H. Rifai from 1953 to 1970. However, after the death of H.Rifai, the leadership of Islamic boarding school was held by K.H Fuad Affandi constituting K.H Mansyur's grandson. In his leadership period, Al-Ittifaq Islamic boarding school became the beginning gate as the Islamic boarding school which disclosed itself with the outer world and developed the entire potencies which the Islamic boarding school had. At that time, it could be said that Al-Ittifaq Islamic boarding school transformed from *salafiyah* Islamic boarding school into *khalafi* Islamic boarding school”.⁶⁶

Al-Ittifaq Islamic boarding school focuses on agricultural-based economic development. As highlighted by Ustadz F, the institution has adopted a strategy of integrating traditional religious learning with agricultural business activities, leveraging the abundant agricultural resources surrounding the boarding school.⁶⁷

Al-Ittifaq Islamic boarding school combines religious education with agricultural training. This dual-focus approach serves

⁶⁵ Al-Ittifaq Islamic Boarding School Educator, Interview with Al-Ittifaq Islamic Boarding School Educator, interview by Sofian Al Hakim and Muhammad Sar'an, 2022.

⁶⁶ Al-Ittifaq Islamic Boarding School Educator.

⁶⁷ Al-Ittifaq Islamic Boarding School Educator.

multiple purposes. First, it provides underprivileged students, who constitute 90% of the student body, with financial support through the agricultural business. Second, it equips students with practical skills for future careers, recognizing that not all students will pursue religious vocations. The agricultural training program includes cultivating, maintaining, processing, and marketing agricultural products, fostering entrepreneurial skills, and encouraging students to balance religious studies with practical pursuits.⁶⁸

Ustadz F says further that:

“The agribusiness activities operated by Al-Ittifaq Islamic boarding school have multiple effects towards the continuation of educational process for students. The results of the agribusiness activities can be utilized as facilities to fulfill everyone’s need at the Islamic boarding school so as to be able to press the number of production cost. And the products which are produced from the agribusiness activities have comparative and competitive excellence values so that the Islamic boarding school’s position is made as a laboratory in developing the independent soul and the students’ entrepreneurship. That is certainly according to the educational aim which is expected by Al-Ittifaq Islamic boarding school; that is, to generate the students who have noble morals, entrepreneurship soul and independence both mentally, spiritually and financially”.⁶⁹

Al-Ittifaq Islamic boarding school is recognized for its innovative approach to agricultural development through digitalization. This social science-based

concept integrates various aspects of the institution, making it a unique model among Islamic boarding schools. Al-Ittifaq Islamic boarding school actively engages with the local community, fostering a sense of belonging and partnership.

Similar to Sidogiri Islamic Boarding School, Al-Ittifaq Islamic Boarding School does not prioritize an in-depth study of *fiqh al-mu’āmalāt al-māliyyah*. *Fiqh mu’āmalah* is primarily addressed within general fiqh classical books such as *Fath al-Mu’in* (Al-Maelabary), *Al-Iqnā’* (Abu Syuja’), *Al-Muḥallā*, *Fiqh al-Sunnah* (Sayid Sabiq), and *Al-Fiqh al-Islāmī* (Al-Zuhaily).⁷⁰

Al-Ittifaq Islamic boarding school prepares its students for careers in agriculture, encompassing production, packaging, and marketing through partnerships with businesses nationwide. These initiatives align with Sharia principles, demonstrating the practical application of *fiqh mu’āmalah* within the boarding school’s economic activities.⁷¹

Drawing from these case studies, Sidogiri Islamic Boarding School and Al-Ittifaq Islamic Boarding School demonstrate the resilience and adaptability necessary for success in the modern economic landscape. The separation of educational and business functions at Sidogiri Islamic Boarding School and the evolution of Al-Ittifaq Islamic Boarding School into a more modern institution highlight the importance of flexibility and innovation in navigating changing circumstances.

Sidogiri Islamic Boarding School and Al-Ittifaq Islamic Boarding School exemplify successful models of resilience within the

⁶⁸ Al-Ittifaq Islamic Boarding School Educator.

⁶⁹ Al-Ittifaq Islamic Boarding School Educator.

⁷⁰ Al-Ittifaq Islamic Boarding School Educator.

⁷¹ Al-Ittifaq Islamic Boarding School Educator.

Islamic boarding school sector.⁷² These institutions have successfully navigated growth and development challenges, demonstrating their ability to learn from experiences and adapt to changing circumstances. Their success underscores the importance of resilience in enabling Islamic boarding schools to effectively fulfill their role as Sharia economic development centers.

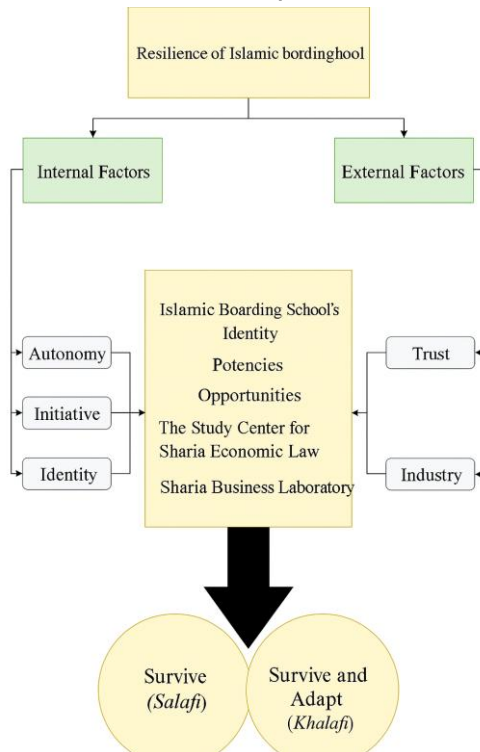


Figure 1. Resilience of Islamic Boardingscholl

To assess the potential of Islamic boarding schools in Sharia economic development, it is essential to consider the roles of the priest, students, and the broader community. Islamic boarding schools must operate independently, promote empowerment, and strive for excellence, as mandated by Law Number 18 of 2019 (Islamic Boarding School Law). These principles are fundamental for Islamic boarding schools to

succeed in economic development. While Islamic boarding schools have demonstrated their potential, a deeper understanding and implementation of Sharia economic law are necessary to fully realize their economic potential, particularly at institutions like Sidogiri and Al-Ittifaq.

Thus, by way of the three bases, the alternative solutions that need to be done in developing the Islamic boarding school's primary roles in Sharia economic law development are as follows:

Firstly, a dedicated regulation is needed to support Islamic boarding schools in fulfilling their role as institutions of social empowerment and economic development through applying Sharia economic law. This regulation should outline specific guidelines and incentives to encourage Islamic boarding schools to prioritize studying and implementing Sharia economic principles.

Secondly, effective communication and stakeholder engagement are essential to promote awareness of the potential of Islamic boarding schools in driving Sharia economic development and benefiting local communities. All relevant stakeholders, including government agencies, academics, practitioners, Islamic scholars, and social organizations, must be involved in this process.

Thirdly, Islamic boarding schools possess significant potential to optimize their human resources, including the priest, students, and community. Islamic boarding schools can establish themselves as centers of excellence in Sharia economic law by implementing a unique learning approach. This focus on human capital development can cultivate skilled Islamic economists who can contribute to the field. Integrating the study of Sharia economic law into both formal and informal

⁷² Larasati and Savira, 'Resiliensi Pada Penyandang Tunadaksa Akibat Kecelakaan'.

curricula can further enhance this capacity.

Fourthly, Islamic boarding schools should optimize their functions as educational institutions, centers of religious propagation, priest training, social empowerment, and Sharia economic development by establishing themselves as laboratories of Sharia economy and business. These laboratories can be established by leveraging the human capital developed through a comprehensive and integrated approach to teaching Sharia economic law. The success of these initiatives is attributed to a combination of factors, including available opportunities, effective resource utilization, and alignment with community needs. By establishing such laboratories, Islamic boarding schools can generate valuable revenue to support their operations and contribute to their communities' economic and social well-being.

Like the policy that the governor of West Java puts forward, each Islamic boarding school should have at least one product, also known as one Islamic boarding school one product. By forming this laboratory of economy and business, the Islamic boarding school will undoubtedly have valuable revenue in supporting the operational system for the Islamic boarding school's continuation as well as making the surrounding people economically and socially.

In light of the solution mentioned above, it is reasonable to conclude that the study of Sharia economic law, or *fiqh al-mu'āmalāt al-māliyah*, at the Islamic boarding school can be conducted in its entirety. The Islamic boarding school's potential to alleviate poverty and unemployment represents a significant opportunity for the government, which can collaborate with the Islamic boarding school to leverage its full capabilities. As mentioned above, all of those must be conducted gradually by optimizing the formation of human resources in Sharia economic law, which represents the initial stage of developing the economy under Islamic principles and teachings. This initiative has the potential to transform the Islamic boarding school into a catalyst for Sharia economic development, influencing societal norms and becoming a source of revenue for the economy. Additionally, it has the capacity to stimulate economic growth by offering advantages to society.

Conclusion

The resilience of Islamic boarding schools in developing Sharia economic law can be achieved by recognizing and affirming their institutional identity as an institution of Islamic education, a center for missionary activities, a hub for the formation of religious leaders, a catalyst for community empowerment, and a driving force behind people's economic advancement. In light of these considerations, the priest, as the principal asset, the students, as a human resources developer, and the society, as a partner, represent significant potential and opportunities (in terms of initiative and identity) for advancing Islamic boarding school-based Sharia economy. Consequently, the Islamic boarding school can serve as a hub for studying Sharia economics

Table 2: The Alternative Solution of the Islamic Boarding School's Role in the Development of Sharia Economic Law

No.	Islamic Boarding School's Functions in Economy	Problems	Alternative Solutions
1.	Society Empowerment Institution	Lack of examining the Sharia Economic Law (<i>Fiqh al-mu'āmalāt al-māliyah</i>)	Regulation Socialization The Study of Sharia
2.	Society Economic Development Institution		Economic Law Laboratory of Sharia Business and Economy

and a center for conducting Sharia business experiments (in areas such as trust and industry). This would be an invaluable contribution to developing a theoretical framework for Sharia economic law, particularly within the context of Islamic boarding schools.

The alternative solutions to the Islamic boarding school's role in the development of Sharia economic law, among other things, are: first, introducing additional regulations to strengthen the study of Sharia economic law (*fiqh al-mu'āmalāt al-māliyyah*) at the Islamic boarding school; second, socializing the Islamic boarding school's role as a role model in the development of society-based sharia economy; third, optimizing the human resources in it in the study of theory of sharia economic law (*fiqh al-mu'āmalāt al-māliyyah*) by inserting it into the learning curriculum at the Islamic boarding school; fourth, making the Islamic boarding school as the sharia business laboratory which can collaborate with the society.

Credit Authorship Contribution

Sofian Al-Hakim conceptualised the research design, framed the theoretical foundation, and drafted the introduction and conclusion. Mohamad Sar'an developed the analytical framework, performed the primary legal analysis, and refined the argumentation. Ah Fathonih contributed to the methodological structure, reviewed key sources, and critically revised the manuscript. Agi Attaubah Hidayat conducted data collection, managed documentation, and supported the discussion and literature integration. All authors contributed substantially to the writing process and approved the final manuscript.

Declaration of Competing Interest

The authors declare that they have no conflicts of interest and that no financial, institutional, or personal relationships influenced this research.

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