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## Nexus of economic teaching in religious education: a case study of Islamic boarding schools in Indonesia

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### ABSTRACT

Religious education is a strong predictor of economic growth in a country. However, scholars and economists worldwide still have difficulty connecting economic education with religion. This study examines economic education taught in Islamic boarding schools (pesantren). Using qualitative descriptive methods and Ninian Smart's phenomenological approach to religious education, this article explores the nexus in two important aspects: the conception and redefinition of religious education (pesantren) towards economic development and integrating economic curriculum in religious education. This study found that pesantren can combine the ideology of the *Asy'ari-Maturidi Kasb* with the Spirit of Entrepreneurship (SoE) to produce students who are not only preachers (mubaligh), but also entrepreneurs (santripreneurs). Ninian Smart's seven dimensions of Santripreneurship are important projections in the nexus design. This study fills the gap in previous masterpieces where Islamic education does not occupy a position to connect the nexus. The results of this study have theoretical implications that there is a nexus in pesantren where religious education teaches entrepreneurship, while practically, this nexus implies that students can become preachers and entrepreneurs, which we call mubalighpreneurs. This study recommends that pesantren in Indonesia, mainly, can teach valuable economics to students in the global human resource exchange competition.

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### SUBJECTS

Curriculum Studies; Social Science Education; Islam – Religion

## Introduction

In the early 20th century, British economist A.C. Pigou published his famous findings in a journal and book. This famous finding is known as 'human capital' (HC). He said economic investment is divided into investment in HC and material capital (MC). After this concept was discovered, the distinction between economics in consumption and economics in investment became blurred (Pigou, 1928, p. 29). A big question in his findings: 'Can the economy invest in education, or can education contribute to investment? After Pigou's concept became known, many studies aimed at answering this nexus, whether there is a relationship between educational attainment and economic growth' (Delgado et al., 2014; Hanushek, 2020; Hanushek & Woessmann, 2020; Pink-Harper, 2015). A prolific economist researching this nexus, Erick A. Hanushek, has empirically proven a positive relationship between 'secular education' (such as science) and economic growth (Hanushek & Kimko, 2000). Then, what about religious education? The fact that studies on religious education contribute to economic motivation is still very limited.

Benjamin et al. experimented with this relationship with priming effects, which showed the marginal impact of religious norms on economic income preferences (Benjamin et al., 2016). Next, Squicciarini agreed

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and rejected Daniel J. Benjamin's argument. Squicciarini that religion could hinder the spread of knowledge and economic development, especially in France during the Second Industrial Revolution (1870–1914). He argues that many religious locations inhabited by communities have lower economic growth, and schools in these areas predominantly adopt religious curricula rather than science curricula. Hence, knowledge production and economic development are slower. This will be felt in the next 10–15 years when school graduates will enter the labour market with low human resources (Squicciarini, 2020).

This then raises questions about the impact of the religious education curriculum on economic growth, especially for alums and surrounding communities, and the local, national and global economy in general. Therefore, this study is projected to analyse aspects of the nexus of economic education with religious education, which ultimately answers the question: 'Does religious education contribute/invest in economic growth?' 'Do religious educational institutions teach economic education to students?' 'Does religion encourage its adherents to be economical?' This research was conducted at Islamic educational institutions called *pesantren*, where the Sidogiri *pesantren* in East Java and the Darus Sholawat *pesantren* in Madiun, East Java, are two *pesantrens* that are popular as 'entrepreneurial *pesantrens*'. Even though it focuses on Islamic education in Indonesia, this study can stimulate research on similar topics in other countries with more varied factors, variables, indicators and instruments.

One way to connect the nexus between religious education and economic growth is to use Hanushek's three measurement indicators<sup>1</sup>: first, education can increase the human capital inherent in graduates, thereby increasing the productivity of labour performance (Blundell et al., 1999; David, 2000; Mankiw et al., 1992). Second, education can increase economic innovation and technological development, such as endogenous economic growth (Bucci & Prettnner, 2020; Xu et al., 2020). Third, education can mediate knowledge transmission to understand and process new knowledge designed by other parties to drive economic growth (Feola et al., 2021; Zhao et al., 2021). However, until now, empirical research on the economic impact of education has ignored these three aspects, and attention needs to be paid to the quality of education with the results of education in the form of economic and human resource development.

This is why, in the Indonesian context, a discourse of educational dichotomy emerged between secular and religious education (Seo, 2014). Indonesia, although the majority of its population is Muslim, is not a Muslim country. In other words, it is a secular country that makes Islam the basis for the formation of faith through pluralism. IE was developed with a high sense of pluralism amidst the diversity of other religions (Rukiyanto et al., 2024). This fact is not new, considering that at the beginning of the Indonesian government after independence, the Soekarno-Hatta era mediated a fierce debate between nationalist leaders, religious leaders, and national leaders who wanted the face of Indonesian religious education. The final consensus was that Indonesia would adopt multi-religious education that could be chosen to achieve unity in the model of religiosity (Harjatanaya, 2025). Finally, Indonesia can benefit from the consensus and currently, the religious education system is designed to be on par with general education in achieving material success, as found by Bukhori Muslim, a *pesantren* in Ponorogo, East Java has a university that is not only focused on religious teaching but develops universal values that can contribute to the development of human resources with multilingual mastery that is involved locally and oriented to the global (Bukhori Muslim et al., 2024). However, this reality makes it difficult to assert that *pesantren* contribute to economic success. Besides that, in the Indonesian context, there is some indication that employees who graduate from general education earn higher wages. Most *pesantren* graduates cannot work as employees or entrepreneurs and rely on their abilities as preachers.

This article aims to fill these gaps and examine two main problems: (1) the conception and redefinition of religious education (*pesantren*) towards economic development and (2) the reconstruction of the integration of the economics curriculum in religious education. In general, this study aims to identify whether religious education in *pesantren* can overcome the gap in the problem of low economic growth due to religious education not being based on practical skills. These two problems were analysed using Ninian Smart's phenomenological approach to religious education, where the issue of *pesantren* and economic development still needs to be improved in scientific studies (Barnes, 2000). Ninian Smart's essay can provide a detailed explanation and model of religious education's nature and purpose in a secular nexus, such as economics.

By understanding the purpose of this nexus, this study fills the gap that Hanushek did not examine in his masterpiece works, which only discussed secular education as having a positive relationship with economic growth (Hanushek, 1997, 2007, 2010a, 2010b, 2013, 2008, 2009, 2011, 2020; Hanushek & Woessmann 2012). Meanwhile, the closest study to this nexus is Squicciarini, where low-income communities are inhabited by religious education graduates, ignoring the graduates' skills in entering the job market (Squicciarini, 2020). By focusing on two pioneer entrepreneurial pesantrens in Indonesia, namely the Sidogiri pesantren in Pasuruan, East Java, and the Darus Sholawat pesantren in Madiun, East Java, this study argues that the pesantren's efforts to combine the *Ash'arī-Māturīdī kasb* ideology with the *Spirit of Entrepreneurship* (SoE) able to produce students who not only become preachers (*mubalighs*) but also become entrepreneurs (*santripreneurs*). The alum's contribution to these two pesantren has impacted local and national economic growth, and he has become a pioneer in the pesantren entrepreneur program. Both pesantren have similarities in teaching the ideology of *Asy'arī-Māturīdī* with the *Spirit of Entrepreneurship* (SoE) but differ in terms of business unit ownership and superior pesantren entrepreneurship programs. This research ultimately brings an axiological contribution that the function of Islamic educational institutions can contribute to the growth of the people's economy where pesantren can establish business units and large companies under the control of pesantren and maximise the involvement of students in them as education and training to become *santripreneurs*.

## Conceptual framework

To connect economic education with religious education (Islamic boarding schools), three conceptual frameworks need to be connected: economics of education, religious economics, and the nexus of religious education and economic education.

### Economics of education

Literature in this field describes the importance of economic growth due to the role of human resources through education. The concept was initiated by classical scientists in the 18th century, such as Adam Smith and Heinrich Von Thunen, and in the 19th century, such as Alfred Marshall and many others. They initiated the concept of human capital.<sup>2</sup> Even though this concept is well known, it has yet to be discussed comprehensively when connected to economic growth.

For example, to connect education with economic growth as one of the methodologies of scientific disciplines, Cohn defines: '... educational economics is how humans use money or other assets as capital to increase the productivity of human resources, both education, training, deepening skills and business -other endeavours, especially through formal education from time to time' (Cohn, 1980, p. 2). This definition makes it clear that the economics of education have three critical issues: education production, the distribution process of educational results, and investment in academic results.

Meanwhile, the second and third topics are the main reasons you should invest in education. HR became an essential focus in the 1950s when Robert Solow introduced workforce HR skills as a determining factor in aggregate production performance (Solow, 1957). In other words, the economy can produce a large amount of output by maximising the quality of input. Employees or workers can make more if they have more knowledge and skills. So, the Solow model includes the role of human capital in increasing productivity and ultimately generating higher income (Holtz-Eakin, 1993). The relationship between human capital has gone beyond the logarithmic production function, resulting in the establishment of HR assessment tools such as education, technology and health as input indicators (Geng, 2022).

This previous research is related to the Sidogiri pesantren and the Sholawat pesantren. Pesantren use education as human capital to produce a large output, leading to economic growth.

### Economics of religion

To find connections between religion and the economics of education, this section reviews the existing literature on the subject. The economics of religion became a big concern in the early 1910s against the

backdrop of a confusing Weberian capitalist system (Ryu, 2001), ignoring ethical and religious values where society at that time missed religion. Religious rituals and their religious values are considered a source of social capital formation, which was previously contaminated by inhumane capitalism (Swart, 2017).

Over the last two decades, increasing studies on how religion influences aggregate economic growth have stimulated Barro and McCleary to distinguish between faith (belief in heaven and hell), which drives a person to carry out economic activities (Barro & McCleary, 2003). The current study by Barro and McCleary has raised the intensity of discussion about the nexus of religion and economic growth. These findings indicate that religion is vital for economics, representing the identification of sources of cross-country disparities that fall outside the neoclassical and canonical patterns, including geographic aspects with the *religious diversity index* (RDI) (Lin et al., 2022), institutions (Acemoglu et al., 2002; Bosker & Garretsen, 2008; Wang & Lin, 2014) and subjective well-being in the form of happiness (Steiner et al., 2020). With these aspects, religion influences the economy individually, institutionally and across countries.

In other words, religion is now a commodity for marketing products, media, and technology (Einstein, 2007; Fealy & White, 2008; Kitiarsa, 2008; Thomas, 2009), opening up new opportunities in religious education institutions (Hidayah, 2021; Naidoo, 2017; Raya, 2024a, 2024b). And becoming a counselling service and spiritual travel agent for the community (Qurashi, 2017; Raya, 2022; Sari, 2023). This paper is designed to provide evidence of the relationship between religion and economics, which we take from Barro and McCleary's analysis. Barro and McCleary is a representative study for this corpus and is helpful for subsequent discussions about the nexus of religious education and economics.

This previous research is related to the Sidogiri pesantren and the Sholawat pesantren, where both pesantren use religion as a doctrinal capital in teaching economics in theory and practice, which we refer to in this research as the *Kasb Ideology* and *The Spirit of Entrepreneurship* (SoE).

### ***Nexus of religious education and economic education***

In this section, it is clear that these two fields must be united in one nexus where religious education and economic education can be connected to determine the strategic position that religious education institutions have to produce economic knowledge for their students to increase economic growth and create new opportunities. Although focused on Islamic boarding schools as Islamic educational institutions, this research will provide global insight into how other religions respond to this nexus. Like Catholic education in the US, in 1963, as many as 309 male students in the seven largest Standard Metropolitan Areas in the country who studied at religious schools failed to internalise the values of worldly success. They were not in a superior socioeconomic status. In other words, Catholic religious teachings and education negatively affect grades and economic success (Bressler & Westoff, 1963). Sixty years later, to be precise, in 2023, it seems that this nexus is moving slowly and is not very significant. A recent study states that religious observance and church attendance influence capitalist ideology as measured by the individual versus government index in economic surveys (Burrus et al., 2023).

However, the Muslim line (whether from Muslim students, Muslim schools, or Islamic education in Muslim or non-Muslim countries) is only limitedly discussed. One of the most prominent concerns is the issue of gender discrimination in the academic process. Kongar et al. found gender disparities in religious education with macro-micro economic development policies; in other words, Islamic principles complicate gender activities directly related to economic issues (Kongar et al., 2018).<sup>3</sup> Likewise, in Canada, white and black Muslim women are disadvantaged by gender in labour force participation in Canada in managerial and professional jobs. Meanwhile, at the school level, it was found that Muslim students from Islamic elementary schools in Bangladesh had much lower test scores in selection to the next level (secondary school) (Niaz Asadullah et al., 2007).

This previous research provides a hypothesis that the influence of 'religious education', especially two pesantren (Sidogiri and Sholawat), provides 'academic' results that the learning and post-study processes contribute to economic development.

### **Nexus of economic education with education in other religions**

Whatever the religion, at least education can contribute to the preparation of human capital. The problem always arises is whether religion teaches students to succeed in the economy? In this section, religious education such as Christianity, Catholicism, Hinduism, Buddhism, and Confucianism are attractive to Islamic education.

First, Ryu explains that the nexus of Christian education with economic development became a significant concern in the 1910s when Weberian capitalists provided an answer to the loss of Christian values in society. The capitalist values of American Christians in Korea consider conversion to Jesus to inspire the spirit of industrial commercialism and become a pioneer of trade. Weber's capitalist values taught by the Bible impact the missionary capitalists of Korean Christians (Ryu, 2001). Meanwhile, Barro and McCleary found in their survey of developed countries that the nexus of religious education (including Christianity) directly impacts world economic growth (Barro & McCleary, 2003, p. 771). Meanwhile, Constance C. found that Christian educational institutions, namely the African Christian University, played a role in increasing economic independence in Africa where, according to her, God gave a mandate to Christians to lead the world (Matthew 5:14-16) as the head, not the tail (Deuteronomy 28:13) (Nwosu, 2012).

Second, Catholic education has a positive and negative nexus on economic development. Kratochvíl draws this nexus from the political economy of World Youth Day in Panama, held in January 2019, where the daily experience of Catholic youth in market relations. The interaction between the market and the Catholic church has a positive relationship with business actors, resulting in a complex interaction between sacred space and market networks (Kratochvíl, 2023). However, previous research by Bressler and Westoff found that the nexus of Catholic education with economic development had a negative relationship. Bressler and Westoff tested this nexus at three levels of education. They discovered that internalising Catholic educational values with worldly success and the socio-economic status of graduates had no significant relationship or impact (Bressler & Westoff, 1963).

Third, the nexus of Confucian education with economic development. As is known, Confucian culture has a significant and extraordinary impact on economic growth and progress. This can be seen in the quality of human resources of Chinese society and the supportive government system. Zhu found that this phenomenon indicates that Confucian culture positively and significantly impacts economic growth by increasing public education spending (Zhu, 2024). Previously, Li et al. studied Confucian education, which has a sustainable impact on science education, as a framework that contributes to the holistic development of society. With science education, students are taught to critically reflect on life's problems, such as economic and social problems. Confucian education answers the challenges of globalisation with science education (Li et al., 2023). Furthermore, vocational education in China is a prestige that is an idol for society and the government. However, vocational education received negative sentiment because it was positioned as 'heritage education' from the Empire by implementing the 'Imperial Examination System'. However, vocational education with Confucian colouring has a 'special' place that can determine the social ranking position, and students can maximise their knowledge for their economic development. Graduates of vocational schools affiliated with *Danwei* (Confucian education) are automatically connected to lifelong employment positions in their respective fields, known as the 'iron rice bowl' system, because the livelihood of student workers is guaranteed throughout their lives (Wang, 2024).

Fourth, the nexus of Hindu and Buddhist education with economic development. Thomas and John Sergenti studied ethnic-religious violence between Hindus and Muslims in 15 states in India caused by deteriorating economic conditions (Thomas & John Sergenti, 2010). A World Hindu Economic Forum (WHEF) was formed to mobilise Hindus worldwide, consisting of business people, technocrats, and academics in the world economic arena. This forum then taught and educated community members to combine Hinduism with neoliberal market-oriented ideas. They then allied with Indian Hindu Gurus by presenting themselves as business mentors for lower-middle-class groups in the Indian business community; in addition to strengthening Hindu nationalism through religious education and economic doctrine, they were also connected to their global network (Nartok, 2022, 2023). Meanwhile, in Buddhist treasury, for centuries, monks have applied economic models in the operation of their monasteries to comply with the sustainability of the Buddhist principle that teaches *pratityasamutpada*, where humans depend on others in economics, altruistic personal interests, care for employee welfare, and not forgetting to pay attention to environmental or natural health.



This principle is taught in contrast to the principles of Western economics, which focus on market competition and maximising profits without regard for others and nature (Brown & Zsolnai, 2018).

## Method

This study focuses on two main corpora: the conception and redefinition of the pesantren towards economics and the reconstruction of economic education in the pesantren. These two corpora are studied using a qualitative approach using the *Ninian Smart Phenomenology* method (Barnes 2000; O'Grady 2009; O'Grady\* 2005). Because phenomenology explores the life experiences of a person or a particular group of people subjectively and how these life experiences provide meaning (de Boer and Zeiler 2024). So, data was collected by observation at the Sidogiri pesantren in Pasuruan, East Java, and the Sholawat pesantren in Madiun, East Java. These two pesantren are pioneering pesantren in Indonesia's entrepreneurship sector. Documentation and interviews were also carried out by exploring the data presented in Table 1:

The researcher conducted more observations and document processing because both pesantren provided incomplete data documents, and the researcher was permitted to conduct observations. Interviews were conducted to obtain more in-depth and precise data. At least three pesantren figures were involved, and they were the caretakers of the pesantren. The determination of informants was based on purposive sampling (Ahmad and Wilkins 2024), which was selected based on a subset that represented the population that deeply understood the conditions of pesantren in implementing economic education and practices in religious education. We used thematic-integrated data analysis to find patterns from a data set reduced with constructive epistemology obtained from observational data, documents and interviews (Xu and Zammit 2020). Observational and document data were reduced, analysed, and presented in the research report. Meanwhile, the interviews in this article use an evaporative presentation, which is presented in a blend with observational and documentation data.

Ninian Smart's phenomenology in this study uses seven ideas from the experience of pesantren in organising economic education practices: doctrinal-philosophical, narrative-mystical, material, socio-institutional, ritual, emotional-experiential, and ethical-legal. These seven ideas are explored through phenomenology with thematic-integrative analysis of several observation data, documentation, and interview assistance. The data presented in this article is already elaborately presented in sub-discussions. Data was collected for about 5 months, from July to October 2019.

## Results and discussion

### *Social entrepreneurship or business entrepreneurship? Redefinition of pesantren towards economic development*

Pesantren is a non-profit Islamic educational institution (Raya, 2019; Shaikh & Alam Kazmi, 2022). We use two different terms: social and business entrepreneurship. Beckmann et al. distinguish these two terms from the mission side: business entrepreneurship is purely financial activities, while social entrepreneurship is based on innovation in economic activities (Beckmann et al., 2014). According to Barki et al., social business considers the market base (demand), while social entrepreneurship centres on social value (Barki et al., 2015). So, it is clear that pesantren are committed to social entrepreneurship, which makes social interaction material for innovation in economic activities and vice versa – remembering that the Sidogiri pesantren focuses on developing a small industry within the pesantren called *Kapontren*, which is expanding nationally with the retail sector. Meanwhile, the Darus Sholawat pesantren in Madiun, East Java, started with vocational education in Accounting and Motorcycle Business. These two pesantren started entrepreneurship with different approaches and results (see Table 2).

In other words, social entrepreneurship is not based solely on profits for business (profit) but instead carries out business activities by creating social value as added value to improve people's living standards. 'Spreading grace with the people's economy' is the slogan of the added value of the pesantren business from 3 large business projects owned by the Sidogiri pesantren. Meanwhile, Salafi TQM, where quality management is internalised by six pesantren values: *obedience, patience, sincerity, simplicity, jihad, and independence*, inspired the establishment of vocational schools and laundry business units. The spirit

**Table 1.** Data mining specifications.

| Data mining   | Data sources             | Demographics of participants  | Data analysis   |
|---|--------------------------|---|---|
| 1. Learning with yellow books that discuss entrepreneurship issues.   | Observation<br>Interview | Informant:<br>1. KH. Fuad Noerhasan.<br>• Position: caretaker of Sidogiri pesantren<br>• Age: 67 years<br>• Last education: High school<br>2. KH. Maskin Abdul Azis<br>• Position: caretaker of Sholawat pesantren<br>• Age: 64 years<br>• Last education: High school<br>3. Gus Farkhan (Muh. Farkhan Auladi)<br>• Position: Son of KH. Maskin Abdul Azis and caretaker of Sholawat pesantren<br>• Age: 46 years<br>• Last education: Master | Integrated thematic data analysis (Xu & Zammit, 2020) |
| 2. Integration of entrepreneurship learning into Ma'had 'Aly (at Pesantren Sidogiri) and Sharia Workshop and Laundry entrepreneurship training (at Pesantren Sholawat). |                          |   |   |
| 3. Internship process (khidmah) at large companies owned by Sidogiri (PT. Fintech Sidogiri Utama, BMT Sidogiri, and Mineral Water Factory 'Santri')                     |                          |   |   |
| 4. Financial transactions (for education payments and retail and retail transactions using FinTech)   |                          |   |   |
| 1. Documents of the pesantren economic development unit (Kapotren and BMT Sidogiri, Vocational Education Unit and Sharia Laundry)                                       | Documentation            | –   |   |
| 2. Documents of large companies owned by the pesantren (PT. Fintech Sidogiri Utama, BMT Sidogiri, and the 'Santri' Mineral Water Factory)                               |                          |   |   |
| 3. Documents of the Student Excelent Center (SEC) santripreneur material and Sharia Laundry Training  |                          |   |   |



of activism 'to advance the people's economy' creates added value in economic activities not possessed by business entrepreneurship, which is concentrated on capital profits.

Even though not all students have a temperament suitable for corporate business, at least in the beginning, they have more energy to contribute to the economic independence of society (Tosun et al., 2019, p. 513). This also validates whether pro students are a pro-SDG generation with a sustainable life-style and motivation towards an SDGs society (Yamane & Kaneko, 2021). Pesantren can be a place to accommodate the young religious generation who have a high enthusiasm for the welfare of the people. The *Santripreneur* Program, initiated by the Indonesian government in 2013 until now, has trained 10,469 *santri* (students) from 101 pesantren spread across various regions in Indonesia. They make young students into new industrial actors or entrepreneurs who positively impact the community's economic chain (Kominfo, 2023). Looking at the history of *santri* who were involved in trade and became entrepreneurs in Java, such as the *Sarekat Dagang Islam* (Islamic Trade Union), is one of the largest organisations in Indonesian history where *santri* made entrepreneurship a field of religious politics, which gave them access to resources and contributions in the socio-economic field (Idris & Hijrah Hati, 2013, p. 295).

The Sidogiri pesantren is developing four other social institutions, namely the *Sidogiri Zakat Institution* (LAZ), the *Sidogiri Waqf Institution* (L-Kaf) as a derivative of the large *Baitul Maal wat Tamwil* (BMT) unit. Meanwhile, *Darul Aitam Sidogiri* (DAS) and *Darul Khidmah Sidogiri* (DKS) were founded to provide social assistance to orphans and poor people. Meanwhile, the Darus Sholawat pesantren is more of a vocational education unit that provides opportunities for students to prepare themselves to enter the world of work. Meanwhile, from an economic perspective, the idea of a 'people's economy' is the presence of a small initiative from internal Islamic boarding schools, namely *Kopontren Sidogiri*, so that students know their daily needs and how they fulfil them. So, *Kapontren Sidogiri* is here to provide micro-entrepreneurship space for the community.

## Reconstruction of economic curriculum in religious education

To explain this nexus, based on my findings at the pesantren, there are separate unique parts. These parts are (1) the ideology of *Kasb* and (2) *the Spirit of Entrepreneurship* (SoE). In the first part, we found that the two pesantren that were the sample for this research tended to indoctrinate their students and alums to carry out economic development efforts through the *Kasb Ash'ariyah-Maturidiyah* ideology. Meanwhile, the second part of the pesantren moves the souls of the students and teachers with SoE. After small business groups were formed, the community was invited to collaborate as the driving force and the pesantren as an institution facilitating transactions. These two parts then form the economics curriculum within the religious education landscape.

### The *Kasb* ideology

This ideology is important in Indonesia's pesantren curriculum, which adopts entrepreneurship. Initiated by the pioneer figures of *Aswaja* (*Ahl al-Sunnah wa al-Jama'ah*), namely Abū Ḥasan al-Asy'arī and Abū Mansūr al-Māturīdī (Pessagno, 1984), the *Kasb* ideology became a middle way to mediate the Qadariyah sect which said that the results from human actions that are free from God's intervention and seem capitalist, and the Jabariyah sect which says that God creates the results of human actions with full intervention from God (Ahmed, 1972). Meanwhile, the concept of *Kasb* mediates the teachings of these two sects, which means that humans have freedom in their efforts and actions but are still bound. The decision of al-Ash'arī and al-Māturīdī to use the word '*kasb*' is based on two different considerations in these verses:

- Qur'ān [30]: 41 based on Allah's statement in the Qur'ān that: 'Human actions cause damage on land and at sea. Allah wants them to feel the consequences of their actions and return to the right path'. It is also stated in the Qur'ān [42]: 30 that Allah emphasises human actions: 'Whatever misfortune befalls you (humans) is because of your actions, and Allah forgives your mistakes more'.

- The word of *kasb* refers to the interpretation of Hadīth: ‘Whoever does good deeds even though he has not done them, then Allah records for him a perfect good deed, and vice versa for evil deeds’ (Al-Bukhari, 1987, p. 6491).

The text of *Kitāb al-Tawhīd*<sup>4</sup> which is al-Māturīdī’s major work in the field of *kalam* theology, is wildly speculative theology, which is enriched by significant dogmatic works about human action and God’s involvement which, according to al-Ash’arī is considered non-*Mu’tazilī* thought. The idea of *Kasb* appears in the Arabic phrase as *adiqqa min kasb al- al-Asy’arī*. Some observers of *Kasb* theology draw from Western scholars that the verb *kasaba* functions as a verb that represents ‘the ethical view of the Arabs that human actions represent their ownership’ (Bravmann, 1960, pp. 21–28), sometimes even synonymous with the word ‘*amila*. Other scientists such as Watt and van Ess have analysed the term *Kasb* with the thoughts of Ḍirār bin ‘Amr (Ess, 1968, pp. 241–279, especially 270–272; Watt, 1948, pp. 191–194), who stated that:

*Kasb* is a way of saying that humans are responsible for their actions, which can be justly punished for their wrong or right actions ... most of the *Kasb* seem to have been used by theologians to explain the concept of monotheism (Watt, 1948, pp. 191–193).

Meanwhile, van Ess stated: ‘*Kasb* is a humanitarian responsibility drawn from the concept of *Ḍirār*’ (Ess, 1968, p. 272). This then leads M. Schwarz to draw a common thread: ‘*Kasb*’s translation is an appropriation which implies that God creates an action, and humans make him the ‘owner of the action’ to be held responsible’ (Schwarz et al., 1972). I tried to synthesise that the verb *kasaba* still has the meaning: ‘to carry out or carry out an action ...’ with the use of the term *al-kasb* to indicate a relationship (with God), and not the action itself, which seems to be more used in *kalam* theology. So this synthesis fits R.M. Frank’s analogy that *kasb* became a term to indicate the relationship between the perpetrator of action (human) and the creator of human action (God) with a different position from *qudra* (Frank, 1966, p. 59).

### ***The spirit of entrepreneurship (SoE) in santri***

Sidogiri and Darus Sholawat pesantren are pioneers in developing entrepreneurial pesantrens in East Java. Both continue to make continuous improvements and have many alumni with established careers. To see this reality, I use the *Spirit of Entrepreneurship* (SoE) lens to see how religious educational institutions ‘indoctrinate’ their students to become entrepreneurs.

The Sidogiri pesantren produce kyai, *mubaligh* (preachers) or religious figures with entrepreneurial character. This pesantren equips its students with religious knowledge, or what is popular among pesantren is called *Tafaqquh fi al-Dīn* (deepening religious knowledge) up to the university level. Unlike other pesantrens, the students are trained to be involved in every business unit owned by the pesantren, such as BMT Sidogiri and Basmalah Mart, which operate in the *Tapal Kuda* area, which is an area in the East in the province of East Java which consists of Pasuruan Regency, Probolinggo City, Regency Lumajang, Jember Regency, Bondowoso Regency, Situbondo Regency and Banyuwangi Regency. Basmalah Mart is spread throughout the *Tapal Kuda* area and the *Pendâlungan* area. Meanwhile, the Darus Sholawat pesantren produces students with life skills to meet the demands of the times and the job market that non-pesantren graduates dominate. The two pesantrens’ belief in strengthening SoE received strong support from the parents of the students, the community and the local government. SoE assumes that humans are naturally given the tendency to utilise the existing potential for economic needs through entrepreneurship. According to the Qur’an: ‘We glorified the children and grandchildren of Adam, and we brought them on land and in the sea to seek sustenance and gave special favour to the many creatures that We created’ (Qur’an, 17:70). Publication in the form of a book that explains the independence of the Sidogiri pesantren as written by Sarwenda entitled ‘Independence and Entrepreneurial Attitudes of Students in pesantren’ (Sarwenda, 2023). Likewise, in the book written by Mokh. Saiful Bakhri entitled: ‘Independence of the Sidogiri-style pesantren’ (Bakhri, 2023).

**Table 2.** Pesantren social entrepreneurship with a focus on economic activity innovation.

| Economic values or doctrines  | Economic development results   |
|---|--|
| SIDOGIRI PESANTREN (Pasuruan, East Java)<br>Spreading Grace with the People's Economy       | <ol style="list-style-type: none"> <li>1. <i>Kapontren</i>: from a shop or grocery stall to:               <ul style="list-style-type: none"> <li>• <i>Basmalah</i> Retail: 236 branches in East Java</li> <li>• <i>Giri Grafika</i> Printing</li> <li>• 'Santri' Mineral Water Factory</li> <li>• <i>Giri Sehat</i> Pharmacy</li> <li>• Financial Technology (<i>FinTech</i>) Company: <i>PT. Fintech Sidogiri Utama</i> with <i>e-maal</i> as an Islamic digital payment product.</li> </ul> </li> <li>2. Sharia Microfinance Institutions:               <ul style="list-style-type: none"> <li>• <i>Baitul Maal wat Tamwil</i> (BMT) with 101 units. With total assets as follows (in 2020):</li> <li>• Total BMT assets: IDR 737 billion</li> <li>• BMT business volume: IDR 2.03 trillion</li> <li>• Financing IDR 373 billion</li> <li>• Member Savings IDR 100.2 billion</li> <li>• Voluntary Savings IDR 602 billion</li> </ul> </li> <li>3. <i>Koperasi UGT Sidogiri</i> with 290 service units spread across ten provinces throughout Indonesia.</li> </ol> |
| DARUS SHOLAWAT PESANTREN (Madiun, East Java)<br>Salafi-based Total Quality Management (TQM) | <ol style="list-style-type: none"> <li>1. Vocational education units: Accounting Vocational School and Motorcycle Business Vocational School</li> <li>2. <i>Sharia Laundry</i> business unit.</li> </ol>   |

The findings at the Sidogiri and Darus Sholawat pesantren show that both of them educate religion and entrepreneurship in an integrated manner and together to strengthen the mentality of their students so that they are *ikhtiar* (trying their best), *amanah* (honest and responsible) and fair (in managing time and roles). Apart from being santri (students), they are agents (employees and managers) in business units owned by pesantren. By strengthening SoE, every student can encourage themselves with the support of programs from the institution to move towards filling their opportunities, luck and destiny even though they are faced with the short-sighted thought that 'religious education institutions are old-fashioned and do not produce graduates who are skilled in business or entrepreneurship'. SoE has several indicators of the highest confidence in this corpus: (1) imagination, (2) creativity, and (3) sensitivity. Dubard Barbosa and Smith consider these SoE indicators to develop capabilities and address the experimental nature of entrepreneurial activities (Dubard Barbosa & Smith, 2024).

For this reason, the Sidogiri and Darus Sholawat pesantren took the initiative to strengthen the SoE building with an entrepreneurship program (see Table 3) to hone students' abilities and skills to become *santripreneurs*.

SoE at the Sidogiri pesantren stems from the many financial transactions that are usury-based, both in terms of the circulation of pesantren finances paid by parents to the pesantren and other outside purchase transactions that involve mechanisms that are not sharia. This idea originated from the initiation of teachers from Madrasah Miftahul Ulum (MMU), *muadalah* madrasah<sup>9</sup> is the first pesantren founded by the Sidogiri pesantren because it faced the demands of the times and the slogan of the founders of the pesantren, namely *al-muḥāfaḍaḍ al-ā al-qadīm al-ṣhālīḥ wal-akhzu bil-jadīd al-aṣṣlah* (maintaining good old traditions and adopting new, better ones). As pioneers of the *muadalah* system with this slogan, MMU teachers collected capital voluntarily and with assistance from institutions, forming a savings and loan cooperative called the *Koperasi MMU*. This cooperative ultimately created a business network among MMU teachers and spread to parents. Due to several initiatives from parents, the students should also be equipped to become entrepreneurs, so this business network extends to the students, called the Santri Business Unit. This spirit continues to develop, and it collaborates with partners outside the pesantren, such as economists, universities, local governments, and Muslim investors. Expanding the Sidogiri pesantren, created SoE, where students have entrepreneurial skills in the pesantren business.

Based on Table 4, SoE at both pesantren is carried out through non-formal education, *santripreneur* training, internships at companies, service at educational institutions, and the establishment of large companies in the name of the pesantren. With these programs and efforts, understanding the nature of entrepreneurship for all students and teachers can have a significant impact. In this case, they are not worried about their future by pursuing non-formal education such as pesantren, even though at the

**Table 3.** Indicators of highest belief in The *Spirit of Entrepreneurship* (SoE) at Sidogiri and Darus Sholawat Pesantrens.

| Indicators               | Sidogiri Pesantren   | Darus Sholawat Pesantren   |
|--------------------------|--|--|
| Imagination <sup>5</sup> | <ul style="list-style-type: none"> <li>Study of classical books (<i>kitab kuning</i>) on the meaning of the Qur'an regarding the concept of entrepreneurship.</li> <li>Fast learning method of <i>Al-Miftahul 'Ulum</i> based on social interaction.</li> </ul>  | <ul style="list-style-type: none"> <li>Learning the classical books (<i>kitab kuning</i>) with <i>Salafi</i> doctrine.</li> <li>Ensure students only buy necessities within the pesantren and fulfil their daily lives with productive activities or businesses.</li> </ul>                |
| Skills <sup>6</sup>      | <ul style="list-style-type: none"> <li>Integration of entrepreneurship learning into <i>Ma'had 'Aly's</i> education level.</li> <li>Entrepreneurship training is held by internal pesantren, and students are sent to organizations outside the pesantren.</li> <li>Internships at large companies (such as PT. Fintech Sidogiri Utama, BMT Sidogiri, and the 'Santri' Mineral Water Factory).</li> </ul>  | <ul style="list-style-type: none"> <li>Integration of entrepreneurship programs into <i>Madrasah Aliyah</i> education.<sup>7</sup></li> <li>Integration of entrepreneurship programs into higher education (universities).</li> </ul>  |
| Sensitivity <sup>8</sup> | <ul style="list-style-type: none"> <li>All financial transactions and cooperatives based on Sharia-based savings and loans.</li> <li>Pesantren establish companies to accommodate student entrepreneurship programs (such as Basmalah Mart Retail, Giri Graphika Press Printing, 'Santri' Mineral Water Factory, PT. Fintech Sidogiri Utama, BMT Sidogiri)</li> <li>Established the <i>Student Excellent Center</i> (SEC) as a unit to train the skills of all students with the <i>santripreneur</i> program.</li> <li>Establish cooperation with other large companies.</li> <li>Students are required to serve or intern at school institutions and business units owned by pesantren.</li> </ul> | <ul style="list-style-type: none"> <li>Vocational education (accounting and automotive service centre)</li> <li>Collaboration between pesantren and companies.</li> <li>Sharia Laundry business unit.</li> <li><i>Santripreneur</i> training for internship and <i>khidmah</i>.</li> </ul> |

**Table 4.** The *Spirit of Entrepreneurship* (SoE) at the Sidogiri Pesantren in programs and activities.

| No. | SoE  | Activities   |
|-----|--|--|
| 1   | Khidmah Program with internship.   | Every santri must serve in the Sidogiri pesantren in business and educational units, interning at several institutions or companies in Java and outside Java, such as Kalimantan, Ambon, Maluku, and Papua. In May 2020, the 'Pesantrenpreneur Program' was initiated by the Ministry of BUMN to train teachers at the Sidogiri Pesantren to be equipped with applied business knowledge and skills such as technology and information engineering, agribusiness, fisheries, cosmetology and culinary arts. The Pesantrenpreneur Program aims for the teachers trained to teach their students to have SoE and become a provision when they graduate from pesantren. |
| 2   | Student Excellent Center (SEC)   | An internal pesantren entrepreneurship training centre will accommodate students who are training SoE.   |
| 3   | Sharia companies such as BMT Sidogiri, with subsidiaries, include (a) <i>PT. Asyqi</i> , which operates in the fields of sharia life insurance, sharia family insurance, and sharia brokerage, (b) Sharia People's Financing Bank (BPRS) UMMU, (c) <i>PT. UGT System Integrator Development</i> , namely a company providing web-based system integrator and Information system (SI) services for sharia financial institutions under Sidogiri (such as Cooperatives, BMT, BPRS), (d) <i>PT UGT Sidogiri Arsen Telekomunikasi</i> (Satellite Rental), (e) <i>PT UGT Sinergi Barokah</i> (property company), (f) <i>PT Soyugiri Primedika</i> (hospital), (g) <i>PT UGTMAS Tour and Travel</i> (hajj, umrah and religious tourism agent), (h) <i>PT Angkut Berkah UGT</i> (Dump Truck rental service), (i) <i>LDP SBC Sidogiri</i> (education and training centre), and (j) <i>PT UGT Perkebunan Kelapa Sawit</i> . | Santri learns how to manage Sharia companies and is directly involved in meeting consumers, distributors and agents in the field.  |
| 4   | Basmalah Mart  | Santri learn the business of managing supermarkets and are directly involved in the field.   |
| 5   | 'Santri' Mineral Water   | Santri learns to manage the production of clean mineral water for residents' drinking needs.   |

beginning of the pesantren, many people doubted that this institution would be able to create economic independence for the community. Through an interview with the caretaker of the Sidogiri pesantren, he said:

It has become a common assumption that pesantren graduates cannot do anything, is not accepted in any company, or their graduates do not have the capability in the job market requirements. This is then supported by the general reality that pesantren graduates only become religious figures who rely only on “envelopes” or donations from the community. We then dismantle this; we change, where pesantren become a place for nurturing entrepreneurs or young businessmen who flood the Indonesian economy (Interview with KH. Fuad Noerhasan, caretaker of the Sidogiri pesantren).

Meanwhile, SoE at Sholawat pesantren, economic independence begins with students’ behaviour in managing Laundry Syariah. KH. Maskin Abdul Azis as the caretaker of the pesantren, said:

The pesantren has a slogan: ‘*Mondok* (Boarding) while studying is more *maslahah*, studying with *mondok* is more blessed’. The pesantren also has another slogan: ‘Industrial Santri Village’. These two slogans are the branding of the pesantren that characterises an entrepreneurial pesantren that teaches economic independence for students. (Interview with KH. Maskin Abdul Azis, one of the caretakers of Sholawat Pesantren).

Meanwhile, Gus Farkhan is the son of KH. Maskin Abdul Azis was assigned to supervise the entire SoE program taught at Sholawat Pesantren. Gus Farkhan said:

My father meant that *mondok* (boarding) and going to school are the answers for students to build a better future through pesantren. The challenges that graduates face are understanding Islam and meeting their living needs. Students are also ordinary human beings; they also have to support the needs of themselves and their families, besides their main goal is da’wah. (Interview with Gus Farkhan, one of the caretakers of the Sholawat pesantren).

Of the three informants, all agreed that Islamic boarding schools are not only for religious learning (*Tafaqquh fi al-Din*) but also for life needs (*ma’ishah*) by carrying out economic activities. Students are equipped not only with religion but also with economic knowledge. They must be involved in practical economic activities by carrying out religious missions. SoE produces graduates who have this spirit.

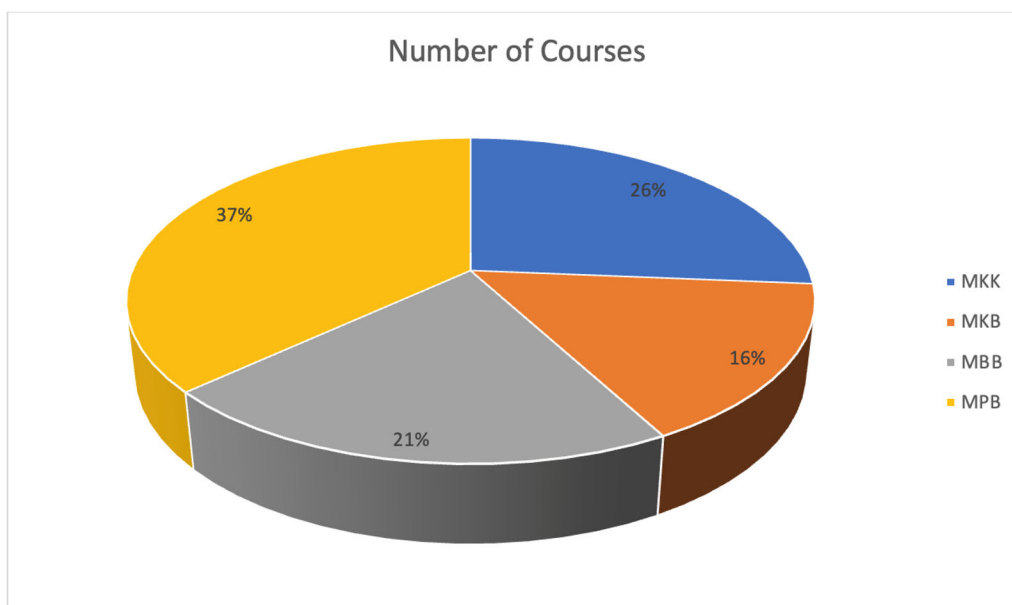
Apart from that, SoE at the Sidogiri pesantren is organised into courses in the Sharia Economics study program as follows (see Table 5):

The distribution of courses that integrate the *Kasb Ideology* with SoE has four groups of compulsory courses with the following proportions given: (1) MKK (Science and Skills Courses) as much as 26%, (2) Life Courses (MBB) as much as 21%, (3) Creative Skills Courses (MKB) as much as 16%, and the largest is the Creative Behavior Course (MPB) as much as 37%.

In Figure 1, the distribution of courses taught in Islamic boarding schools still revolves around attitude and behaviour lessons that dominate by 37%, which are called Creative Behavior Courses (MPB), which aim to equip students with mastery of Islamic Economics material. In other words, MPB is taught to internalise the ideology of *kasb*. While the other three groups of courses focus on mastering practical skills in SoE, such as MKK (Scientific and Skills Courses), as much as 26% aim to equip students to master the theory and practice of SoE; 21% for the Life Course (MBB) group which equips students to

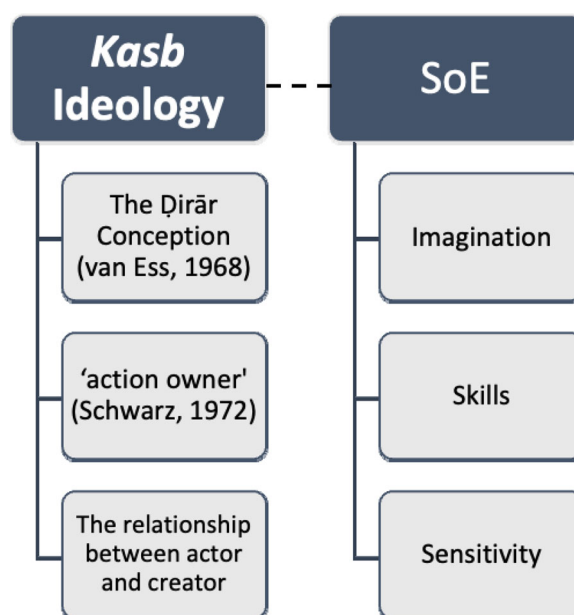
**Table 5.** Islamic economics courses at Sidogiri Pesantren.

| No. | Code  | Course Name                               | Kredit | Semester |
|-----|-------|---|--------|----------|
| 1   | MKB7  | Digital Literacy & E-Commerce Application | 3      | 2        |
| 2   | MKB8  | Introduction to E-Business                | 2      | 2        |
| 3   | MKK1  | Introduction to Microeconomics            | 3      | 2        |
| 4   | MBB5  | Communication & Business Ethics           | 3      | 3        |
| 5   | MKK2  | Introduction to Macroeconomics            | 3      | 3        |
| 6   | MPB1  | Managerial Economics                      | 3      | 3        |
| 7   | MPB5  | Sales Management                          | 3      | 3        |
| 8   | MBB8  | Entrepreneurship                          | 3      | 4        |
| 9   | MKB6  | Business Research Methodology             | 3      | 4        |
| 10  | MKK8  | Development & Rural Economics             | 2      | 4        |
| 11  | MPB4  | E-Marketing                               | 3      | 4        |
| 12  | MPB3  | E-Business Operational Management         | 3      | 4        |
| 13  | MPB1  | Digital Financial Management              | 3      | 5        |
| 14  | MPB13 | International Economics                   | 3      | 5        |
| 15  | MKK13 | Bank & Fintech Company                    | 3      | 5        |
| 16  | MPB15 | Corporate Budgeting                       | 3      | 5        |
| 17  | MBB13 | Digital Based Investment                  | 3      | 6        |
| 18  | MBB4  | Business Projection Techniques            | 2      | 7        |
| 19  | MKK10 | Franchise                                 | 3      | 7        |



**Figure 1.** Distribution of Courses that Integrate *Kasb* Ideology with *SoE*.

Source: (Data processed by researchers).



**Figure 2.** Integration of *Kasb-SoE* as the Main Finding of the Research.

Source: Processed researcher data.

understand society and economic behaviour; while the rest is the Creative Skills Course group (MKB) as much as 16% which aims to produce students to become Islamic economists. All these courses are taught to students while they are studying for their undergraduate studies at the university under the pesantren.

With *SoE*, the pesantren education that has been undertaken allows one to gain greater exposure to different perspectives on the world, especially regarding economic independence. To summarise these three findings, we present a flow diagram in [Figure 2](#).

The integration of *Kasb-SoE* has a harmonious blend. Aspects that combine the concept of *Dirār* (theology of human responsibility), and humans as 'owners of actions' who will be held accountable, and *Kasaba* or *al-Kasab*, which emphasises the relationship between the actor (human) and the creator (God). These aspects inspire *SoE* to create a strong belief in the students (*imagination*), then implement



it in real action in the form of business practices (*skills*), and pesantren as religious educational institutions have business units (*sensitivity*) as a form of its manifestation.

Figure 2 provided students with yellow book reading combined with SoE, which has the spirit of *ikhtiyar* (business), *tawakkal* (surrender), honesty and *amanah* (trust). The Darus Sholawat pesantren uses these values as part of the *Salafi doctrine*. The values in Salafi doctrine originate from *manhajaḥ al-ḥayāt*, which means the *kasb* ideology towards SoE is the rules of life that must be carried out based on the instructions of the Qur'an and Hadith. Meanwhile, the Sidogiri pesantren interprets pesantren entrepreneurship as oriented that all natural and human resources and potential are for fulfilling the lives of many people (*waṣilaḥ al-ḥayāt*). An effort to integrate *manhajaḥ al-ḥayāt* and *waṣilaḥ al-ḥayāt* is an entrepreneurial pesantren.

In its implementation, *kasb* theology begins with intending everything to Allah, then with all the energy, effort, skills and intelligence that each person has is used to seek a living (economy) with the intention of worship. This differentiates secular SoE from SoE based on religious principles, where religious entrepreneurs prioritise values related to self-transcendence over values related to *self-development* (Rietveld & Hoogendoorn, 2022).

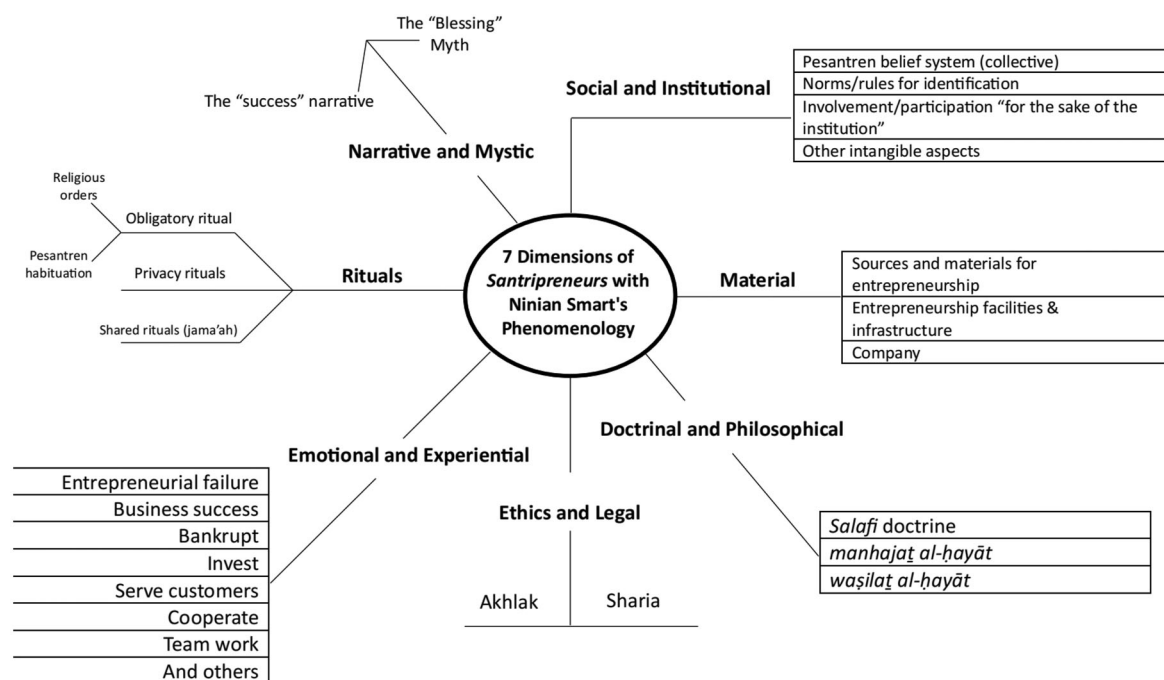
### Santripreneurship in Ninian smart's phenomenology of religious education

Even though it is essential to indoctrinate students to have an SoE spirit, *santripreneurship* is a field of different dimensions in Islamic theological studies. *Waṣilaḥ al-ḥayāt* is a medium for exploring and optimising all natural and human resources to fulfil the lives of many people more universally. The existence of business units and large companies owned by Islamic boarding schools is the field of *waṣilaḥ al-ḥayāt* which is an essential dimension in the study of religion (Islam). Meanwhile, the *Ash'arī-Māturīdī Kasb* ideology is the theological dimension which is the fundamental basis of the *manhajaḥ al-ḥayāt* that students still have to think about strict rules in starting their business. So to explain these two dimensions but become a unified whole, Ninian Smart's phenomenological approach is necessary to assess the extent to which *santripreneurship* takes on a unique side in this corpus.

Ninian Smart offers a different approach to understanding theology and religious studies through the lens of phenomenology (Smart, 1968). He was the first scholar to articulate the differences between these two dimensions, but they still needed to be added at the level of religious education institutions. There are several reasons why institutional aspects of religion have yet to be addressed in his work. First, the low opinion given to 'religious educators' compared to 'religious scholars' causes religious education in educational institutions to be ignored by scientists. Second, religious education in schools is determined by national political conditions, which influence the direction and policy of providing religious material. From here, Ninian Smart did not take part at the institutional level, considering that he photographed this issue in a phenomenological context. This research fills the gap between the Sidogiri and the Darus Sholawat pesantren, which place economic education as a basis for turning students into entrepreneurs. I tried to upgrade important indicators in Ninian Smart's seven phenomenological dimensions (Smart, 1998, pp. 11–21), which are still relevant in contextualizing *santripreneurship* in this field.

In Figure 3, the *first dimension* is ritual, where pesantren are religious educational institutions that emphasise the practice of belief in every ritual in sacred ceremonies as a sign of devotion to God. Entrepreneurship is one of the efforts to earn a living, known in Islam as *ma'ishah*. The Qur'an says: 'And indeed we have placed you on Earth and we have provided the Earth as a source of livelihood (*ma'ishah*) for you, but very few people are grateful for it' (Qur'an, 7:10). In several Hadith, it is stated that the Prophet Muhammad PBUH said: 'seeking halal *ma'ishah* for his family is classified as a reward like those who strive for jihad in the way of Allah'. This implication leads to the expression of all assumptions that entrepreneurship is capitalism's work, which is a big mistake. *Ma'ishah* is a mandatory ritual procession, a religious commandment, and the Sidogiri and Darus Sholawat pesantren, have carried out this program as a habituation for pesantren. This becomes a shared ritual (*jamā'ah*), which requires everyone, including students and teachers, to carry out active economic activities.

In the *second dimension*, materials are the most critical aspect of stimulating students and parties in the pesantren. Why is this important? The existence of resources and materials, facilities and infrastructure, and infrastructure for doing business is a concrete manifestation that pesantren support



**Figure 3.** Seven Dimensions of *Santripreneurship* with Ninian Smart's Phenomenology.

*Santripreneurship* in Ninian Smart's Phenomenology is mixed with seven aspects: (1) ritual, (2) material, (3) doctrinal and philosophical, (4) narrative and mystical, (5) ethical and legal, (6) emotional and experiential, (7) social and institutional.

entrepreneurship to develop the people's economy. Here, the motivation for doing business starts from something other than doctrine but from developing issues and people's demands in the modern era. The pesantren has sources and materials for entrepreneurship in the form of strong funding, starting from voluntary donations to establish the *Koperasi MMU*, which became the forerunner to the establishment of BMT Sidogiri, which has ten significant subsidiaries in various fields, and Basmalah Mart and PT. 'Santri' Mineral Water is infrastructure and a company that accommodates santri in realising SoE. In the *third dimension*, only the doctrinal and philosophical aspects can be accepted and understood by all parties in the Islamic boarding school. Sidogiri pesantren uses *waṣīlat al-ḥayāt* to optimise all natural and human resources and potential to fulfil the lives of many people. Meanwhile, the Darus Sholawat pesantren uses *manhajāt al-ḥayāt* with its Salafi doctrine. Both *waṣīlat al-ḥayāt* and *manhajāt al-ḥayāt* are the spirit of the two pesantren to realise the *kasb* ideology through SoE.

While carrying out business and entrepreneurial activities, students and teachers need help, including mystical narratives accompanying them. In the *fourth dimension*, narrative and mystical reality will be a turning point for students and teachers. Will they continue this business or withdraw? There are two problematic realities: (1) *the myth of blessing (berkah)*. This story pesantren teachers always emphasise that all business and entrepreneurial activities will receive blessings if they are carried out with the intention of 'worship'. This blessing is realised by the growing business development and expanding networks. (2) *The 'success' narrative* told from the success stories of Muslim businesspeople will increase the motivation of students and teachers to develop their entrepreneurship. During entrepreneurship, students and teachers are equipped with Islamic principles, the fifth dimension, ethics and law. Two aspects must be possessed: (1) *akhlak* (morals), which are ethical, where students and teachers involved in the businesses developed by their Islamic boarding school must display friendliness, politeness, respect for others, and serve wholeheartedly. For example, when consumers enter a company office or mini-market owned by a pesantren, the employees will greet with a smile: 'Assalamualaikum'; after completing the transaction, they will say: 'Blessings and benefits'. (2) *Sharia*, the legal aspect, states that all transactions and service activities must be based on Islamic law and values. This is the difference between secular business implemented outside and Islamic business implemented by pesantren.

The *sixth dimension*, emotional and experiential, is important in flashback and reflection for students and teachers who become entrepreneurs. Here, they will provide testimonials from their time running the

pesantren business. I started with the joys of entrepreneurship, failure to experience bankruptcy in the past, being involved in small and large investments, providing customer service, cooperation, teamwork, and other experiences. This also makes it a marketing medium, and the pesantren has successfully overcome various obstacles its entrepreneurs face. With the existence of pesantren companies that are getting bigger and developing, people will use this experience to be interested in joining pesantren, either to board their children so that their children receive Islamic religious material and entrepreneurship skills or for other purposes such as building collaborations with pesantren or investing in pesantren.

The *final dimension* is social and institutional, namely the dimension for organising life together regarding the economy and religion. How pesantren conveys a 'religious mission' in business activities and how business is one of the pillars of 'religion' is also an essential aspect of the social dimension. pesantren are religious educational institutions that involve parents and the community in producing the kind of graduates they are. Here, parents and the community pay great attention to the regulation of the academic climate and Islamic culture, which leads them to trust Islamic boarding schools as representative institutions for producing 'religious graduates who are entrepreneurs' or 'religious entrepreneurs'.

SoE can be applied to all religious education and can also be applied outside the Indonesian context (see the next sub-discussion). However, Santripreneurship with Ninian Smart Phenomenology has several limitations if applied to institutions other than pesantren or institutions outside the Indonesian context. These limitations lie in the entrepreneurial doctrine that we call the *Kasb Asy'ari-Maturidi* ideology, which is the spirit of this model integrating Islamic education with economic development practices. An important dimension to realize this effort is the field of *wasilah al-hayāt* or business units owned by pesantren to teach economic activities to students in practice. In the *Kasb Asy'ari-Maturidi* ideology, there are strict rules that students must obey that students of other religions cannot apply. *Manhaj al-hayāt* becomes a fundamental principle for students about what is allowed and forbidden in Islam, what is good and what is not. This rule is regulated in Islam as a business and trade function called *tijarah*. Indonesia has an autonomous body in terms of Islamic fatwas regulated by the Indonesian Ulema Council (MUI), and they stipulate the function of *tijarah* in Fatwa numbered DSN-MUI No. 21/DSN-MUI/IV/2001. Islam in general and MUI specifically, which handles the affairs of ulama' fatwas, explain that *tijarah* is an economic agenda or activity that aims to seek materialistic profit but with the principle of honesty (transparency) and justice with a halal mechanism.

This model is unsuitable for universal application in other religious educational institutions with the exact mechanism. The challenge lies in how the SoE model of each religion formulates prerequisites and indicators that are the foundations of each religion, such as Confucianism, which has successfully formed a well-established SoE governance. Other religious education has the potential to develop the SoE model as long as the mechanism is adjusted to the spirit of each religion.

### Can SoE be adapted to other religious education?

As explained previously, SoE is a spiritual motivation carried out by religious educational institutions to indoctrinate their students to become entrepreneurs, regardless of whether they are Muslim or other religions, as happened in the 1910s when Christian education in Korea was influenced by Christian-American capitalists who inspired the spirit of industrial commercialism of Korean Christians and strongly motivated trade pioneers. The spirit of industrial capitalism of Christians occurs not only in Europe and America but also in Asia (Ryu, 2001). The role of kyai and pesantren teachers who have entrepreneurial characters at least inspire students to have an SoE spirit, but this will not happen if the entrepreneurial pesantren system is not formed. In general, pesantren in Indonesia only teach religion as the focus and goal of education, which only produces graduates to become Islamic preachers or preachers. Here, the teaching of *Tafaqquh fi al-Din* only revolves around texts that narrate religion in the form of *tauhid*, *balaghah*, *sharia*, and a little about *ma'rifat*. The students are not equipped with how they live and achieve their careers after completing their education. This was later realised as a space in the teaching of the pesantren that the aspect of *ma'ishah* (fulfilment of life's needs) was not taught.

There is a gap between Islam and economics. Although Christian principles support this, so does Confucianism, which supports and encourages economic growth through religious doctrine (Zhu, 2024). SoE is a framework for Confucian education to be involved in developing science and technology and

solving financial problems that always arise in developed and developing countries amidst the fierce competition of the globalisation era (Li et al., 2023). Here, we see the four indicators of SoE being well operationalised by Confucianism, where they embody imagination into tangible action through three doctrines: *yi* (appropriateness) and motivated by *shu* (empathy) to expand *dao* (the Way). All three are pursued through efforts in the objective world through flexible responses in carrying them out. Innovation, imagination, and entrepreneurship give Confucians entrepreneurial characteristics that exceed those of other religions (Tan, 2020).

In the Indonesian context, the SoE of entrepreneurs is limited to the case doctrine that allows teachers and students to explore classical texts and create new efforts that do not exist in Islam. For example, Islam in the past did not teach FinTech, Sharia Banks, Religious Travel Agents and Hajj-Umrah, Sharia Laundry, or Sharia Workshops. There is a role that limits the economic activities of pesantren with the word Sharia. However, this does not apply to the Confucian principles in China, which give Confucians the freedom to explore their business expansion based on innovation, imagination and entrepreneurship inspired by three doctrines: *yi*, *shu* and *dao*. However, orthodoxy sometimes does not accept this nexus because they maintain the principle of spirituality free from capitalism. Bressler & Westoff's study in the 1963s showed the negative side of Catholic SoE that had no impact on worldly success and socioeconomic status (Bressler & Westoff, 1963). We found this in the initial assumption of the community that negatively assessed pesantren graduates as only having religious abilities, and they could not even be accepted as employees or general workers. A survey conducted by Hozairi published in Krjogja stated that as many as 70% of pesantren graduates in 2019 were still unemployed, 13% worked odd jobs, 12% continued their studies, and the remaining 5% were not detected (Hozairi, 2019). SoE did not have enough power to encourage students to work as employees, and this was also felt by Catholic students in 1963.

Meanwhile, in other religions such as Hinduism and Buddhism, SoE in the lives of Indian Hindu entrepreneurs, for example, is oriented towards Hindu religious practices in the business environment. Bakunina investigates the continuum of Hindu religious sentiments and practices that combine secular meaning and religious character and form the hybrid secular-sacred entrepreneur spirit (Bakunina, 2013). In other words, a separate dimension between Hindu sacredness and SoE requires a continuum that allows Hindu entrepreneurs to have a secular orientation. This differs from the concept of entrepreneurship, where religion (Islam) is simultaneously integrated with economic principles. In Indonesia, secular doctrine may not be accepted by Islamic boarding schools because it can eliminate the spirit of SoE, which is the basis for Muslims to do business and the economy. In India, secular SoE has triggered Hindu entrepreneurs to expand their businesses. In other words, religion does not run alone and side by side with the values of secularism. We assume that the textuality in classical Hindu scriptures has not accommodated its adherents to optimise economic activities, although this argument still needs further clarification. However, Henry said otherwise, where Hinduism has a new spirit of capitalism that allows vocational theological schools to have unique preferences in student self-development and its spiritual aspects. With a focus on 21st-century capitalism, Henry investigates the results of the doctrines of two current Hindu figures, Deepak Chopra and Vishen Lakhiani. Henry expressed a critical view on how Hinduism responds to the free and competitive modern market corporation that shapes the work ethic of Hindu students (Henry, 2024).

The Hindu view of SoE as a hybrid secular-sacred and Buddhism as too adaptive in responding to global corporate pressures indicates that SoE in these two religions is interpreted extensively, which differs from SoE in Islamic boarding schools, which tend to be *santripreneurs*. We see a tendency for external dimensions that interfere with Hinduism and Buddhism in applying SoE in education and the absence of a strong foundation in each religion in assembling this nexus. At this point, Confucian SoE has three doctrines: *yi*, *shu*, and *dao*. Confucian students have three characteristics: innovation, imagination, and entrepreneurialness, which gives Confucians the work ethic of successful economists. This characterises SoE connected like *Tafaqquh fi al-Din* with *ma'ishah* which is a framework for *Ḍirār* or humanitarian responsibility in meeting the needs of the lives of many people. In other words, the goal of SoE Ninian Smart, formulated by the three Confucian principles of *yi*, *shu* and *dao*, requires students and teachers to have the sensitivity to make religious teaching a foundation in meeting the needs and welfare of the people. So, with this kind of conception, SoE can be well connected even though religion has not been discussed entirely in a textual way.

## Conclusion

The existence of pesantren today has become polarised, not only as traditional and old-fashioned institutions that only teach Islamic religious education but also as institutions that accommodate students and teachers to carry out business and entrepreneurial activities. This research seeks to answer the anxiety that has been the big question: Is religious education capable of producing graduates who contribute to the economy? This study has responded to this anxiety with the existence of the Sidogiri and the Darus Sholawat pesantren as pioneers of entrepreneurial pesantrens in Indonesia. The concept of how religious and economic education can be combined into one complete unit in one institution, where the curriculum strongly deepens the Islamic religion and emphasises the importance of business and entrepreneurship. Both pesantren combine the *Ash'ari-Māturīdī Kasb* ideology with the *Spirit of Entrepreneurship* (SoE) to produce students who are not only preachers (*mubalighs*), but also entrepreneurs (*santripreneurs*). The seven dimensions that we call *Santripreneurship Nina Smart* are an important projection of the design of economic education in religious education, which has occurred and has been carried out. Ultimately, this research is a big step for the world of Islamic education universally in that the function of Islamic educational institutions can contribute to the economic growth of humanity. Another universal side is that this work fills the gap in previous masterpieces where Islamic education did not occupy a position to connect religious education with economics. We recommend that policymakers, especially the government, replicate and adapt this model in the governance of pesantren nationally to support the pesantren entrepreneur program. This model can be replicated by other pesantren that have the *Kasb* ideology supported by business units (*waṣīlat al-hayāt*), thus producing graduates who become *mubalighpreneurs*. While universally, this research can be replicated with the SoE mechanism developed according to the spiritual foundations of each religion and the context of the socio-cultural conditions of each country.

## Notes

1. Hanushek uses these three measurement indicators for secular education or science education. See in Hanushek (2020, p. 171)
2. For a comprehensive literature review of the literature of these classical economists see (Cohn, 1980, pp. 18–23). This literature explains the role of human capital in educational economics courses which presents an income distribution approach, cost analysis, examining the role of education in encouraging economic growth, income mechanisms in educational institutions, funding from stakeholders, and the impact of the sustainability of education in economic growth.
3. In other words, Kongar found that Muslim communities in Islamic-majority countries (e.g. Saudi Arabia) or secular countries (e.g. Spain, England, America) will be limited in where they live, where they work, and with whom they interact, for example, when working, while studying at school, and other things that involve interaction between genders. Men and women are not given equal portions.
4. The late Professor Joseph Schacht discovered this classical Islamic manuscript in the Cambridge University Library in 1951. After that, it was studied and announced to the scientific community in his article "New Sources for the History of Muhammadan Theology" in *Studia Islamica*, Vol. I (1953), 23–42. Then the scientific manuscript was published and edited by Fathalla Kholeif as the first published volume (Schacht, 1953).
5. Turning beliefs into action.
6. Efforts made to hone skills (personally and institutionally).
7. *Madrasah Aliyah* (MA) is a type of upper secondary education level based on Islam as the main subject.
8. The form of effort that culminates in realization.
9. *Muadalah* is one of the variants of formal education under pesantren education, which is held at the elementary and secondary education levels. The learning system still uses the pesantren pattern (Islamic education), which uses yellow books as teaching materials and materials, the implementation of which is recognised by law (namely the Regulation of the Minister of Religion No. 18 of 2014 concerning *Muadalah* Education Units at Pesantren).

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## Author contributions

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## Data availability statement

Primary data and materials supporting the results or analyses presented in the paper can be available upon reasonable request.

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