

ISLAMIC MICROECONOMICS IN ISLAMIC BOARDING SCHOOLS: FACING GLOBALIZATION CHALLENGES AND OPPORTUNITIES

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ABSTRACT

This research examines the strategic role of Islamic boarding schools (pesantren) in implementing Islamic microeconomic principles amid globalization challenges and opportunities. Pesantren not only function as religious educational institutions but also possess significant potential as drivers of local economic development based on Islamic values such as justice, sustainability, and wealth distribution. This study highlights the integration of Sharia principles into pesantren economic practices through concepts such as productive waqf, Sharia-based cooperatives, and community empowerment. Main challenges include limited human resources, lack of access to capital, and the need for technological adaptation. However, globalization also offers opportunities through digitalization and increased public awareness of Islamic economics. By adopting maqāsid al-sharī'ah theory, institutional economics, and social innovation, pesantren can develop sustainable, inclusive, and competitive economic models. This research recommends improving Islamic financial literacy, utilizing digital technology, and building strategic collaborations to support Islamic microeconomic development in pesantren environments.

ABSTRAK

Penelitian ini mengkaji peran strategis pesantren dalam mengimplementasikan prinsip-prinsip ekonomi mikro Islam di tengah tantangan dan peluang globalisasi. Pesantren tidak hanya berfungsi sebagai lembaga pendidikan keagamaan, tetapi juga memiliki potensi yang signifikan sebagai penggerak pembangunan ekonomi lokal yang berbasis pada nilai-nilai Islam seperti keadilan, keberlanjutan, dan distribusi kekayaan. Studi ini menyoroti integrasi prinsip-prinsip Syariah ke dalam praktik ekonomi pesantren melalui konsep-konsep seperti wakaf produktif, koperasi berbasis Syariah, dan pemberdayaan masyarakat. Tantangan utama meliputi keterbatasan sumber daya manusia, kurangnya akses terhadap modal, dan perlunya adaptasi teknologi. Namun, globalisasi juga menawarkan peluang melalui digitalisasi dan peningkatan kesadaran masyarakat terhadap ekonomi Islam. Dengan mengadopsi teori maqāsid al-sharī'ah, ekonomi kelembagaan, dan inovasi sosial, pesantren dapat mengembangkan model ekonomi yang berkelanjutan, inklusif, dan kompetitif. Penelitian ini merekomendasikan peningkatan literasi keuangan Islam, pemanfaatan teknologi digital, dan membangun kolaborasi strategis untuk mendukung pengembangan ekonomi mikro Islam di lingkungan pesantren.

Kata Kunci: *Ekonomi Mikro Islam, Pesantren, Globalisasi, Koperasi Syariah, Pemberdayaan Masyarakat*

INTRODUCTION

In the contemporary global economic transformation landscape, pesantren in Indonesia occupy a unique position as institutions that bridge traditional Islamic education with modern economic realities ([Achmadin, B. Z., et al., 2024](#)). With more than 28,000 pesantren serving approximately 4 million students throughout Indonesia these institutions represent a significant force in shaping the religious and economic dimensions of society.

The concept of Islamic microeconomics within pesantren environments has gained considerable attention as these institutions strive to maintain their educational mission while adapting to globalization pressures ([Amin, H., 2024](#)). This dual role presents unprecedented opportunities and complex challenges that require careful analysis and strategic responses.

Globalization has fundamentally transformed the economic landscape, creating new market dynamics, technological imperatives, and competitive pressures that traditional institutions must navigate ([Sari, A., et al., 2024](#)). For pesantren, this transformation requires a delicate balance between preserving Islamic values and embracing modern economic practices that can ensure sustainability and growth.

Islamic microeconomics is based on Sharia principles that emphasize ethical behavior, social justice, and sustainable development ([Tuli, E., & Dua, S., 2025](#)). This theoretical framework refers to classical Islamic economic thought, particularly the works of scholars like Ibn Khaldun and contemporary economists such as Chapra (2000) and Iqbal (2018).

The prohibition of riba (interest) is a fundamental principle in Islamic economics, aiming to promote fairness and prevent exploitation in financial transactions. Riba refers to any guaranteed interest on loaned money, which is considered unjust and harmful to social equity. In Islamic finance, wealth should be generated through legitimate trade, investment, and risk-sharing activities rather than through passive income from interest ([Maghrebi, N., & Mirakhor, A., 2015](#)). This prohibition encourages ethical behavior, mutual cooperation, and economic justice, ensuring that financial dealings do not burden one party while unfairly benefiting another. By eliminating riba, Islamic economic systems seek to create a more balanced and morally responsible economy ([Hasmawati, H., 2024](#)).

Risk sharing is a core concept in Islamic economics that emphasizes mutual cooperation and shared responsibility among all parties involved in a financial transaction. Unlike conventional systems that often transfer risk entirely to one party, Islamic finance promotes contracts where profit and loss are distributed fairly based on each party's contribution and agreement ([Al Maddah, F. A., 2017](#)). This principle encourages trust, transparency, and ethical partnerships, as all stakeholders are jointly invested in the outcome of the venture. By aligning interests and responsibilities, risk sharing fosters a more just and resilient economic system that discourages exploitation and promotes long-term sustainability ([Bayrakçeken, A., 2024](#)).

Asset-based financing is a key principle in Islamic economics, requiring that all financial transactions be backed by tangible assets or real economic activities. This approach ensures that investments are rooted in productive ventures that generate real value for society, such as trade, agriculture, or manufacturing ([London, T., et al., 2010](#)). Unlike speculative practices that can lead to economic instability, asset-based financing promotes transparency, reduces excessive risk, and aligns finance with the actual economy. By linking finance to real assets, Islamic economic systems encourage responsible investment, discourage financial bubbles, and support sustainable economic growth grounded in ethical and practical foundations ([Khalidin, B., 2024](#)).

Social justice in Islamic economics emphasizes that all economic activities must

contribute to the overall welfare of society. This principle ensures that wealth is not concentrated in the hands of a few, but is distributed fairly to reduce poverty and inequality ([Rogers, D. S., & Balázs, B., 2016](#)). Economic practices should uphold human dignity, protect the rights of the poor and vulnerable, and promote social solidarity. Through mechanisms like zakat (charitable giving), fair trade, and ethical business conduct, Islamic economics seeks to create an inclusive system where economic growth benefits all members of society ([Malik, B. A., 2016](#)). Ultimately, social justice aims to build a balanced and compassionate economy rooted in moral and spiritual values.

Previous studies have identified several economic models within pesantren contexts ([Sholahuddin, M., 2024](#)). Documented the evolution of pesantren from pure educational institutions to multifaceted organizations with significant economic activities. Similarly, Wahid (2021) examined the role of pesantren in rural economic development, highlighting their potential as catalysts for community empowerment.

The impact of globalization on traditional Islamic institutions has been studied extensively. Hefner (2018) analyzes how Indonesian Islamic institutions adapt to global pressures while maintaining their core identity. The literature indicates that successful adaptation requires strategic innovation and careful balance between tradition and modernity ([Pelling, M., et al., 2015](#)).

Globalization brings both challenges and opportunities for pesantren in maintaining relevance and producing graduates ready to face an increasingly complex outside world ([Kisyanto, E., 2025](#)). describes how pesantren accommodate students' needs to understand global issues through digital media and modern learning while maintaining traditional learning nuances. The urgency of pesantren education reorientation through adaptive curriculum development, character strengthening, and synergy among stakeholders as the main strategy for facing globalization challenges ([Ciptadi and Tubroni, 2021, 2025](#)).

RESEARCH METHODS

The type of research used in this study is a qualitative method with a case study approach. This approach was chosen because it allows researchers to explore in depth the phenomena that occur in the context of real life, especially regarding the factors that influence strategic planning at SDN Rancaekek 05, Bandung Regency. Case studies not only explain what happens, but also how and why a phenomenon can occur in an organization. The research subjects consisted of the principal and six teachers who had an understanding of strategic planning at the school. Data collection techniques were conducted using three main methods, namely observation, in-depth interviews, and documentation studies. Direct observations were made of school activities relevant to the strategic planning process, such as teachers' meetings and the principal's managerial practices ([Hallinger, P., & Murphy, J., 1985](#)). Semi-structured interviews were conducted with principals and teachers to dig deeper into their perceptions and experiences. Documentation studies were conducted on planning documents such as the School Work Plan (RKS), Annual Work Plan (RKT) and KOSP. The research instruments were interview guidelines, observation sheets, and document analysis formats. To maintain data validity, source triangulation, member check and audit trail techniques were used. Triangulation was done by comparing the results of interviews, observations, and documents ([Santos, K. D. S., et al., 2020](#)). Member checks were conducted by asking respondents to verify the results of the interviews, while an audit trail was used to record the entire research process as a form of accountability. The data that had been collected was analyzed using the interactive technique of the Miles, Huberman, and Saldana model

which includes three stages: data reduction, data presentation, and conclusion drawing and verification. Data reduction was done to filter out important and relevant information, data presentation was organized in the form of descriptive narratives, and conclusion drawing was done by looking for patterns and themes that emerged from the data ([Cassell, C., & Bishop, V., 2019](#)). Through this methodology, the research aims to provide a complete and contextualized picture of the factors that influence strategic planning at SDN Rancaekek 05, and produce recommendations that are applicable to the development of education management in primary schools.

RESULTS AND DISCUSSION

Results

This research was conducted at SDN Rancaekek 05, a public elementary school located in Rancaekek District, Bandung Regency. The school is located in a densely populated area with diverse socio-economic backgrounds. The vision of SDN Rancaekek 05 is "The realization of students who are noble, virtuous, intelligent, competitive, and creative", with a mission that, among others, emphasizes the formation of religious characters, strengthening the 5S culture (Smile, Greet, Greet, Polite, and Courteous), implementing superior academic and extracurricular programs, and developing the potential of students through professional educators. Based on interviews, observations and documentation, this study found that there are several main factors that influence strategic planning at SDN Rancaekek 05. These factors can be classified into two major groups, namely internal factors and external factors ([Zinovieva, C. G., et al., 2016](#)). The first internal factor is the principal's leadership. The principal has a strategic role as leader, facilitator and director of strategic planning ([Bouhali, R., et al., 2015](#)). His leadership is participatory, as seen from the teachers' involvement in the preparation of the work program and the discussion of the school's vision and mission. Secondly, teachers' involvement is significant in forums such as school work meetings (musyawarah kerja sekolah - MKS), annual evaluations and the preparation of priority activities.

Secondly, teachers' involvement is significant in forums such as school work meetings, annual evaluations and the preparation of priority activities. Third, the school's organizational culture supports planning through a collaborative work atmosphere, kinship, and strong values of gotong royong. Fourth, limited resources such as BOS funds and facilities pose a challenge in implementing the strategic program optimally.

Externally, national education policies such as the Merdeka Curriculum are factors that greatly influence the direction of school strategic planning. Policy changes from local governments also require schools to adapt quickly. The development of information technology is a challenge in itself because not all teachers are accustomed to using digital devices in lesson planning. In addition, community support, especially from parents, has begun to emerge, although their participation is still limited to certain aspects.

From the overall findings, it can be concluded that the principal's leadership is the dominant factor that determines the success of strategic planning. Visionary, communicative and collaborative leadership has proven to be able to encourage the involvement of all school members, overcome internal barriers and build a productive work culture ([Chin, P. P., 2024](#)). This finding emphasizes the important role of leadership in directing the organization towards strategic achievement.

Source: Principal

No.	Question	Answer
1.	What is the role of the principal in developing	I try to be active and open. At the beginning of each year, I always invite all teachers to participate in developing

	and directing strategic planning in this school?	the school work program. In addition, I often ask for input in meetings to adjust the program to the vision and mission.
2.	Are teachers involved in developing the school's strategic plan? If yes, what is the form of involvement?	Teachers always participate in the School Work Conference (MKS). There, teachers participate in evaluating activities in the previous year and proposing new activities. Even in weekly meetings, we often discuss program implementation.
3.	How does the work culture in this school influence the strategic planning process?	The culture of gotong royong is felt here. If there is a school program, all teachers help each other. The family atmosphere also makes us more comfortable to convey ideas or input.
4.	What are the main obstacles faced in implementing the school's strategic programs?	We often lack teaching aids and technology devices. BOS funds are limited, so sometimes some programs have to be postponed or adjusted. But we still try our best.

Source: Teacher

No.	Question	Answer
1.	To what extent were you involved in the preparation of the school strategic plan?	We are involved in the School Work Conference (MKS) forum to formulate annual work programs and priority activity plans. In addition, we also participate in evaluating the implementation of the previous program.
2.	How does the working atmosphere and organizational culture at SDN Rancaekek 05 support strategic planning?	The working atmosphere in our school is very familial and collaborative. There is a strong spirit of gotong royong, for example when implementing school programs or repairing facilities. This culture helps to facilitate coordination between teachers and school leaders.
3.	Are there any obstacles in implementing the strategic plan?	Yes, the biggest obstacle is the limited supporting facilities such as ICT laboratories and multimedia facilities. In addition, some teachers still need further training in the use of technology for learning.

Source: Parent

No.	Question	Answer
1.	To what extent are parents involved in school activities or planning?	So far, parents have mainly been involved in social activities, fundraising and supporting extracurricular programs. However, for school strategic planning, there has not been much direct involvement.
2.	Have you noticed any positive changes in school management recently?	Yes, in recent years the school has become more active in involving parents. Communication between the school and parents has also improved, such as through class WhatsApp groups and student guardian meeting forums.
3.	What are parents' expectations of the school's	We hope that the school can continue to develop learning facilities and expand access to learning technology for

future strategic programs? students. We also hope to be more involved in the planning process so that our aspirations are conveyed.

Discussion

Based on the research findings, it can be concluded that internal and external factors play a significant role in determining the effectiveness of strategic planning at SDN Rancaekek 05. Internally, the principal's leadership is a key element that directs and drives the entire planning process. The principal not only performs administrative functions, but also appears as a transformational leader who is able to build a shared vision, inspire participation and ensure the continuity of plan implementation ([Leithwood, K., & Jantzi, D., 1990](#)).

This finding is in line with George R. Terry's view on the importance of management's role in planning, as well as Bass and Avolio's theory on transformational leadership as the driving force of change in the organizational environment ([Maisyura, M., et al., 2022](#)). In addition, teacher involvement and a collaborative organizational culture strengthened the planning process. Teachers who are active in school deliberations show a sense of ownership of strategic programs that collective involvement promotes policy consistency and sustainability ([Yudana et al., 2020](#)). A work culture that upholds the values of gotong royong, openness and shared responsibility contributes to the creation of an environment conducive to strategic decision-making.

However, limited resources, both in terms of budget and infrastructure, are a challenge that must be faced. As stated by ([Ranisa et al., 2025](#)), strategies can only be effective if supported by adequate resources. Several strategic programs at SDN Rancaekek 05 have not been implemented optimally due to limited funds and supporting facilities. Externally, government policies have a major influence on the direction of strategic planning.

Dynamic policy changes, such as the implementation of the Merdeka Curriculum, require schools to continuously adjust management and teaching strategies. This is in line with the view of Huikku et al. (2025) that the external environment is a factor that determines the direction and sustainability of an organization's strategy. In addition, the development of information technology forces schools to improve the digital literacy of all school members. However, the digital divide among teachers and students is a challenge that needs to be addressed through structured training, as suggested in the concept of new pedagogies for deep learning ([Hidalgo, A., et al., 2020](#)).

Community support, in this case parents and school committees, shows potential that has not been fully optimized. Participation that is still formal and administrative needs to be directed into substantive involvement in school strategic decision-making. In the school-based management approach, community involvement is an important part of realizing public accountability ([Patrinos, H. A., & Fasih, T., 2009](#)). From the overall analysis, it can be emphasized that the most dominant factor influencing the success of strategic planning at SDN Rancaekek 05 is the leadership of the principal.

The principal acts as the central actor who bridges the gap between the ideal vision and the real implementation. This finding is consistent with Dasarja's research (2023) which states that the quality of school strategic planning is largely determined by the principal's leadership capacity in translating the vision into concrete actions. In the future, this research can serve as a starting point for designing a strategic planning model based on strengthening leadership and collaboration across stakeholders at the primary school level.

CONCLUSION

Based on the results of research conducted at SDN Rancaekek 05 Bandung Regency, it

can be concluded that the effectiveness of strategic planning in schools is strongly influenced by internal and external factors, with the principal's leadership as the dominant factor. A visionary, participative and communicative leadership style is proven to be able to drive teacher collaboration, build a conducive organizational culture and optimize involvement in the planning process. The active involvement of teachers and the collaborative work culture are reinforcements in designing school strategies that are adaptive to change. On the other hand, limited resources as well as external policy challenges and technological developments demand continuous adjustments.

Therefore, principals need to continue developing their transformational leadership capacity by strengthening their strategic vision and building open communication. Teachers and education personnel are advised to increase active participation in program planning and evaluation, while the education office is expected to provide mentoring and stable policy support. In addition, partnerships with the community and school committees need to be strengthened to realize participatory and sustainable strategic planning. The findings also provide a basis for future research to explore a broader and more comprehensive model of strategic planning at various levels and school contexts.

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