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Education and Practice of Pesantren (Al-Ma'had al-Islāmī) in Islamic Economics Until Business the Perspective of Anthropologist Clifford Geertz

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ABSTRACT

At present, there is limited understanding of Pesantren (al-Ma'had al-Islāmi) as educational institutions that not only provide religious instruction but also incorporate economic and business education grounded in Islamic principles. The distinctiveness of Pesantren, particularly regarding their Islamic economic and business frameworks and practices, remains underexplored, leading to hesitance in articulating the methodologies employed, especially from an anthropological viewpoint. This journal article examines the anthropology of Islamic economic and business education and practices within Pesantren through the lens of Clifford Geertz. This paper aims to address existing scholarly uncertainties. The author employs a qualitative research methodology utilizing a naturalistic-phenomenological approach. The primary data source for this study is Geertz's anthropological analysis of Religion and Agricultural Involution in Java, Indonesia. The findings indicate that, from Geertz's anthropological perspective, Pesantren, referred to as santri circles, exhibit a close relationship with economic and business behavioral paradigms. This conclusion also addresses the gaps in the fundamental components of Pesantren anthropology, aligning with Martin van Bruinessen's assertion that these components include kyai, santri, pondok, yellow book studies, and educational practices within Pesantren. Furthermore, the elements of economic and business activities are integral to the civilization of Pesantren.

Keywords: *Education, Anthropology, Economics, Business, Pesantren.*

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INTRODUCTION

Pesantren are currently only known as centers of Islamic preaching in the field of education. Pesantren as centers for the development of economic and business theory and practice are still rarely studied and researched, even the existence of their activities is reluctant to be recognized in the academic world and conventional economics. In fact, Pesantren as a place for genuine religious education as a product of the Islamic civilization of the Indonesian archipelago, also include education and practice in all other aspects of life, including aspects such as democracy, the universe, to the afterlife, especially divinity with a foundation of monotheism. Therefore, the author was inspired to conduct further anthropological research on Pesantren education, no exception in terms of economics and business.

Based on the social and cultural phenomena of pesantren that tend to be understood only as educational places, it is necessary to immediately research and explain anthropologically about the theory and practice of economic and business education produced by pesantren. In other words, this research is to respond to doubts and answer scientifically to questions and statements about the Islamic educations and praktice economy and business of pesantrens, such as: isn't the pesantren just a religious and educational place, not an economic or business place? As a religion, isn't it absurd if Islam has an economic or business relationship paradigm? Isn't it also absurd if, moreover, the pesantren as the embodiment of a religious place, can be classified as one of the economic or business actors? Isn't the pesantren tending towards the charity paradigm, when compared to the natural paradigm of business or economy whose only breath is based on profit and loss? Isn't it heretical if in fiqh, for example, there is an Islamic Business Relationship paradigm? The existence of Islamic economics is still looked down upon, is it scientific to discuss Islamic Business? Moreover, the network of pesantren as the object of research on the anthropology of Islamic economic and business education? All the scientific and divine doubts about the system of anthropology of Islamic economic education, Islamic business, and the like that will be studied in this study. Also, this paper will answer questions and statements that doubt the orientation of the anthropology of Islamic economic and business education adopted and applied by Pesantren with all aspects of their lives.

Clifford Geertz, a renowned anthropologist, although his thoughts on Islam are often pejorative, but honestly and scientifically in his works on Pesantren, he explains clearly, explicitly, systematically and structured, the existence of theories and practices of economic and business practice in pesantrens. Geertz, in his anthropological works, not only explains the culture of Pesantren education, but also examines economic and business activities that occur within and are connected to the Pesantren network.

Theoretically and practically, the economy, business, anthropology of Pesantren, must be based on Islamic teachings. Islamic Economics, Islamic Business, or Islamic Anthropology - along with its offspring called sharia - are reluctant to recognize the existence of the civilization of the building of scientific education or its practice, especially if it is associated with Islamic places in the form of Pesantren. Uniquely, although the education and practice of economics, business, anthropology of Pesantren are ignored, but explicitly or implicitly, they have been scientifically narrated in various aspects of life research on Pesantren. In other words, the goal of discussion of the theory and practice of the anthropology of Islamic economic and business education civilization in Pesantrens is the *manthiqat al-faragh* (empty space/lacuna) of the study that the author wants to examine in depth through the writing below.

Research on anthropology in Pesantren as reviewed by the author, has been studied and reviewed quite a lot, for example, Firmansyah, Anwar, Khozin[1] with the main theme of the anthropological approach to Islamic educational institutions; Irja Putra Pratama,[2] with the title understanding the Symbolic Social Interaction of Students at Pesantrens; S.A. Romli[3] with the theme "Social Ethics in Santri Muhammadiyah's

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[1]Firmansyah Eka, Saiful Anwar, and Khozin. "Anthropological Approach to Islamic Education: Establishing Noble Spirituality in Overcoming Social Conflict." *Al-Hayat: Journal of Islamic Education*. Vol.7. No.1 (2023): 163-172.

[2]Irja Putra Pratama, "Symbolic Meanings in the Social Interaction of Santri in the Pesantren Environment." *Al-Hayat: Journal of Islamic Education,* Vol. 8. No. 3 (2024): 1086-1102.

[3]S.A. Romli, "The Urgency of Social Ethics in Santri Tradition at Muhammadiyah's Pesantren." *Tafkir: Interdisciplinary*

Pesantren. Meanwhile, research that examines and researches the economy of Pesantren, at least found the work of H.Z. Riawan Ahmad[4] with the title Economic pesantren with Development Model; Renny Oktafia, M. Taufiq, and Anisa Fitria Utami[5] with the title Opop (One Pesantren One Product). The scientific work on Pesantren business includes Kintan Nur Ramadini, Neneng Hasanah, and Mohammad Iqbal Irfany[6] with the title Business Strategy in Pesantren Hidayatullah Depok Indonesia; Irfany, Rahmat, and Haq[7] with the title Business Development Strategy of Pesantren Daarut Tauhiid. These contemporary works discuss the anthropology, economics and business of Pesantren.

The above studies are different from the author's research. First, the anthropological study of Pesantren. The work only reveals anthropology in the life of contemporary Pesantren which seems to be separated from the early history of Pesantren, especially referring to the anthropological explanation of Geertz. Second and third, studies that discuss the economy and business of Pesantren are also trapped in the study of contemporary Pesantren economy and business, whereas, long since the early history of Pesantren, anthropologically the theory and practice of economics and business of Pesantren have been manifested and confirmed. The author specifically and specifically studies anthropologically the education, economy, and business of Pesantren by comparing them with the theory and practice of education, economy, and business. Thus, this study is important because it not only explains the products of education, economy, and business alone, but also how the world of Pesantren produces theoretically how education, economy, and business for the development of science and technology. Thus, by using Geertz's anthropological analysis, the theory and practice of economics and business as well as religious pesantren education, can be used as a solid foundation in the field of economics and business in general. In the discussion of this research journal, at least four areas will be proven in Pesantren, namely: 1) Islamic economic education; 2) Islamic business education, and; 3) Islamic anthropology, and; 4) The opinion of anthropologist Clifford Geertz on the economy and business of Pesantren.

The author, anthropologically and educationally, distinguishes between the terms economics and business. KBBI online dictionary defines economics as "the science of the principles of production, distribution, and use of goods and wealth (such as finance, industry, and trade)."[8] While the term business is defined as, "commercial business in the world of trade; business sector; trading business,"[9] Meanwhile, the term anthropology is explained as "the science of humans, especially about their origins, various colors of physical forms, customs, and beliefs in the past."[10] According to Haar,[11] Al-Sahli and Bardesi,[12] Yang et.al.,[13] in essence, economic activities are not based on the principle of profit or loss, as is business. Business, requires its economic activities to refer to profit and loss. Economics definitely includes business. Business is the biological child of economics. Likewise with economics and business from an Islamic perspective.

Journal of Islamic Education, Vol. 5. No. 1 (2024): 153-170.

[4]Habibi Zaman Riawan Ahmad, "Pondok Pesantren Economic Development Model: The Systematic Literature Analysis." *Proceeding of ICoPIS*, Vol. 1. No. 1. (2024): 306-324.

[5]Renny Oktafia, M. Taufiq, and Anisa Fitria Utami. "One Pesantren One Product: Can It Improve Economic Growth in East Java?" *Iqtishoduna: Jurnal Ekonomi Islam*, Vol. 13. No. 1 (2024): 131-152.

[6]Kintan Nur Ramadini, Neneng Hasanah, and Mohammad Iqbal Irfany, "Business Strategy in Islamic Boarding School: A Case Study of Pesantren Hidayatullah Depok Indonesia." *Bukhori: Kajian Ekonomi Dan Keuangan Islam*. Vol. 3. No. 1 (2023): 11-28.

[7]Mohammad Iqbal Irfany, Muhammad Alifka Rahmat, and Daffa Aqomal Haq, "Business Development Strategy of Pesantren's Cooperatives: Lessons from Pesantren Daarut Tauhiid," *Jurnal Ekonomi & Bisnis Islam*, Vol. 10. No. 1 (2024).

[8]Entry "ekonomi," https://kbbi.web.id/ekonomi, accessed date 7 February 2025.

[9]Entry "bisnis," https://kbbi.web.id/bisnis, accessed date 7 February 2025.

[10]Entry "antropologi,: https://kbbi.web.id/antropologi, accessed date 7 February 2025.

[11]Gitte Haar, "Rethink Economics and Business Models," in Gitte Haar (eds.), *Rethink Economics and Business Models for Sustainability: Sustainable Leadership based on the Nordic Model*. (Cham: Springer Nature Switzerland, 2024): 31-48.

[12]Maha Nafi Munir Al-Sahli and Hisham Jameel Bardesi. "Economics and Business Quarterly Reviews." *Economics and Business Quarterly Reviews (June 26, 2024)* (2024).

[13]Dong Yang, et al. "Approaching Artificial Intelligence in business and economics research: a bibliometric panorama (1966–2020)." *Technology Analysis & Strategic Management,* 36.3 (2024): 563-578.

RESEARCH METHODOLOGY

The qualitative methodology that the author uses in this scientific work, because this study will understand the anthropological phenomenon of the economy and Islamic Business of Pesantren in developing the economy of Pesantren. This method is also called the interpretive method because the research data is more concerned with the interpretation of data determined in the field.[14] Qualitative research is research that aims to understand the phenomena experienced by research subjects holistically. This research places more emphasis on the quality side of the entity.[15]

The approach in this study uses an anthropology approach.[16] Where a researcher tries to understand human behavior in terms of the framework of thinking and the way people act themselves. In the view of phenomenology, it means the object of the research is natural or in a natural setting, so it is not manipulated by the researcher. The type of anthropological research is a type of scientific work that describes a certain object or event background in detail and in depth which is only focused on one phenomenon, in this case the focus of the theme of the anthropology of Islamic economic and business education in Pesantren according to Clifford Geertz. Therefore, Therefore, Geertz's scientific works are the main reference, especially regarding scientific works on anthropology based on religious life,[17] and so agricultural Involution in Indonesia.[18]

RESULTS AND DISCUSSION

The main curiosity, this research is presented by the author by first explaining about the *manthiqat al-faragh* study of economic civilization with Islamic Business Relationship of Pesantren. True, contemporary literature on the economy of Pesantren with various business products has been widely studied and researched, especially by, from, and for Pesantren. The majority of scientific works such as those mentioned by the author, some of which are explained below, narrate as if the economic activities of Pesantren immediately exist, weak in narrating, borrowing the opinion of Sayid Muhammad Baqir Shadr Shadr[19] or Afzalur Rahman,[20] the dynamics of civilization of economic streams and sciences or business civilization from Pesantren.

In addition, according to research findings from Aziz Awaluddin[21] or Muhammad Yuanda Zara,[22] based on his analysis, revealed the ability of Pesantren to adapt to social and technological changes. Specifically, Tati Rohayati[23] and Jajang Jahroni[24] stated that the implications of Pesantren for Islamic education in Southeast Asia are to balance modernization, national policies, and global trends, without having to be uprooted from the characteristics of civilized and godly Eastern humans.

In the academic world, research from within the country and abroad, studying Pesantren tends to focus on educational, political, social and cultural civilization. The dynamics of the economic and business civilization of Pesantren have not been widely studied. Baqir Shadr and Rahman separate the two concepts

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[14]Lexy J. Moleong, *Metode Penelitian Kualitatif*, (Bandung: PT. Rosdakarya, 2017), 6.

[15]Sugiyono, *Metode Penelitian Kuantitatif*, (Bandung: Alfabeta, 2018), 8.

[16]Sugiyono, *Metode Penelitian Kuantitatif*, 2.

[17]Clifford Geertz, *The Religion of Java*, (London: The University of Chicago Press, 1960).

[18]Clifford Geertz, *Agricultural Involution: The Processes of Ecological Change in Indonesia*, (London: The University of Chicago Press, 1963).

[19]Muḥammad Bāqir Shadr, *al-Bank al-Lā-Rubāwi fī al-Islām*. (Bairūt: Dār al-Ta'rūf, 1981); Muḥammad Bāqir Shadr, *Falsafatunā*, (Bairūt: Dār al-Ta'rūf, 1980); Muḥammad Bāqir Shadr, *Iqtishādunā*, (Qūm: Markaz al-Abhats wa al-Dirāsat al-hasshushiyyah lī al-Imām al-Syahīd al-Shadr, 1424 H). Kitab terakhir ini telah diterjemahkan dalam versi bahasa Indonesia Muhammad Bāqir Shadr, *Buku Induk Ekonomi Islam Iqtishaduna*, (terj.) Yudi. (Jakarta: Zahra, 2008).

[20]Afzalur Rahman, *Economic Doctrine of Islam*, (London: Islamic Publications Ltd., 1974).

[21]Aziz Awaludin, "Documenting the Half-Century Evolution of Islamic Education Research: A Probabilistic Topic Modeling Study of the Literature from 1970 to 2023," *Studia Islamika*, Vol. 31, No. 3 (2024); 466-467.

[22]Muhammad Yuanda Zara, "For Donation, Organisation, and Nation: Muhammadiyah's Charity Stamp Program, 1941-1942." *Al-Jāmi'ah: Journal of Islamic Studies*, Vol. 62, No. 1 (2024); 119-152.

[23]Tati Rohayati, "Educating Ulama to Address Climate Change: The Greenpeace Mena-Ummah for Earth." *Studia Islamika*, Vol. 31, No. 3 (2024); 642.

[24]Jajang Jahroni, "The Rise of Tahfiz Schools in Contemporary Indonesia," *Studia Islamika*, Vol. 31, No. 2 (2024); 305-335.

of economic schools and economics. Economics is at the level of presenting economic phenomena in society, factors and relationships that exist between the two. While economic schools are presenting a fair method for organizing the economic life of society. The author believes in the existence of economic civilization with Pesantrenbusiness in the archipelago, has its own characteristics of economic science and schools. In addition, borrowing the language of Alexius Andang Listya Binawan,[25] the economy of Pesantren in Indonesia, the majority of which are affiliated with Nahdlatul Ulama, is able to "make God smiling" and bless him until a prosperous society and country are formed throughout the world and receive Allah's forgiveness, *Baldatun Thayyibat wa Rabbun Ghafūr*.

In this case, the author disagrees and is interested in criticizing the opinions of Satiman Wirjosandjoyo[26] and Sutan Takdir Alisjahbana[27] about the civilization of Pesantren. Instead of having an economic civilization, let alone business, according to Satiman in education alone, for example, it cannot be believed that Pesantreneducation can advance the Indonesian nation. If Pesantren education could, of course the condition of the Indonesian nation would not be as backward as the Era Now is now. In fact, Alisjahbana believes that it is not an exaggeration to state that it is precisely the spirit of unity centered on the kiai and Pesantren that caused the fall of the Indonesian nation, even though until now. Indonesian leaders who are competent in all fields, such as Hatta, Soekarno, Tjokroaminoto, Agus Salim, Ciptomangunkusumo, and others, are not the product of Pesantren civilization, but rather the product of Western educational civilization with its various sciences, including economics and business.

Uniquely, Alisjahbana when criticizing the civilization of Pesantreneducation, although he did not realize it, actually revealed the history of the economic and business civilization of Pesantren. Although he denied the role of Pesantren, he agreed with the statement of Sutomo[28] and Ki Hadjar Dewantoro[29] who agreed to acknowledge the spirit of unity instilled by Pesantreneducation among the Indonesian people in the past between economic and business actors from farmers, merchants, and nobles. Indonesian society at that time was not divided, because into the hearts of the economic and business actors of the archipelago, the kiai inserted a bond of physical and spiritual ties. The kiai of the Pesantrenwas a central figure who thought for the farmer, for the merchant, and the noble. Although Alisjahbana continued, because of the Islamic boarding school, "The individual farmer, the merchant, the noble became dead, because he did not need to think hard to think, did not need to try and fight tooth and nail among each other to be able to live." In other words, Alisjahbana acknowledged that Pesantren even became the pioneers and bases of economic and business civilization in the archipelago. Islamic Economy and Islamic Business played by Pesantren have been able to harmoniously unite the physical and spiritual aspects at least between farmers, merchants, and nobles in the archipelago.

Long before the pejorative view of the economic civilization of Pesantren from Alisjahbana, Clifford Geertz[30] even argued that santri as part of the academic community of Pesantren, together with abangan and priyayi, were not a reflection of Islam, including its economic civilization from 1552 to the 1960s. The economic and business civilization of santri, abangan and priyayi was a civilization that he called Javanese Religion, precisely Modjokuto religion. Therefore, the economy and business of Pesantren also reflect Javanese tradition, although he did not deny the influence of Islamic teachings. However, just like

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[25]Alexius Andang Listya Binawan, "'Making God Smiling' The Carnivalesque of Nahdlatul Ulama Funny Brigade." *Journal of Indonesian Islam,* Volume 18, Number 02, December (2024); 481.

[26]Johan Hendrik Meuleman, *Institut Agama Islam Negeri at The Crossroads,* (London: Routledge Curzon, 2005), 288; M. Atho Mudzhar, "Kedudukan IAIN sebagai Pendidikan Tinggi," dalam Komaruddin Hidayat dan Hendro Prastyo (ed.) *Problem dan Prospek IAIN: Anotologi Pendidikan Tinggi Islam,* (Jakarta: Dirjen Pembinaan Kelembagaan Agama Islam Depag RI, 2000), 62; Fuad Jabali dan Jamhari, *IAIN & Modernisasi Islam di Indonesia*, (Jakarta: UIN Jakarta Press, 2003).

[27]Sutan Takdir Alisjahbana, "Menuju Masyarakat dan Kebudayaan Baru: Indonesia-Prae-Indonesia"; "Menuju Masyarakat dan Kebudayaan Baru"; "Sekali Lagi Semboyan yang Tegas"; "Didikan Barat dan Didikan Pesantren – Menuju ke Masyarakat yang Dinamis"; "Kata Penutup – Kepada Tuan Dr. Sutomo"; "Synthese antara Barat dan Timur – Menjawab Tuan Adinegoro. Jiwa di Belakang Teknik Barat. Jiwa Indonesia dan Jiwa Jepang. Semboyan Lepas dari India"; "Pekerjaan Pembangunan Bangsa sebagai Pekerjaan Pendidikan"; "Jiwa dan Penjelmaan, Isi dan Bentuk," dalam Achdiat K. Mihardja (ed.). *Polemik Kebudayaan: Pergulatan Pemikiran Terbesar dalam Sejarah Kebangsaan Indonesia,* (Jakarta: Balai Pustaka, 1948), 3-15, 26-32, 66-70, 76-86, 101-110, 122-138, 177-195, 204-220.

[28]Sutomo, "Kongres Pendidikan Nasional – Menyambut Pandangan Tuan Sutan Takdir Alisjahbana," "Perbedaan Pandangan Hidup," dalam Achdiat K. Mihardja (ed.). *Polemik Kebudayaan,* 51-65, 87-100.

[29]Ki Hadjar Dewantoro, "Pembaruan Adab – Pesan kepada Tuan-tuan Sutan Takdir Alisjahbana, Dr. Sutomo, dan Sanusi Pane," dalam Achdiat K. Mihardja (ed.). *Polemik Kebudayaan,* 169-173.

[30]Clifford Geertz, *The Religion of Java,* XX; Clifford Geertz, *Agricultural Involution,* XX.

Alisjahbana, Geertz,[31] revealed that Islamic Business Relationships had been established in Modjokuto-Java with his statement:

> "*A commercial, educational, and administrative center for eighteen surrounding villages, the town has a population of almost 20,000, of whom about 18,000 are Javanese, 1,800 Chinese, and the remainder a handful of Arabs, Indians, and other minorities*."

Geertz[32] also detailed the Islamic Business Relationship pioneered by the economic civilization of Pesantren in the relations of Muslims who are classified into three schools of Islamic business, namely abangan, santri and priyayi. Abangan Islam is a group of Muslims who are less obedient in implementing Islamic teachings. They are farmers in rural areas, who are greatly influenced by Javanese teachings and syncretism. Santri Islam is the term for the majority of Muslims who are obedient in implementing Islamic teachings. This santri Islam generally lives on the coast, on the beaches, and its people trade more and it is said that they are more productive in an economic context. Santri Islam also lives on the coast because the flow of trade at that time was more on the beaches. Priyayi Islam is the Islam of the nobility, civil servants.

Another interesting information from and about Geertz[33] the "Pawiro" when explaining Islamic santri, he often stayed and studied aspects of economic and business rationality life as well as ethics of Pesantren while researching Modjokuto. According to Fatikhin, based on N57 Hasan's testimony, he often visited the residence of Hasan's father, KH. Ahmad Yazid, the leader of the Pesantren Darul Falah, Tulungrejo, Pare. KH. Ahmad Yazid was known to master various foreign languages, including English, Arabic, Spanish, German, Dutch and Urdu. Islamic Business Relationship of Pesantren was firmly and in detail stated by Geertz[34] in the sentence:

> "On the rural side, the crucial places of Islam were the pilgrimage and the school. A man worked hard, saved his money and, if a dishonest ticket broker didn't swindle him out of it, went to Mecca. In Mecca he studied with a teacher if he was serious, and took in the sights if he was not; but in either case, when he returned he was considered a scholar and a world traveler, and as often as not he set up a Koran school, called a pondok (sometimes also called pesantrèn from the original meaning of santri—"religious student"), in which the students, young men from six to twenty-five years of age, spent part of everyday chanting the Koran and part of it working in the hadji's* fields to support themselves. In the early part of this century there were at one time nearly a dozen such pondoks of respectable size around Modjokuto, to several of which were attached cloth-dyeing factories or industries producing cigarettes by hand in which the students also worked. The economic advantages of a religious ethic emphasizing thrift, hard work, and individual effort, plus a form of education which tended to make for a more rational organization of labor than did the traditional exchange-work customs of the abangans, have made the term hadji synonymous with "rich man" in the Modjokuto area."

Geertz's statement above explains the Islamic Business civilization, Islamic Ethics of Business, and Islamic Business Relationships that have been firmly implemented in the economy of Pesantren. It do business in agriculture, fisheries, trade and even industry in an Islamic manner. Living frugally, rationally, working hard and individual efforts, based on perseverance in living according to Islamic teachings have become Islamic business ethics for Pesantren. Islamic Business Relationships have also been formed, such as partnering with the textile industry and the cigarette industry. Thus, both theoretically and practically, the author's research is not arbitrary by examining the theme of Islamic Business Relationships through Pesantren in developing the economy of Pesantren. Apart from the various sociological debates, Geertz systematically examines life in Pesantren in its entirety. The book "Religion of Java" examines the economic and business aspects, how the Pesantrencommunity applies religion as a guideline for their lives. In addition, the statement confirms that Pesantren with their entrepreneurship (entrepreneurship/*riyādatu al-a'māl*), without changing their main characteristics which are genuine as a "crater *candradimuka*" of *tafaqquh fī al-dīn*, a education centre of Islamic science's, an place for research, study and teaching of all the treasury of Islamic science and knowledge, including economics and business.

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[31]Clifford Geertz, *The Religion of Java,* 1.

[32]Clifford Geertz, *Agricultural Involution,* 25.

[33]Clifford Geertz, *The Religion of Java,* 84. See also, Kholisul Fatikhin, "Clifford Geertz dan Misteri Modjokuto," https://kediripedia.com/clifford-geertz-dan-misteri-modjokuto, acccessed date 3 Mei 2024.

[34]Clifford Geertz, *The Religion of Java,* 133-134.

The author translates the sentence *tafaqquh fi al-dīn,* with the equivalent sentence, a place for deepening and mastering scientific teachings based on Islam, not without a scientific and divine basis. The word *fiqh*/Fikih as the root word of *tafaqquh*, tends to be interpreted only and limited to Islamic knowledge relating to the standards and ritual processions of worshiping God. Likewise with *al-dīn*, it is only understood in a religious sense. This understanding is in line with a broad and inclusive understanding of the terms fiqh and din, in the treasures of civilization and Islamic law, it can also be interpreted as knowledge, intelligence, intelligence, research, study and study.[35]

Although acknowledging the Islamic Business Relationship in the economic and business civilization of Pesantren, Geertz expressed his pessimism about the resilience of Pesantren in facing the onslaught of modernity. For Geertz, Pesantren will crash with modernity.

Geertz's pessimism about Pesantren was dismissed by Lukens-Bull.[36] He stated:

> "*Pesantren leaders are trying to mold future generations of Indonesian leaders and citizens. The goal is to create a society that is fully modern, fully globalized, fully Indonesian, and fully Islamic, one student at a time. In this process, both modernity and tradition are re-invented in such a way that one cannot exist without the other*."

Lukens-Bull's statement about Pesantren honestly shows the strength of Islamic boarding school's excellent resilience in facing modernity. According to him, Pesantren are able to survive and even go hand in hand with modernity without having to pawn the fundamental principles that have been firmly embedded in them. Pesantren, Lukens-Bull wrote, are now able to transform into unexpected controls against the negative side of modernity while still mainstreaming moral education to every student who studies there. In Pesantren, globalization only affects the system and structure, not values and culture.

Pesantren are place of education and practice of Islamic studies, including in terms of economics that can be flexible in accordance with the development of the times, including in business studies. Studying Pesantren in relation to economic, business, education, social, political, and cultural development is a discourse that remains interesting, even necessary in the current context amidst the dynamics of economic development, both locally and internationally. The dynamics of economic development are often accompanied by ideological pulls and transcend geographical boundaries as well as local wisdom and transcendental religious values.[37]

Along with the development of Islam in the Archipelago, Pesantren on their journey, including in economic and business aspects, have always been tested against other ideologies and are often found in historical analysis among scholars that these Pesantren often become bumpers and actively dedicate their struggles in overcoming crisis conditions and the criticality of all aspects of life in the Archipelago, starting from the pre-independence era, post-independence, even until now. History has recorded the struggle of how students and Kyai of Pesantren became fighters in liberating and improving the physical and spiritual blessedness of the Indonesian, including at the fields of economics and business.[38]

In fact, M. Umer Chapra,[39] one of the most famous contemporary Muslim economists in modern times in the East and West, argued that in the golden age of the economic, business and financial system of Islamic civilization which was later adopted and developed by Islamic places including Pesantren was able to become a system that could prosper humanity. Therefore, it is not excessive and far-fetched, if the Islamic business system from Pesantren is the embryo of economic power at Indonesia.

During the monetary crisis, it was demonstrated that the Pesantren located across the archipelago successfully avoided bankruptcy and closure, despite lacking financial support from the government or

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[35]Ibn Fāris ibn Zakariya, Abū Ḥasan Aḥmad, *Mu'jam Maqāyis al-Lughah.* Jilid II (Mesir: Mustafā al-Babī al-Halabi, 1970), 442; al-Isfahānī al-Raghīb, *al-Mufradat fī Gharīb al-Qur'ān,* Juz 3, (Mesir: al-Mushthafa al-Babī al-Halabi wa Awladuh, 1952), 83.

[36]R.A. Lukens-Bull, "Teaching Morality: Javanese Islamic Education in a Globalizing Era." *Journal of Arabic and Islamic Studies 3,* (2017):26.

[37]Zulkifli, *Pesantren in Economic Perspective: A Study of Islamic Boarding School Entrepreneurship in Ogan Ilir Regency, South Sumatra,*, (Ciputat: Cinta Buku Media, 2018).

[38]H. Aqib Suminto, *Islamic Politics of the Dutch East Indies,* (Jakarta: LP3ES, 1985); Deliar Noer, *The Modern Islamic Movement in Indonesia 1900-1942,* (Jakarta: LP3ES, 1982; Nurcholish Madjid, *Pesantren Rooms; A Travel Portrait,* (Jakarta: Paramadina, 1997).

[39]M. Umer Chapra, *Islam and the Economic Challenge*, (Herndon: IIIT, 1992); M. Umer Chapra, "The global financial crisis: can Islamic finance help minimize the severity and frequency of such a crisis in the future," *Papers, presented at the Forum on the Global Financial Crisis at the Islamic Development Bank on*. Vol. 25 (2008).

other donor organizations. The principles and practices of the Pesantren economy and business, deeply rooted in Islamic values, should emerge as a vital force in revitalizing the economies of Islamic nations and the global economy. Furthermore, the Islamic economic and business framework of Pesantren serves as a viable alternative to the predominantly secular-materialistic or socialistic economic systems.[40] The Islamic financial system, which emphasizes inclusive economic development, is experiencing significant growth and is becoming increasingly vital in the allocation of resources and the enhancement of economic progress.

In this case, the author agrees again with Lukers-Bull[41] that all forms of peaceful jihad, such as in the economic and business aspects, the objectives of Pesantren are to address the challenges of globalization by reinterpreting modernity through a framework of thought that aligns with Islamic values and is appropriate for Indonesia. This approach aims to enhance their competitiveness in the global market across various sectors, particularly in the economic domain. It is asserted that Pesantren can effectively implement the principle of al-muḥāfadhat 'ala qadīmi al-ṣālih wa al-akhdu bi al-jadīdi al-aṣlaḥ, which emphasizes the preservation of beneficial traditional practices while embracing new and improved traditions. While Pesantren adopt elements of economic modernity, they do so in a manner that is advantageous, ensuring that their core identity remains intact.

The Father of Indonesian Education, Ki Hajar Dewantara,[42] who initiated the concrete form of the education system in the form of Pondok Asrama Taman Siswa, was also inspired and inspired by the system and model of inclusive education and economic and business learning in Pondok Pesantren in various aspects of his life. He argued that the Pesantren education system is the original education system and the most appropriate to be used as a foundation and operation for the national system in Indonesia. His view was always consistent, emphasized repeatedly before and even after he served as the first Minister of Education of the Unitary State of the Republic of Indonesia that Pondok Pesantren is the most ideal national education system among any systems, both from the Western and Eastern educational systems.

This view is a form of his amazement at the development of the learning system and economy and business in Pesantren among Muslims who remain strong and steadfast and even develop, facing all kinds of challenges of the times, especially pressures from colonialists such as the Dutch East Indies Government and Japan. Moreover, his admiration for the perfect religious knowledge taught in Pesantren, which has an impact on the noble character of all Pesantrenacademics. Ki Hajar believes in the noble character of Pesantrenacademics obtained from the principle of culturalization full of wisdom from national cultures, cultures, eastern values, and Islam. The system, model and principles of economic and business learning in Pesantren are what should underlie the principles and objectives of the formation of economic and business systems and models in Indonesia.

In terms of economy and business, at least Bank Indonesia[43] has acknowledged and even supported the development and development of Islamic/sharia financial inclusive economy of Pesantren by forming the PesantrenBusiness Economics Association (Hebitren) and other forms of economic cooperation.

Meanwhile, Martin van Bruinessen,[44] an Indonesianist from the Netherlands, through his research work on Pesantren which is widely used as a scientific reference but has now become a classic, stated that Pesantren with their various variants are competent to be called actors in the economic and business movement, in addition to social, cultural and educational politics.

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[40]Syed Naquib Al-Attas, *Prolegomena to The Metaphysics of Islam,* (Kuala Lumpur: ISTAC, 1995), 43-44; Franz Rosenthal, *Knowledge the Triumphant*, (Leiden, E.J. Brill, 1970), 52-69.

[41]R.A. Lukens-Bull, *A Peaceful Jihad: Javanese Islamic Education and Religious Identity Construction,* (New York: Palgrave Macmillan, 2005), 120-121. Buku ini telah diterjemahkan dal versi Bahasa Indonesia dengan, Ronald Lukens-Bull, *Jihad Ala Pesantren: Mata Antropolog Amerika*, Terj. Abdurrahman Mas'ud, Yogyakarta: Gama Media, 2005).

[42]Ki Hadjar Dewantara, *Asas-asas dan Dasar-dasar Taman Siswa*, (Yogyakarta: Majlis Luhur Taman Siswa, 1964); Ki Hadjar Dewantara, *Kebudayaan*, (Yogyakarta: Majelis Luhur Persatuan Taman Siswa, 1994); Ki Hadjar Dewantara, *Menuju Manusia Merdeka*, (Yogyakarta: Leutika, 2009); Ki Hadjar Dewantara, *Bagian Pertama Pendidikan*, (Yogyakarta: Majelis Luhur Persatuan, 2011).

[43]Bank Indonesia, *Bersinergi Membangun Ekonomi dan Keuangan Syari'ah: Laporan Ekonomi dan Keuangan Syari'ah* (Jakarta: BI, 2020); Bank Indonesia, *Draft Perjanjian Kerjasama Kpw BI Provinsi Lampung Tentang Program Pengembangan Ekonomi Pesantren*, (Lampung: KPw BI Provinsi Lampung, 2017); Bank Indonesia, *Model Holding Bisnis Pondok Pesantren,* (Jakarta: BI Kerjasama dengan Universitas Airlangga Surabaya, 2002).

[44]Martin van Bruinessen, "Kitab Kuning: Books in Arabic Script Used in the Pesantren Milieu", *Bijdragen tot de Taal-, Land- enVolkenkunde,* 146 (1990); 226-269; Martin van Bruinessen, *Kitab Kuning Pesantren dan Tarekat,* (Bandung: Mizan, 1995).

Muslims and Pesantren in economics and business are the embodiment of the Homo Islamicus[45] paradigm, which perfects humanitarian terms for economic aspects such as homo economicus, or as indicated as homo reciprocans;[46] Angelsen Arild, and Julia Naime, homo politicus;[47] homo sociologicalus;[48] homo socioeconomicus;[49] homo Hobbesianus and homo Darwinianus;[50] homo orthodox;[51] neo-homo economicus and paleo-homo economicus;[52] homo erroneous and homo gustibus;[53] homo sovieticus;[54] homo sapiens;[55] homo heroicus;[56] or homo religiosus.[57]

The statement of definition and distinction between the paradigm of Homo Islamicus (Islamic man) and the economic paradigm, homo-economicus (economic man), was simply but quite precisely put forward by Ibrahim Warde.[58] He stated that homo Islamicus is:

> "*The most important difference between Homo Islamicus and Homo Economicus is the assumption of altruism. As with other pre-capitalist systems, Islam is preoccupied with the welfare of a community where every individual behaves altruistically and according to religious norms*."

The issue of homo Islamicus on the religiosity aspect of economics and Islamic Business is used as the main topic of discussion, because from there it can be developed into a system to perfect the achievement of philosophical goals of secular economic and business activities of homo economicus. Homo economicus, Economic Man, represents a rational human being formalized in a certain social science model, especially in the field of economics, who acts in personal interests to achieve goals in a goal-oriented manner. No one knows for sure where the term comes from. However, sources of economic literature from Ingram, Menger, Veblen, Adam Smith, John S. Mill, or Comte can be an indication of the

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[45]Burleigh Hendrickson, "Markets of C zation: Islam and Racial Capitalism in Algeria by Muriam Haleh Davis." *L'Esprit Créateur*, Vol. 64. No. 1 (2024): 160-160; Hafas Furqani and Abdelghani Echchabi. "Who is Homo Islamicus? A Qurʾānic perspective on the economic agent in Islamic economics." *ISRA International Journal of Islamic Finance*, Vol. 14. No. 2 (2022): 206-220; Susy Yunia R. Sanie, "Philanthropy in the Perspective of Islamic Economics and Its Practices Among Indonesian Muslim Entrepreneurs: A Divine Insura e and Investment." *Global Business & Management Research* Vol. 16. No. 2 (2024).

[46]Herbert Gintis dan H. Allen Orr. "Why Do We Cooperate?" *Boston Review*, Michigan State Univer Press Online (2024), http://bostonreview.mit.edu/bostonreview/BR23.1/Gintis.html, accesed date 2 Juli 2024; Arild Angelsen and Julia Naime, "The mixed impacts of peer punishments on common-pool resources: Multi-country experimental evidence." *World Development*, 181 (2024): 106686.

[47]Karine Nyborg, "Homo Economicus and Homo Politicus: Interpretation and Aggregation of Environmental Values," *Journal of Economic Behavior and Organizatio* ol. 42 (2000):305-322; Filip Roumeliotis, "Drug use and the constitution of homo politicus in Swedish politics 1966–1979." *International Journal of Drug Policy*, 126 (2024): 104357.

[48]Paul Hirsch, Stuart Michaels, and Ray Friedman, "Clean Models vs. Dirty Hands: Why Economics is Different from Sociology," dalam Sharon Zukin dan Paul DiMaggio (ed.), *Structures of Capital: The Social Organization of the Economy*, (Cambridge, Cambridge University Press, 1990); Timm Beichelt, "The Social Dimension of Emotions: The Homo Emotionalis." *Homo Emotionalis: On the Systematization of Emotions in Politics*. Wiesbaden: Springer Fachmedien Wiesbaden (2022): 31-70.

[49]Thomas Nitsch, "Homo Oeconomicus and Homo Socioeconomicus," *Midsouth Journal of Economics*, Vol. 7, No. 1, May (198 Siegwart Lindenberg, "Homo Socio-oeconomicus: The Emergence of a General Model of Man in the Social Sciences," *Journal of Institutional and Theoretical Economics*, Vol. 146 (1990): 727-748.

[50]Benjamin Wiker, "Playing Games with Good & Evil: The Failure of Darwinism to Explain Morality," *Crisis: Politics, Culture & the Chur* May 1, (2002).

[51]Natalia Dinello, "Russian Religious Rejections of Money and 'Homo Economicus: The Self-Identification of the 'Pioneers of a M Economy' in Post-Soviet Russia," *Sociology of Religion, Spring*, (1998).

[52]Chris Doucouliagos, "A Note on the Evolution of Homo Economicus," *Journal of Economic Issues* eptember (1994); Heath Pearson, "Homo Economicus Goes Native. 1859-1945: The Rise and Fall of Primitive Economics," *History of Political Economy*, Vol. 32, No. 4, Winter (2000): 933-989.

[53]Heath Pearson, "Homo Economicus Goes Native. 1859-1945: The Rise and Fall of Primitive Economics," 933-989.

[54]Joseph Stiglitz, "Information and the Change in the Paradigm in Economics," *American Economic Review*, Volume 92, Number 3, June 33 02); 460-501.

[55]Richard H. Thaler, "From Homo Economicus to Homo Sapiens," *Journal of Economic Perspectives*, Vol. 14, No. 1, Winter (2000): 133 20.

[56]Peter F. Drucker, *The End of Economic Man: A Study of the New Totalitarianism*, (New York: The John Day Company, 1939).

[57]Stefan Zabieglik, "The Origins of the Term Homo Oeconomicus," dalam http://www.zie.pg.gra.pl/~szab/, accesed date 6 Mei 2024.

[58]Ibrahim Warde, *Islamic Finance in the Global Economy*, (Edinburgh: Edinburgh University Press, 2000), 44. See also about Homo Islamicus at M. Umer. Chapra, *Islam and the economic challenge*. No. 17. (Virginia: International Institute of Islamic Thought (IIIT), 1992); S.N. Naqvi, *Ethics and Economics: An Islamic Synthesis*, (Leicester: The Islamic Foundation, 1981); M. Siddiqi, *Muslim Economic Thinking: A Survey of Contemporary Literature* (Leicester: The Islamic Foundation Siddiqi, 1981).

popularity of this term.[59]

At least, by being able to describe the economic orientation of what is meant by Islamic Business, it can also be expected that an economic system of Islamic Business will be compiled and developed. Likewise, because the main reference for the business relationship system by Pesantren, although politically its economic existence has been recognized, in terms of implementation, there are still not many practitioners or business scholars who believe in the Islamic business system by Pesantren, let alone its Islamic business relations.

This paper attempts to respond to criticisms that for various reasons reject, oppose the development of Islamic economics, Islamic business, which is the basis for the development of the economy and business of Pesantren. The author, although still minimal in terms of effort, feels interested in reviewing research as a scientific response to these criticisms. The author believes that such a response will open up an open dialogue space for the criticisms of the critics and their followers. This will enable them not only to understand the scientific and divine nature of Islamic economics, but will also enable them to appreciate that Islamic civilization is also based on and includes the development of the sharia paradigm which is the main foundation of Islamic economics and business. In fact, the culture of Islamic Business is the beginning of a scientific and divine revolution in the field of economics. Based on the basic curiosity of the researcher, this research proposal is submitted, especially discussing the relationship between Islamic business in the development of the economy of Pesantren.

In addition, the differences between these two business and economic constructions are interesting for the author to examine further, because they are often used to argue claim bahwa Islamic economics significantly differs from conventional economics. This claim is made without taking into account the fact that Islamic economics recognizes two levels of economic understanding: normative (what should be) and positive (what is). This essay briefly explores why the assumed differences between the two constructions of human behavior are increasingly narrowing, or why the actual difference between the two is much narrower than is generally claimed or understood.

The Religious Education and PesantrenTeam (Pekapontren) of the Ministry of Religion[60] wrote that out of 28.961 Pesantren, there are a number of Pesantren that are characterized by developing entrepreneurship. A total of 1.529 Pesantren develop agriculture and agribusiness. A total of 404 Pesantren are engaged in the development of the industrial sector, while 111 focus on trade, and 41 are involved in marine and fisheries economics. For instance, the Arrisalah Ciamis Pesantren emphasizes a fisheries-oriented economy. Darussalam Gontor operates within the real sector, specifically in agriculture and plantations. The Sidogiri Pasuruan Pesantren is centered around a cooperative economy (Kopontren), Baitul Mal Wattamwil, Sharia People's Credit Bank (BPRS), and the real sector. Additionally, the Al-Amin Sumenep Pesantren is focused on agribusiness and retail activities. This information is derived from the research conducted by D. Agus Harjito et al[61] (2008), The economic and business operations conducted by Pesantren typically encompass four primary aspects, namely: 1). Agriculture; 2). Animal Husbandry; 3). PesantrenCooperatives; and 4). Crafts shown in the following table:

Table 1.1. Number of Pesantren with Economy Development Model 2023

Pesantren	Entrepreneurship Development Field
1.529	Agriculture and Agribusiness
404	Industry
111	Trading
41	Marine and Fisheries Business

Among the numerous Pesantren in Indonesia, a limited number have adopted an inclusive economic

[59]John Stuart Mill, "On the Definition of Political Economy, and on the Method of Investigation Proper to It," *London and Westminster Review*, October (1836); John Stuart Mill, *Essays on Some Unsettled Questions of Political Economy*, 2nd ed. (London: Longmans, Green, Reader & Dyer 1974); Adam Smith, "On the Division of Labour," dalam Adam Smith, *The Wealth of Nations, Books I–III*. (New York: Penguin Classics Smith, 1986); Joseph Persky, "Retrospectives: The Ethology of Homo economicus," *The Journal of Economic Perspectives*, Vol. 9, No. 2, Spring (1995):221-231.

[60]Tim Pekapontren, *Potensi Ekonomi Pondok Pesantren*, (Jakarta: Departemen Agama Republik Indonesia, 2024).

[61]D. Agus Harjito, dkk, "Studi Potensi Ekonomi dan Kebutuhan Pondok *Pesantren* se Karesidenan. Kedu Jawa Tengah," *Jurnal Fenomena*, Vol.6, No. 1 (2008); 19.

model. Traditionally, these institutions concentrated primarily on religious education; however, there is a noticeable shift towards developing an independent economic framework within the Pesantren. Despite this progress, many still primarily address internal matters and have yet to engage in the economic empowerment of the surrounding community.

The aforementioned facts and data represent the renewal initiatives undertaken by Pesantren to ensure their continued relevance in the modern era. M. Ridwan Nasir[62] The classification of Pesantren is divided into five distinct models: (1) Salaf, which adheres to a traditional Salaf education system characterized by wetonan and sorogan methods, alongside a classical approach; (2) Semi-Developing, which incorporates a Salaf education system (wetonan and sorogan) in conjunction with a private madrasah framework, featuring a curriculum that is 90% religious and 10% general; (3) Developing, which resembles the semi-developing model but offers a more diverse curriculum, comprising 70% religious and 30% general education; (4) Modern, which, like the developing model, provides a comprehensive educational environment that extends to university level and includes courses in Arabic and English; and (5) Ideal Pesantren, which mirrors the modern model but boasts an even more extensive range of educational facilities, particularly in vocational skills such as engineering, fisheries, agriculture, and banking, while maintaining a strong focus on enhancing the quality of economic activities without compromising the fundamental characteristics of Pesantren.[63]

Initiatives aimed at transforming traditional Pesantren into modern Pesantren involve enhancing the associated systems. The modernization of the educational and instructional framework within Pesantren, particularly in modern Pesantren, is typically characterized by several key aspects: 1) Revising the curriculum to align with community needs, 2) Elevating the quality of educators and facilities, 3) Implementing gradual reforms, and 4) Encouraging Kyai, as the leaders of Pesantren, to embrace constructive renewal initiatives.[64]

The ongoing pesantren independence initiative is founded on the robust role of pesantren as a cornerstone of Indonesia's economic landscape. This is primarily attributed to the substantial human resources within pesantren, which are characterized by strong community connections, thereby positioning them as significant contributors to both demand and production across various economic sectors. The remarkable determination exhibited by pesantren, when paired with entrepreneurial capabilities, presents a considerable opportunity for economic empowerment, viewed as an integral aspect of worship. Consequently, the essence of pesantren independence lies in the establishment of business units and the facilitation of business communication among pesantren, aimed at fulfilling mutual needs and providing guidance, particularly from more established pesantren to those that are still developing. This approach is exemplified in the independence program currently in progress.

The autonomy of each Pesantren necessitates that they possess experience in managing charitable initiatives, from their inception and sustainable operation to their capacity for expansion, ultimately achieving charitable endeavors with revenues reaching trillions of rupiah.[65] The inclusive character of Pesantren will motivate them to equip themselves for the challenges posed by modernity. They will not only fulfill their mission as centers for tafaqquh fī al-dīn but will also be strategically positioned to engage with socio-economic, economic, and business sectors. Their willingness to embrace changes of the times enables Pesantren to undergo social transformation while remaining firmly grounded in their traditional foundations. The initiatives undertaken by Pesantren contribute to a strategy of empowerment and foster the independence of students through various entrepreneurial activities.

The Nurul Jadid Paiton Probolinggo Pesantren serves as an exemplary model of a Pesantren in East Java Province that promotes an inclusive economy by effectively harnessing the potential of both natural

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[62]M. Ridwan Nasir, *Manajemen Peningkatan Mutu Madrasah Di Pesantren*, (Surabaya: Universitas 17 Agustus 1945 Surabaya, 2013); M. Ridlwan Nasir, *Mencari Tipologi Format Pendidikan Ideal: Pondok Pesantren di Tengah Arus Perubahan*. Yogyakarta: Pustaka Pelajar, 2005).

[63]Karel A. Steenbrink, *Pesantren, Madrasah, Sekolah: Pendidikan Islam dalam Kurun Moderen*. (Jakarta: LP3ES, 1991); Zamakhsyari Dhofier, *Tradisi Pesantren: Studi tentang Pandangan Hidup Kyai*. (Jakarta: LP3ES, 1982); Abd. A'la, *Pembaruan Pesantren* (Yogyakarta: Pustaka Pesantren, 2006); Ahmad Qodri Abdillah Azizy, "Pengantar: Memberdayakan Pesantren dan Madrasah," dalam Ismail SM, Nurul Huda dan Abdil Kholiq (ed.), *Dinamika Pesantren dan Madrasah*, (Yogyakarta: Pustaka Pelajar Azizy, 2002).

[64]M. Ridlwan Nasir, *Mencari Tipologi Format Pendidikan Ideal*, 5-10.

[65]Ryandono, Muhamad Nafik Hadi. "Peran Pondok Pesantren dalam Pemberdayaan Sosial Ekonomi di Jawa Timur pada Abad ke-20." *Mozaik Humaniora* 18.2 (2018): 189-204.

and human resources in its vicinity. This initiative is grounded in the internal capabilities of the Pesantren, which include influential figures such as kiai, administrators, and management, all working towards establishing a self-sufficient economy that benefits the Pesantren itself. Furthermore, with the attainment of this economic independence, the Pesantren also aims to empower the surrounding community, thereby fostering an inclusive economic environment. KH. Zaini Mun'im, the founder of the Nurul Jadid Pesantren, emphasized the importance of this inclusive economic approach, asserting that "Individuals residing in Indonesia who do not engage in struggle are committing a transgression. Those who focus solely on their personal economic gain and education are also at fault. It is imperative that we all consider the welfare of the community."[66]

The inclusive economy of the Pesantren Nurul Jadid, according to the author, is also in accordance with and even the same as the Pancasila economy. Moh. Hatta,[67] Mubyarto,[68] and Sri-Edi Swasono[69] define the Pancasila Economy serves as a distinct economic framework or an economic system inspired by the Pancasila ideology, an economy characterized by collaborative efforts grounded in the principles of familial and national mutual support. In addition, the inclusive economy that is Pancasilaist cannot be separated from the development and economic growth in Indonesia which tends not to be in accordance with the economic goals as mandated by the Pancasila Constitution. Referring to the Pancasila economic experts Mubyarto and Sri-Edi Swasono, inclusive economics is also a correction to Neo-classical economics stands in opposition to the principles outlined in the 1945 Constitution, which ensures the objectives and aspirations of the state as articulated in its Preamble. These objectives include: (1) safeguarding all Indonesian citizens and the entirety of Indonesian territory; (2) promoting the general welfare; (3) enhancing the quality of national life; and (4) contributing to the establishment of a global order founded on independence, lasting peace, and social justice. Advancing general welfare and social justice has not been fully felt due to the economic growth that is not in line with the welfare of its citizens, resulting in social inequality such as unemployment and poverty which are still high.

Drawing from the aforementioned scientific and divine principles, along with various other evidence regarding the anthropology of the economic and business landscape of Pesantren, the author's academic concerns have been addressed, prompting a deeper exploration of aspects of Pesantren beyond its predominant focus on educational preaching. Furthermore, this investigation into the economic and business dimensions of Pesantren has alleviated the author's apprehensions regarding the unique theoretical and practical phenomena associated with these activities. Despite being perceived as secondary enterprises, particularly in comparison to conventional economic and business entities, the economic and business initiatives of Pesantren have not only persisted but have also thrived, demonstrating an increasing inclusivity aligned with Islamic values and Pancasila principles.

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[66]Solihin, *Konsep Tentang Panca Kesadaran Santri Dalam Mewujudkan Masyarakat Madani Perspektik KH Zaini Mun'im*. (BS thesis. Jakarta: Fakultas Ushuluddin Dan Filsafat UIN Syarif Hidayatullah, 2018); Tim Redaksi, "Laporan Utama," *Majalah Al-Fikr*, No. 33, Juni 2020-April (2021): 43.

[67]Mohammad Hatta, *Demokrasi Kita,* (Jakarta: Pustaka Antara, 1960); Mohammad Hatta, *Kumpulan Karangan, Buku I, II, III, dan IV*, (Jakarta: Balai Buku, 1953); Mohammad Hatta, *Menuju Indonesia Merdeka Kebangsaan dan Kerakyatan*. (Jakarta: Dekopin, 1994); Mohammad Hatta, *Menuju Negara Hukum*, (Jakarta: Yayasan Idayu, 1980); Mohammad Hatta, *Pantjasila Djalan Lurus,* (Bandung: Angkasa, 1966).

[68]Mubyarto, "Ekonomi Pancasila: Menebus Dosa-dosa Ekonomi", *Kompas* (Jum'at), 11 Juli (2003); Mubyarto, "Ideologi Pancasila dalam Kehidupan Ekonomi" dalam Moerdiono (et.al), *Pancasila Sebagai Ideologi dalam Berbagai Bidang Kehidupan Bermasyarakat, Berbangsa dan Bernegara,* (Jakarta: BP-7 Pusat, 1992; Mubyarto, "Kondisi Kemiskinan di Indonesia Pada Abad XXI" dalam Said Tuhuleley (ed.), *Permasalahan Abad XXI: Sebuah Agenda (Kumpulan Karangan)*, (Yogyakarta: Sipress, 1993); Mubyarto, "Menerapkan Sistem Ekonomi Pancasila" *Kabare Kagama Majalah Keluarga Alumni UGM (Mengurai Benang Kusut Pendidikan Mahal)*, Edisi: 151, No. XXIX, November (2003); Mubyarto, "Pengantar" dalam H.W. Arndt, *Pembangunan Ekonomi: Studi Tentang Sejarah Pemikiran*, terj. Fahzenil. (Jakarta: LP3ES, 1992); Mubyarto, *Ekonomi dan Keadilan Sosial*, (Yogyakarta: Aditya Media, 1995); Mubyarto, *Ekonomi Pancasila: Lintasan Pemikiran Mubyarto,* (Yogyakarta: Aditya Media, 1997); Mubyarto, *Ekonomi Rakyat, Program IDT dan Demokrasi Ekonomi Indonesia,* (Yogyakarta: Aditya Media, 1997); Mubyarto, *Prospek Otonomi Daerah dan Perekonomian Indonesia Pasca Krisis Ekonomi*, (Yogyakarta: BPFE, 2001).

[69]Sri-Edi Swasono, "Demokrasi Ekonomi: Keterkaitan Usaha Partisipatif VS Konsentrasi Ekonomi" dalam Moerdiono (et.al.), *Pancasila Sebagai Ideologi dalam Berbagai Bidang Kehidupan Bermasyarakat, Berbangsa dan Bernegara,* (ed.) Oetojo Oesman dan Alfian, cet. II, (Jakarta: BP-7 Pusat, 1991); Sri-Edi Swasono, "Ekonomi Indonesia: Sosialisme Religius" dalam Sri-Edi Swasono dkk., (ed.), *Sekitar Kemiskinan dan Keadilan: dari Cendekiawan Kita tentang Islam,* (Jakarta: UI-Press, 1987).

CONCLUSION

Pesantren in anthropological studies have been scientifically recorded as full of civilization on economic and business education based on Islamic teachings. Anthropological aspects of the theory and practice of economics and business of Pesantren according to Clifford Geertz are an area as a center of economy, administration and education. Pesantren have established economic and business relations not only with the indigenous population, but also with England, the Netherlands, America, Arabia, China, India and other countries. From his statement it is depicted that Pesantren have formed an Islamic economy and business that is not only established within internal Islamic circles, but also establishes business relations with external circles of Muslims. In Geertz's anthropological conclusion, from the rural side, the most important Islamic places are the pilgrimage and Pesantren. The characteristics of Pesantreneconomic and business activities are depicted as someone who works hard, diligently saves honestly, does not cheat, is serious, a learner, a religious expert, and a world traveler, independent, and rational.

The theoretical implications of the findings of this study are to scientifically prove anthropologically that, in line with Geertz, Pesantren have a theoretical paradigm and economic and business practices that are unique to the archipelago. The characteristic of the economy and business of Pesantren is its moderation in integrating the economic and business practices of Western civilization which tend to be secularistic and individualistic with Eastern civilization which is socialistic-religious. Based on this, the author recommends that for further research, if you want to see the practice and theory of Pancasilaist economics and business, then you can find its values from the economic and business civilization of Pesantren. However, this study has not been detailed and is still limited in explaining the Pancasila values contained in the economic and business culture of Pesantren. Therefore, it is still widely open for further anthropological research to examine the economic and business aspects of Pancasila-based Pesantren.

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