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# Implementation of Social Capital in The Management of Boarding School Economic Business Units

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## ABSTRACT

This study aims to examine in depth the implementation of social capital in the management of economic business units at Al-Hikmah Islamic Boarding School in Bandar Lampung, as well as to analyze the economic self-reliance strategies employed to build a sustainable pesantren (Islamic boarding school) economic system. Utilizing a descriptive qualitative approach, data were collected through in-depth interviews, participatory observation, and document analysis involving various stakeholders, including both internal (administrators, students, and alums) and external (local community, students' parents) parties, as well as third parties (developers of the Pesantren Smart Digital application, or PSD). The research findings indicate that the implementation of social capital, particularly trust, shared norms, and bridging social capital, plays a crucial role in creating an inclusive, transparent, and integrated pesantren economic governance system. Trust is established through a digital transaction system managed via the Pesantren Smart Digital (PSD) application, which not only ensures a secure and accountable financial flow for students but also strengthens oversight by both parents and pesantren administrators. This economic system is reinforced through the establishment of disciplinary regulations such as daily spending limits and the mandatory use of official receipts, along with strict sanctions for violations, serving as a form of norm-based social control. The pesantren's economic self-reliance strategies are also systematically developed through the formation of a dedicated economic division, the restructuring of business units such as SanNumart and SanNuairminum, the active involvement of students and alumni in business activities, and collaboration with the surrounding community and professional entities. As a result, the pesantren emerges not only as a religious educational institution but also as a center for community-based Islamic economic empowerment.

**Keywords:** Social Capital, Social Trust, Pesantren Economic, Self-Reliance, Pesantrenpreneur, Digitalization of Pesantren Economy.

## I. Introduction

Islamic boarding schools (Pondok Pesantren) are religious-based educational institutions known for their self-reliance and exemplary role in community life. In addition to serving as centers for religious education,



pesantren are recognized for shaping students (santri) with noble character, high moral standards, resilience, honesty, and a strong work ethic. Given the pesantren's educational role in fostering independence and promoting economic development, it is now time for pesantren to actively engage in entrepreneurship, not only to increase institutional income but also to equip students with the skills and mindset needed to start and manage their own businesses. Pesantren are educational institutions primarily focused on Islamic studies. The increasing number of students enrolling each year poses a unique challenge for both general educational institutions and madrasahs (Islamic schools). Graduates of pesantren often face pressure to compete for spots in higher education or enter the job market. In the current era of globalization, this challenge is further intensified by the rising unemployment rate. This reality underscores the pressing need for pesantren to enhance the quality of their education in various aspects, including facilities, funding, teaching staff, and institutional management (Nasirin, 2020).

Along with the times, pesantren have evolved, both in terms of systems and teaching materials, as well as in positions and functions. The fact is that, in addition to the main functions mentioned above, the pesantren can also develop other functions in response to the problems faced by society. Apart from Pesantrenas da'wah institutions, pesantren also have a significant role in community development (Sriharini, 2018). The number currently reaches thousands, and pesantren actually has enormous potential in the economic field. However, the potential of pesantren has not received much attention, either from the government or the pesantren itself (Nadzir, 2016). Various scientific studies on economics in pesantren have been conducted on various topics. There are more than 200 scientific research papers published in various journals, both national and international, during the last 10 years, from 2011 to 2020, which discuss the economy in pesantren. The distribution of papers on the economy of Pesantren varies from year to year, but tends to increase, with a range of 2 to 59 papers each year. This study examines the data collection of scientific articles related to the economy of Pesantren, drawn from various published studies, to describe trends in the development of Pesantren economic research in the field of graphic mapping. This analysis aims to provide a reference for future research.

Pesantren needs to update the learning system regularly. If not, then optimizing the role of pesantren in economic development will not be realized. Output from pesantren will be challenging to rely on to become quality human resources (Suliswiyadi, 2018). In 2015, the number of pesantren in Indonesia reached 28,961 institutions, with a total of 4,028,660 students. Based on geographic position, the majority of pesantren are located in Java, accounting for 81.8% of the total pesantren. Where the students take various levels of education, from elementary to university level. Based on the place of residence, the majority of students, at 62.47%, live in dormitories (Nasrullah, 2018). The need for quality human resources as a product of educational institutions, including Pesantren, will determine the existence of these institutions. The public will believe in educational institutions that are capable of producing high-quality, well-trained human resources. Pesantrens, which are deeply rooted in society, play a crucial role in enhancing human resources. The function of Pesantren has become more strategic, where the government still has limitations in the field of community empowerment (Sugandi, 2017). Social capital primarily emerges as an alternative form of capital to other modalities such as economic capital, cultural capital, and human capital (Fathy, 2019). Market exchange co-occurs, prioritizing the attainment of at least equivalent benefits for both parties. In contrast, the principle of reciprocity operates quite differently (Fathy R., 2017).

The concept of social capital actually arises from the idea that members of a community cannot individually overcome the various problems they face. It requires togetherness and good cooperation among all concerned members of the community to address these issues (Syahra, 2003). The concept of social capital becomes one of the important components to support the human development model, as in this model, humans are positioned as key subjects who determine the direction of development implementation. Participation and the capacity to self-organize become crucial for the community to play an active role in the human development model. However, these two capacities can only develop if supported by the social capital that the community possesses. The presence of social capital is also important in poverty alleviation because overcoming poverty is not only related to fulfilling economic needs but also to expanding access to life

resources, which is also determined by the availability of networks and mutual trust within the community (Wafa, Urgensi Keberadaan Social Capital dalam Kelompok-kelompok sosial masyarakat, 2003). Researchers have proposed an approach to poverty alleviation, which advisors from the World Bank also endorse. The approach in question is the social capital approach. This approach has been supported by many researchers who believe that poverty alleviation is closely related to the role of social capital. Social capital involves social networking, norms of trust, mutual reciprocity, and mutual benefit—the findings of Putnam (Putnam R. D., 1993). Demonstrate how social capital can contribute to poverty alleviation. According to the research findings, social capital can be created through the development of 11 social institutions. These social institutions enable the formation of social capital, which in turn can help reduce poverty.

The independence it possesses, the pesantren will become an autonomous educational institution, both in terms of the learning system and funding (Irwan, 2008). With the rapid development of Islamic boarding school (pondok pesantren) educational institutions, it is unfortunate if pesantren rely solely on monthly fees from students, as not all students can pay their fees fully and on time, nor can they depend entirely on funds from institutions. It is ineffective for pesantren to depend only on fees from students and institutional funding to drive their economy. Therefore, entrepreneurial activities should be conducted within the pesantren to enhance students' knowledge in managing business units, thereby increasing the economic independence of the pesantren and developing the surrounding community's economy. This includes aspects such as business management, collaboration, and strategies for obtaining or increasing business capital. As a religious educational institution, pesantren also serves as a social institution (Nur Syam, 2005). The management of the economy in Islamic boarding schools (pondok pesantren) requires an instrument or tool that can ensure smooth operations, provide convenience, and offer protection for the businesses run by the pesantren community. This is important so that the established economic activities can continue to grow, be sustainable, and deliver broad benefits to all members of the pesantren. In general, the economy refers to all human efforts to meet their living needs in order to achieve welfare. Protection, on the other hand, refers to safeguarding activities or enterprises, whether on a small or large scale, to prevent risks that could hinder progress. In a broader sense, protection also includes strategies to maintain the stability of economic activities, trade, or specific industries, ensuring they continue to operate well despite facing challenges or competition. Therefore, protecting the pesantren economy is crucial, especially in safeguarding enterprises such as student cooperatives, production units, agriculture, trade, and other services that the pesantren has independently managed. With this protection in place, it is hoped that the pesantren economy can grow healthily and independently, thereby contributing to the strengthening of the community's economy at both local and national levels.

Al-Hikmah Islamic Boarding School established an economic unit to realize the vision of becoming an independent pesantren that does not rely on external aid or tuition fees. Through this business unit, it is expected to support the primary income of the pesantren. In addition, this business unit aims to empower alums and the surrounding community, creating mutually beneficial cooperation that is both economically beneficial for the pesantren and the community. Al-Hikmah Islamic Boarding School also provides opportunities for alums to contribute, such as those who wish to continue their studies while working, by offering employment opportunities within the pesantren. Al-Hikmah Islamic Boarding School has a minimarket business unit named SanNumart, which was first established in 2020. During its first year, it experienced a total failure due to unprofessional management. However, in 2022, improvements were made to the management system, resulting in enhanced performance. Al-Hikmah Pesantren has a dedicated division overseeing the business units. Besides SanNumart, there is also SanNuairminum, a bottled drinking water production unit that has been operating for about seven years and is currently in the process of obtaining the Indonesian National Standard (SNI). Over time, numerous changes have occurred, including the transfer of financial management, among others. Additionally, Al-Hikmah provides a Food Court and land for the surrounding community to establish businesses, with annual rental fees. Since students at Al-Hikmah pesantren do not use cashless payments when making purchases, many residents have opened shops that cooperate with the pesantren. When students buy from these shops, they no longer use cash but instead scan a barcode and enter their PIN; the balance in their BMT (rural bank) accounts is then deducted accordingly. This system is made possible through Al-Hikmah's

collaboration with a third party called the PSD Application (Pesantren Smart Digital). Even community members who do not rent space in the Food Court still maintain cooperation with the pesantren.

The background of this issue is the importance of maintaining trust between Al-Hikmah, third parties such as the PSD Application, and the surrounding community through the implementation of clear and written rules. One important rule is the limitation of student spending to a maximum of 20,000 rupiahs per day, with exceptions for specific needs accompanied by receipts from the administrators. Transactions that exceed this limit without proper procedures can damage trust. Any irregular transaction data will be recorded and reported to administrators for evaluation and improvement. This demonstrates a commitment to ensuring transparency and accountability in all transactions.

**Table 1. Business Financial Details**

Type of Business	Monthly Income (Rupiah)	Remarks
Sannumart	9,000,000 – 10,000,000	Gross Income
	5,000,000 – 6,000,000	Net Income

Based on Table 1, the source explained that the monthly income from the minimarket ranges from 9,000,000 to 10,000,000 rupiahs. However, this amount does not include expenses such as employee salaries, electricity bills, and the purchase of basic goods for the minimarket. After deducting these costs, the net income generated from the minimarket is approximately 5,000,000 to 6,000,000 rupiahs.

## II. Literature Review and Hypothesis Development

### 2.1. Social Capital

Social capital can be defined as a set of shared values or informal norms among group members that enable cooperation among them. If the members of the group expect that others will behave honestly and can be trusted, they will, in turn, trust one another. When people working together in a company trust each other and operate according to a shared set of ethical norms, conducting business requires minimal costs (Putnam R. D., 2000).

#### a. Trust

Trust is a central element in social capital theory, according to Robert Putnam. In this context, trust refers to trust between individuals or trust within a larger community. This trust serves as the foundation that enables individuals to cooperate and interact without fear that others will deceive or harm them.

#### b. Bridging social capital

Bridging social capital refers to the type of social capital that connects individuals or groups from different social backgrounds. It leads to the formation of broader social networks, linking people with diverse social characteristics such as differences in ethnicity, religion, social status, or occupation.

#### c. Shared Norms

Shared norms refer to a set of values and rules that are collectively believed in and followed by members of a community or group. These norms serve as behavioral guidelines that regulate social interactions, create a sense of collective responsibility, and promote solidarity and cooperation.

Social capital refers to the networks of relationships, norms, and trust that enable individuals or groups to cooperate effectively. Coleman defines social capital as a function of some aspects of the social structure that facilitate individual actions within that structure. Social capital includes three elements: obligations and expectations, information channels, and norms accompanied by sanctions (Coleman, 2011).

a. Obligations and Expectations

In a social network, when someone takes an action on behalf of another person (such as assisting), an unwritten obligation arises for the recipient to reciprocate in the future. This expectation can only be realized if there is trust among community members. The higher the level of trust, the greater the likelihood that individuals will fulfill their social obligations

b. Information Channels

Social networks function as a means for the dissemination and exchange of information among group members. Information is a crucial prerequisite for decision-making, particularly in the context of business, education, or other collective endeavors. With an active social network, information can spread quickly and be more reliable.

c. Norms and Effective Sanctions

Social norms are unwritten rules that govern the behavior of individuals within a society. These norms serve as a mechanism of social control, ensuring that individual actions align with collective values and goals. When norms are violated, social sanctions typically follow, such as reprimands, ostracism, or loss of trust from the community.

Coleman emphasizes that social capital is formed through consistent and repeated social interactions, which require time to build trust and legitimacy among its members. In this context, social capital becomes an important resource for the sustainability of a community or organization, including in the management of economic business units based on participation and collective values, as is the case within the Islamic boarding school (pondok pesantren) environment.

## 2.2. Economic Self-Reliance

The word "independence" can be defined as the ability to think, feel, and act on one's own. According to Desmita, the term independence reflects a belief in one's own ability to solve problems without assistance from others (Anas, 2019). According to Watson, independence means the freedom to take initiative, overcome obstacles, do things correctly, persist in efforts, and carry out everything on one's own without relying on help from others. According to Mutadin, independence means a state in which a person has a desire to compete and progress for their own good, can make decisions and take initiative in completing tasks, and is responsible for their actions (Gufronul, 2020). According to Johnson, independence is a characteristic of maturity that enables an individual to function autonomously and strive toward personal achievement and goal attainment. According to Mu'tadin, independence means: (a) a state in which a person has the desire to compete and progress for their own good, (b) the ability to make decisions and take initiative in carrying out tasks, and being responsible for what is done (Eti Nurhayati, 2011). Economic independence, according to Mahdi Hadavi Tehrani, is a condition in which a community, group, organization, or country can reproduce and meet personal needs within the limits of self-welfare, without relying on others in managing economic matters (Basit, 2019).

## III. Research Method

This research uses a qualitative method with a phenomenological approach. According to Moleong, qualitative research is intended to understand the phenomena experienced by the research subjects, such as behavior, perception, motivation, actions, and so on, by using descriptive data in the form of sentences and language (Moleong, 1989). Meanwhile, according to Nasution, qualitative research is essentially the study of individuals within the scope of their lives, their interactions, and the effort to understand their language and interpretation of life (Nasution, 1992). Sugiyono adds that the object of research in qualitative studies is observed as it is; the researcher does not manipulate it, and the presence of the researcher does not affect the dynamics of the research object (Sugiyono, 2010). It can be concluded that in this study, the phenomenological

approach is used because it is considered relevant for exploring and understanding the meaning of the subjective experiences of the managers and entrepreneurs within the Al-Hikmah Islamic Boarding School environment in implementing social capital in the management of the pesantren's economic business units (Hasbiansyah, 2008). It is a study of human consciousness and experience of specific phenomena, aimed at uncovering the deeper meaning of those experiences. Through this approach, the researcher seeks to explore how individuals involved in managing the pesantren's business units, such as administrators, students (santri), and other stakeholders, perceive and interpret social values such as trust, norms, cooperation (gotong royong), loyalty, solidarity, and social networks within their daily context. Thus, phenomenology becomes a means to reveal how the subjects understand and interpret social relationships, as well as their strategies in running businesses based on pesantren values.

### 3.1. Research Location

This research was conducted at Al-Hikmah Islamic Boarding School (Pondok Pesantren Al-Hikmah) in Bandar Lampung. The characteristics proposed in this research are as follows:

- a. The existence of business units
- b. An educational institution with male and female students (santri)

### 3.2. Data and Data Sources

The researcher used two data sources to collect and process the data. The sources of data are as follows:

- a. Primary Data Source  
Primary data is obtained directly from the research subjects. The words and actions of the individuals interviewed and observed serve as the primary data sources. These primary sources are documented through notes or video/audio recordings. Data is collected through direct interviews and field observations.
- b. Secondary Data Source  
Secondary data refers to information that is not collected directly but can be used to complement and enhance the primary data. Secondary data is obtained from interviews with the elderly participants' families, literature studies, and documentation of the informants' activities during the implementation of their tasks.

### 3.3. Data Collection Techniques

Data collection instruments are tools selected to assist in research activities. The goal is to make the process more systematic (Arikunto, 2006). This study uses several data collection techniques, including:

- a. Interview  
An interview is a conversation between two people aimed at exchanging information and ideas through questions and answers. Typically, interviews involve verbal questions with specific purposes (Fudyartanta, 2019). The interview technique used in this study is the semi-structured interview. In semi-structured interviews, the researcher prepares a set of questions in an interview guide, which are primarily used to direct the flow of the conversation. In this method, an effort is made to build rapport with the respondents. The researcher can follow the interests and focus of the informants, allowing for more flexibility in exploring interesting topics that may arise during the interview (Smith, Dasar-Dasar Psikologi Kualitatif, 2013). To develop the interview guide regarding the meaning of life for elderly



individuals who work, the researcher refers to Bastaman's concept of life meaning. For the analysis of sources of life meaning, the researcher also uses Bastaman's framework.

b. Observation

Observation is a data collection method that involves directly or indirectly observing the research object (Dodi, 2015). This study uses a non-participant observation method. According to Arikunto, in non-participant observation, the researcher does not directly engage with the subjects being observed. The researcher's involvement is limited to observing the subjects without active participation. The observation is recorded using a descriptive technique. Descriptive research involves the use of observation, interviews, or questionnaires to study the current condition of the research subjects. Through tools such as questionnaires, the researcher gathers data to answer specific research questions. In descriptive research, the researcher presents the actual current condition (Ruseffendi, 2010). In this study, observations are carried out by noting the subjects' non-verbal responses during interviews, as well as their interactions with family members or their surrounding environment.

c. Documentation

Documentation is a data collection technique that involves obtaining information from various sources related to the research subject. In documentation, the collected data is analyzed to gain insights about the subject (Herdiansyah, 2010). The documents used for data collection in this study include recordings and photographs taken by the researcher during the observation process.

### 3.4. Data Collection Instruments

Data collection instruments are tools used to measure events, including variables or social conditions being observed. According to Sugiyono, qualitative research methods are based on the philosophy of positivism, which involves studying the natural condition of the object, with the researcher acting as the key instrument. Therefore, in this study, the data collection instrument is the researcher themselves.

### 3.5. Data Validity Checking

To ensure that data from qualitative research is truly scientific and accountable, data validity checking is required. The techniques for checking data validity are as follows: (Moleong, 2007).

a. Prolonged Engagement

Engagement is conducted over a sufficient period until the researcher reaches data saturation. During this extended time, the researcher can recheck the information with the subjects to ensure their statements are truthful or otherwise.

b. Persistence in Observation

Persistence in observation aims to identify elements relevant to the issue being investigated and focus on those elements. The researcher must conduct observations carefully, thoroughly, continuously, and in-depth.

c. Triangulation

Triangulation is a technique used to verify the validity of data by comparing it with other data sources. There are two types of triangulation: using different data sources for comparison and comparing the data with existing theories.

d. Verification Through Discussion

This verification is conducted after the data collection process is complete. The researcher discusses the research problem with supervisors, colleagues, and other knowledgeable individuals about the topic.

### 3.6. Data Analysis Techniques

In the data analysis process, the researcher conducts phenomenological reduction, which involves identifying and abstracting the essential meanings of the subjects' experiences and then organizing them into rich, thematic descriptions. This stage aims to reveal the deep structure of meaning behind the experiences of pesantren entrepreneurs regarding the implementation of social capital. Through this method, the study not only uncovers how social capital is utilized but also how these values are understood, felt, and consciously practiced by the pesantren community in their daily reality. Data analysis is the process of systematically reviewing and selecting interview transcripts, field notes, and other materials collected by the researcher after conducting fieldwork. In qualitative research, data analysis is carried out both before the researcher enters the field and after returning from the field. The analysis begins with the formulation and clarification of the research problem and concludes with the writing of the research findings (Saebani, 2008). Data analysis in qualitative research also takes place throughout the data collection process in the field. The stages are as follows:

- a. Data Reduction  
This includes the process of selecting, focusing attention, and simplifying the data by outlining the key information obtained by the researcher from the field.
- b. Data Presentation  
Data is presented in various forms, including descriptions, charts, relationships between categories, and narrative texts.
- c. Conclusion Drawing  
The conclusions drawn are provisional and may change if stronger supporting evidence is found.

### 3.7. Research Stages

The research process consists of three stages:

- a. Pre-Field Stage  
This stage involves preparation before the research is conducted. The steps taken by the researcher include designing the research plan, determining the research location, requesting data related to social capital from relevant parties, namely the administrators or managers of the business units at Al-Hikmah Islamic Boarding School in Bandar Lampung, and selecting the research subjects.
- b. Fieldwork Stage  
At this stage, the researcher begins to build rapport and establish effective communication with the research subjects. The researcher also seeks the subjects' consent to participate in the study. During the data collection process, which includes interviews and observations, the researcher records or takes notes of the data. After each interview session, the researcher schedules the next session.
- c. Data Analysis Stage  
Once all data is collected and transcribed into written form, the researcher analyzes the data. After completing the analysis, the researcher prepares the data presentation, discussion, and conclusions.

## IV. Results and Discussion

### 4.1. Research Result

This study aims to examine the implementation of social capital in the management of economic business units at the Al-Hikmah Islamic Boarding School in Bandar Lampung, as well as to analyze the strategies



for economic self-sufficiency developed through a pesantren economic model based on Islamic values. The research was conducted using a qualitative method, involving in-depth interviews, participatory observation, and documentation studies, which engaged various stakeholders, including internal parties (management, students, and alums), external parties (parents of students and the surrounding community), and third parties (PSD application developers). Field findings show that the implementation of social capital has proven to be a vital foundation in establishing and managing sustainable pesantren business units.

#### a. Implementation of Social Capital in the Management of Pesantren Business Units

One of the most prominent forms of social capital implementation in the economic system of Al-Hikmah Islamic Boarding School is the presence of trust among all involved elements, both internal and external. This trust is not formed naturally but is built through a systematic and structured process, particularly through the use of digital technology in the pesantren's transaction system. The Pesantren Smart Digital (PSD) application serves as the primary tool for establishing transparency and openness. Students are not allowed to use cash within the pesantren environment; instead, all transactions are carried out using barcodes and special PINs linked to a digital account controlled by their guardians. This system creates a sense of security for parents or guardians, as they can monitor their children's spending directly through the application, without suspicion or concern over potential misuse of funds. Additionally, trust is reinforced through the implementation of a daily spending limit policy of approximately IDR 15,000 to IDR 25,000 per day. This policy is not only intended to discipline students' spending but also aims to build a frugal, responsible, and non-consumptive character. If a student wishes to make a purchase that exceeds this limit, they must request permission from a *musyrif* or *musyrifah* (student advisor) by presenting an official receipt. This rule enhances the internal monitoring system while promoting a culture of transparency and accountability. In cases of violations such as conducting transactions outside the PSD system or manipulating receipts, the pesantren imposes strict sanctions on both students and vendor partners, thereby creating a fair, disciplined, and honest system.

Another important form of social capital present is bridging social capital, which is evident in the pesantren's ability to build relationships with various parties from diverse social backgrounds. Al-Hikmah Islamic Boarding School not only focuses on its internal community but also actively engages with the surrounding society, alums, and professional partners from outside the pesantren. For instance, alumni are allowed to return to the pesantren environment to manage business units while continuing their higher education. This creates strong intergenerational connections and serves as a model for sustainable economic regeneration. The surrounding community is also not excluded; they are granted access to open businesses within the pesantren area, such as food court stalls or small shops, under an annual lease system and integrated into the PSD system. This indicates that the pesantren is not exclusive, but relatively open to social participation and the empowerment of the local community. The collaboration with the PSD application developer is also proof that the pesantren is open to technological innovation within the framework of Islamic values. These third-party acts not only serve as digital service providers but also as strategic partners in building an efficient, transparent, and tamper-resistant economic system. All transaction data is automatically recorded and can be accessed by parents/guardians, administrators, and merchants. Thus, the pesantren economy is not only rooted in social trust but is also supported by technological infrastructure that enhances accountability and order in the management of its business units.

#### b. Economic Self-Sufficiency Strategies Based on the Pesantren Economic Model

The economic self-sufficiency developed by Al-Hikmah Islamic Boarding School is the result of a systematic strategy based on the principles of professionalism, Islamic values, and community empowerment. One of the main pillars of this strategy is the management of business units, which is not carried out arbitrarily or merely as a complementary activity, but is handled professionally through the establishment of a dedicated economic division. After an initial failure in managing SanNumart (the pesantren's minimarket) in 2020, the pesantren conducted a thorough evaluation and institutional restructuring. Now, each business unit, such as

SanNumart (minimarket), SanNuairminum (bottled water production), and the food court area, is managed with proper financial recording systems, inventory control, staff scheduling, and regular reporting. This marks a significant step in shaping a sustainable business mindset within the pesantren environment.

The involvement of students (santri) and alumni in economic activities is not just supplementary but is an integral part of character development and independence training. Santri are allowed to work while attending the pesantren, for example, as cashiers, stock keepers, or distribution staff. They receive fair wages and real work experience. Alums are not simply released upon graduation but are invited back to manage the pesantren's enterprises while continuing their college education. This scheme fosters a pesantren economic culture that is not dependent on external funding, but instead is self-sufficient through the active role of its entire community. The use of digital technology, such as the Pesantren Smart Digital (PSD) application, has become the backbone of this entire system. The presence of this application not only streamlines transaction processes but also serves as a tool for financial education, internal control, and external monitoring. Santri learn to manage their personal finances, allowing parents or guardians to monitor remotely, and administrators can evaluate using data-driven insights. In fact, from every transaction made, 2% goes directly to the pesantren's operational fund. This means the technology functions not just as a transaction tool, but also as a driver of sustainable economic growth for the pesantren. The empowerment strategy also extends beyond the pesantren to the surrounding community. The local society is not only given access to open businesses within the pesantren area. However, it is also integrated into its economic system, including the use of barcodes and adherence to standard regulations. This creates a synergistic ecosystem between the pesantren and its social environment. The community feels included and benefits from the collaboration, while the pesantren gains additional income and expands its social influence.

#### 4.2. Discussion

Based on the findings above, it can be concluded that social capital plays a crucial role in the economic management of Al-Hikmah Islamic Boarding School. In line with Robert Putnam's theory, trust and social networks act as social glue that enables cooperation to run harmoniously. The trust built through the PSD system has created a climate of transparency that is rarely found in conventional pesantren economic systems. Policies such as spending limits and sanctions also reinforce social norms and a sense of collective responsibility. Moreover, the involvement of various social groups, including students (santri), alums, the local community, and third parties, reflects a healthy bridging of social capital, promoting inclusivity and expanding the pesantren's economic reach. In the context of economic self-sufficiency strategies, the Al-Hikmah pesantren model reflects the ideas of Watson, Mu'tadin, and Tehrani. The pesantren not only emphasizes the ability to generate independent income but also instills initiative, responsibility, and individual empowerment. Institutional self-reliance is demonstrated by the pesantren's effort to reduce dependence on external funding sources and to build a strong internal economic system. At the same time, individual independence is reflected in how students and alums are not merely recipients of education, but also active economic agents. Importantly, this system remains rooted in Islamic values.

The pesantren's economy operates within the ethical framework of Islam, emphasizing honesty, responsibility, justice, and solidarity. Profit is not the sole objective; character education and community empowerment are also key goals. This presents a viable alternative to the capitalist economic model, which often emphasizes competition and unlimited capital accumulation. At Al-Hikmah, social capital is not merely an abstract concept; it has been successfully translated into practical applications that shape a community-based microeconomic structure. According to Robert Putnam, trust, shared norms, and cross-group social networks (bridging social capital) are key components of social capital. Within this pesantren, all these elements work simultaneously and reinforce one another. Trust serves as the foundation for collaboration among various actors, both internal and external to the pesantren. What is notable is that this trust is not only built on emotional or religious bonds but is systemically supported by technology, rules, and oversight. This aligns with James Coleman's argument that social capital can only function effectively when supported by a

normative structure with balanced obligations and expectations. At Al-Hikmah, social norms are enforced through PSD usage rules, spending restrictions, and the requirement to submit official receipts for all expenditures. Violations by students or merchants are met with structured sanctions in accordance with pesantren policy. Thus, social control is not merely an informal or a formal system of sanctions that backs it. This supports Coleman's "norms and effective sanctions" concept, which states that strong norms are only effective when paired with precise enforcement mechanisms. The pesantren's success in building bridging social capital also highlights its ability to go beyond strengthening internal networks (bonding social capital). It builds economic and social relationships with external parties, which is a unique advantage rarely found in other pesantren economic systems, which often remain insular and dependent on internal networks alone.

The involvement of the surrounding community and alums who come from diverse social, educational, and economic backgrounds creates an inclusive space for collaboration. In this way, the pesantren functions not only as a religious educational center but also as a dynamic, community-based economic hub that adapts to modern developments. The implications of this social capital implementation and economic strategy are far-reaching. Internally, students learn how to manage their finances, take on responsibility, and gain professional work experience. This directly contributes to shaping students who are independent, resilient, and achievement-oriented, as described in Watson and Mu'tadin's theory on the traits of individual self-reliance. Students are no longer merely objects of spiritual development, but active participants in economic development. Institutionally, the pesantren is not entirely reliant on government funds or parent contributions. Instead, it generates stable income through business units such as SanNumart and SanNuairminum. This independence is not just material but also managerial and structural. The management system now reflects a modern organizational model, with specialized divisions handling finance, human resources, and operations. This supports Mahdi Hadavi Tehrani's view that economic self-reliance means an entity's ability to reproduce itself, meet its own needs, and not depend on others to solve its economic affairs. Al-Hikmah proves that this principle can be realized within an Islamic educational institution. Externally, the active involvement of the surrounding community shows that the pesantren has built a symbiotic and mutually beneficial relationship. The community is not treated merely as a target of religious outreach or as the surrounding environment, but as economic partners. They are provided with business space under fair lease mechanisms and are integrated into the pesantren's system through shared rules and the PSD platform. This creates a multiplier effect, where improvements in the pesantren's economy also stimulate local economic activity. Such a relationship strengthens the community's sense of belonging to the pesantren, enhancing social harmony and loyalty to the institution.

However, it is essential to acknowledge that this success is not without its challenges and potential biases. One limitation of this study is the lack of quantitative measurement of how much each form of social capital contributes to the pesantren's economic effectiveness. Additionally, the interview focus was mainly on internal stakeholders, and did not quantitatively capture the perceptions of the broader community or the students themselves. Several conclusions remain descriptive and are not fully supported by measurable empirical data. There is also a need for critical reflection. While the system is based on transparency and trust, there remains potential resistance from actors who may feel constrained by it, such as merchants accustomed to cash transactions or students who feel restricted in their spending autonomy. Therefore, continuous education on the values of honesty and social responsibility is essential to ensure the system remains effective and inclusive. Taking the complete analysis into account, it can be concluded that Pondok Pesantren Al-Hikmah has successfully transformed social capital from a theoretical concept into the foundational basis for building an independent, professional, and equitable pesantren economic system. This model can serve as a reference and inspiration for other Islamic boarding schools in Indonesia, demonstrating that integrating Islamic values, technology, and social empowerment can form a strong foundation for sustainable community-based economic development.

## V. Conclusion



Based on the research results and discussions conducted, this study comprehensively reveals that the implementation of social capital plays a key role in the successful management of economic business units at Pondok Pesantren Al-Hikmah Bandar Lampung. Trust, as the core of social capital according to Robert Putnam's perspective, has been established through a transparent and digitally measurable system via the Pesantren Smart Digital (PSD) application, which not only creates openness among students, their guardians, merchants, and the pesantren management but also builds a safe, controlled environment oriented toward the value of honesty. On the other hand, shared norms and social sanctions not only shape a culture of discipline but also function as a consistent internal social control mechanism accepted by all elements of the pesantren. The application of technology does not diminish social values but rather strengthens them, as digitalization enhances accountability and limits opportunities for irregularities within the pesantren's economic system. Meanwhile, the bridging social capital built between the pesantren and the surrounding community, alums, and third parties, such as application developers, shows that Pondok Pesantren Al-Hikmah does not build an exclusive economy but an open and collaborative one. This is highly relevant to the principles of bridging social capital, where cross-group relationships from diverse social, economic, and even technological backgrounds can be productively facilitated within an integrated economic system. This collaboration not only strengthens social networks but also broadens the scope of economic benefits felt both internally within the pesantren and externally. From the perspective of economic independence, the pesantren has demonstrated remarkable ability in managing resources and building a financially self-sufficient system. This aligns with the thoughts of Watson and Mu'tadin regarding independence as the ability of individuals and institutions to take initiative, act responsibly, and operate without dependence. The pesantren is no longer just a place for religious education but also serves as a center for economic and modern management education, while still upholding Islamic values. These findings provide empirical contributions to strengthening the theory of social capital and community-based pesantren economics, which have not been deeply researched in Indonesia until now.

Theoretically, this study reinforces the notion that social capital not only influences social relationships but also has the potential to transform community-based economic systems. Future research directions remain wide open, especially in addressing questions about the quantitative impact of social capital on the long-term economic performance of pesantrens, as well as how similar models can be replicated in other pesantrens with different social and geographic backgrounds. Furthermore, it is important to explore potential social conflicts, sustainability challenges, and cultural resistance to system modernization within the pesantren environment. Therefore, this study does not close off possibilities to a single model but instead opens new pathways of thought on how traditional social values can be adapted within a digital economic system that remains grounded in Islamic values.

Referring to the findings that have been thoroughly presented, this study offers several strategic and operational recommendations expected to serve as guidelines for relevant parties in developing a sustainable pesantren economic system. First, for the management of Pondok Pesantren Al-Hikmah, it is highly recommended that the current business unit management system continue to be improved through capacity building of the human resources involved, including students, alums, and institutional administrators. The pesantren can develop internal training curricula on entrepreneurship, financial management, Islamic business ethics, and the use of digital financial technology. This training will not only enhance managerial efficiency but also equip students and alums with practical skills to become independent entrepreneurs in the future. In addition, the pesantren should conduct regular monitoring and evaluation of all business units, not only from a financial perspective but also regarding customer (student) satisfaction, product quality, and social benefits. Second, to maintain economic sustainability, the pesantren is advised not to rely solely on existing business units but also to begin designing diversification strategies. This diversification could involve developing business units based on local potentials, such as integrated agriculture, halal livestock farming, Sharia digital printing, or technology-based services that the surrounding community can utilize. Each new business unit should be equipped with a feasibility study and integrated into the PSD system to remain under transparent supervision and control. Furthermore, the pesantren should consider establishing a legally recognized pesantren-owned enterprise body (Badan Usaha Milik Pesantren - BUMP) to ensure the business has a firm

legal foundation and can build cross-sector collaborations, including with local governments, zakat institutions, and Sharia cooperatives.

Third, for the government and policymakers in religious education and microeconomics, it is recommended to provide more concrete support to pesantrens that have developed or wish to develop similar economic models. This support can be realized through providing pesantren-based business management training, assistance with digital equipment, initial capital subsidies, and halal product certification, as well as National Standard (SNI) certification for the products produced. Local governments should also involve pesantrens in MSME empowerment programs, considering pesantrens' strategic position as centers of education, social, and economic activities in various regions. The pesantren economic model developed by Pondok Pesantren Al-Hikmah can serve as a national reference in shaping Pesantrenpreneurs who are oriented not only toward profit but also social benefits and spiritual values. Fourth, for researchers and academics interested in social capital studies, pesantren economics, and digital transformation based on local values, this study opens opportunities for further research development.

Future researchers are strongly encouraged to use quantitative approaches with standardized measurement instruments to assess the level of social capital, economic independence index, and the influence of these variables on pesantren business success. Longitudinal studies are also important for understanding system changes and social dynamics over a longer period. Additionally, comparative studies between pesantrens that have implemented digital economic systems and those still using conventional methods would be instrumental in identifying key success factors and significant challenges in the digitalization process of community-based Islamic economies. With these detailed recommendations, it is hoped that this study will not only be a scientific document but also provide policy directions, implementation inspiration, and theoretical contributions that can be broadly developed by academics, Islamic education practitioners, and policymakers. Today's pesantrens must be able to become locomotives of socio-economic change for the Muslim community—not only as institutions of dawah and education but also as active players in national economic development based on values, independence, and sustainability.

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