

# Integration of Fiqh Muamalah Teaching in Economic Education at Traditional Pesantren

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## Article History:

Received on 1 June 2025

1st Revision 10 June 2025

2nd Revision 20 June 2025

3rd Revision 1 July 2025

Accepted on 6 July 2025

## Abstract

**Purpose:** This study aims to analyze the integration of Fiqh Muamalah in economic education at Pondok Pesantren Sidogiri. It explores how Fiqh Muamalah teachings are applied in the context of Islamic economic education at a traditional pesantren.

**Methodology/Approach:** The research was conducted at Pondok Pesantren Sidogiri located in Pasuruan. The study uses a field research approach with a qualitative descriptive design. Data collection techniques involved interviews, observations, and documentation.

**Results/Findings:** The study found that Pondok Pesantren Sidogiri successfully integrates Fiqh Muamalah with Islamic economic education through collective *ijtihad* and integrative *ijtihad* approaches. The pesantren also applies Islamic principles in its pesantren cooperatives and sharia financial institutions, contributing to the economic empowerment of the community.

**Conclusions:** The findings indicate that the integration of Fiqh Muamalah at Pondok Pesantren Sidogiri strengthens the role of pesantren not only as a center of Islamic scholarship but also as an institution for developing Islamic economic practices. By contextualizing classical teachings with contemporary issues, the pesantren provides a model of how traditional Islamic education can remain relevant and contribute to community-based economic empowerment.

**Limitations:** This study is limited to one pesantren, so the findings may not fully reflect the practices of other pesantren. The use of a descriptive qualitative method means that broad generalizations cannot be made.

**Contributions:** This study contributes to the development of Islamic economic education at pesantren and can serve as a reference for further research on the integration of Fiqh Muamalah in economic education at traditional pesantren.

**Keywords:** *Fiqh Muamalah, Islamic Economic Education, Pesantren Salaf*

**How to Cite:** Suadi, S., Uddin, M. A., Fathurrohman, A., Yusuf, Y., Mukarromah, N. (2025). Integration of Fiqh Muamalah Teaching in Economic Education at Traditional Pesantren. *Bukhori: Kajian Ekonomi dan Keuangan Islam*, 5(1), 63-73.

## 1. Introduction

In the era of globalization and digitalization, Islamic commercial jurisprudence (*Fiqh Muamalah*) has gained increasing significance. The economic activities of the Muslim community are no longer confined to conventional transactions in traditional markets; they have expanded into the digital realm, such as e-commerce, fintech, and electronic banking systems. As the next generation, *santri* (students of Islamic boarding schools) are expected to possess Islamic financial literacy, enabling them to engage

in these digital ecosystems while adhering to Islamic principles ([Sutisno, Assyauqi, Salsabila, & Rizki, 2025](#)).

Research by [Riyansyah and Ansori \(2024\)](#), shows that while Islamic banking in Indonesia continues to develop positively, concerns remain about the misuse of services for online gambling transactions, which are prohibited by both state law and Islamic law. Comprehensive supervision and stringent regulations are critical to ensure that Islamic principles are consistently upheld. This study emphasizes the importance of integrating Islamic values with the challenges posed by digital technologies to maintain the continuity and credibility of Islamic banking. Other research by [Rofiullah \(2024\)](#), confirms the importance of Sharia principles in modern economic transactions, particularly through the prohibitions of usury (*riba*), uncertainty (*gharar*), and gambling (*maisir*). Digital innovations, such as Sharia fintech and halal e-commerce, open up new opportunities but demand stricter adherence to Sharia compliance. Regulations, education, and collaboration between governments, scholars, and practitioners are needed to ensure that the Islamic economy remains just, transparent, and sustainable. These phenomena demonstrate that the financial literacy of the community, including *santri*, needs to be enhanced ([Ekawati & Yanti, 2022](#)).

In this context, Fiqh Muamalah serves as both a normative filter and an educational instrument. By understanding Islamic contracts (*akad*) such as *murabahah*, *musyarakah*, *mudharabah*, *ijarah*, and *wakalah*, the younger generation of Muslims can acquire the competence to engage in modern economic transactions without violating Islamic principles ([Probowati, Chariri, & Isgiyarta, 2023](#)). Thus, effective Fiqh Muamalah education will strengthen Indonesia's contribution to the global Islamic economic ecosystem.

As the oldest Islamic educational institutions in Indonesia, pesantren (Islamic boarding schools) have played a significant role in shaping character and enhancing religious literacy among Muslim communities. In general, pesantren can be categorized into two main models: traditional (*salaf*) and modern pesantren. Modern pesantren tend to integrate general education with religious curricula and adopt formal teaching methods similar to those in schools. Educational technology has also begun to be utilized to accelerate students' understanding, including in the teaching of Fiqh Muamalah ([Van Basten & Jannah, 2024](#)). In contrast, traditional pesantren focus primarily on the study of classical Islamic texts, such as the yellow books (*kitab kuning*), using methods such as *bandongan*, *sorogan*, and *halaqah*. Despite this, traditional pesantren remain relevant because of their ability to preserve classical Islamic scholarship. The main challenge is adapting these traditional curricula and methods to align with contemporary needs ([Husna & Rigianti, 2023](#)).

Pesantren Sidogiri in Pasuruan is one of the largest and oldest traditional pesantren in Indonesia. Founded in the 18th century, Sidogiri is known for its consistency in preserving the classical tradition of Islamic scholarship based on yellow books. However, Sidogiri has also made significant contributions to the field of economics, particularly through its pesantren cooperative Baitul Maal wat Tamwil (BMT Sidogiri), which has become a successful model for developing sharia microfinance institutions. The experience of Pesantren Sidogiri shows that traditional pesantren have great potential to develop Islamic economic literacy among students. The integration of Fiqh Muamalah into economic education at Sidogiri is not only theoretical but also embodied in institutional practices. This is why Pesantren Sidogiri was chosen as the case study for this research. Moreover, its relevance lies in its position as a national representative of an influential traditional pesantren. Sidogiri's success in managing sharia cooperatives, alumni networks, and other economic ventures provides a model for how Fiqh Muamalah can be effectively integrated into both education and economic practice ([Fatchurrohman & Saputri, 2024](#)).

[Probowati et al. \(2023\)](#), and found that Fiqh Muamalah is highly relevant in addressing the practice of usury in conventional banking. Through contracts such as *murabahah*, *mudharabah*, and *musyarakah*, Islamic financial institutions can offer alternatives that are in line with Islamic principles. Meanwhile, [Afif \(2020\)](#), highlighted that the teaching of Fiqh Muamalah in Islamic higher education has improved students' sharia financial literacy but remains lacking in practical application. Research by Mustofa

(2022) shows that pesantren are capable of adapting to contemporary issues in Fiqh Muamalah through an integrative approach that combines classical Islamic scholarship with modern literature, social sciences, and natural sciences. The discourse of fiqh in pesantren is not only based on classical texts but also incorporates contemporary references to address current economic, health, political, and environmental issues in Indonesia. The implementation of this study is reflected in the economic practices of pesantren, such as the operation of cooperatives based on *Fiqh Ijtihad*. This finding affirms that the scholarly tradition in pesantren is adaptive, open, and capable of internalizing Sharia values within the context of modern life. Therefore, most studies emphasize that Fiqh Muamalah holds significant potential as the legal and ethical foundation for the economy, but pedagogical innovation is needed to ensure its relevance to younger generations ([Riswan, Rustam, Razak, & Muchran, 2023](#)).

Research by [Husna and Rigianti \(2023\)](#) on the adaptation of traditional pesantren to contemporary challenges shows that while traditional pesantren remain relatively conservative in terms of curriculum, most have begun to open up to the integration of modern knowledge, including economics and technology. However, this integration is often partial and does not reach the core of the Yellow Book teachings. Meanwhile, [Van Basten and Jannah \(2024\)](#), highlight that modern pesantren tend to be more progressive. They adopt formal curricula, integrate general education, and use digital technologies for teaching. However, this research also reveals that modern pesantren risk losing the authenticity of the yellow book tradition if integration is overdone. Another study by [Rahman and Asrohah \(2022\)](#), shows that pesantren play an important role in improving the economic literacy of the surrounding community, especially through pesantren cooperatives. However, this research has not thoroughly examined how Fiqh Muamalah is studied within the pesantren curriculum.

The integration of Fiqh Muamalah teaching into economic education in pesantren, both traditional and modern, is crucial in contemporary Islamic education. Fiqh Muamalah, as an integral part of Islamic knowledge, provides the foundation and guidelines for the practice of Islamic economics. Various research findings indicate that teaching Fiqh Muamalah, which combines textual dimensions with practical application, is urgently needed to form a comprehensive understanding of Islamic economics in daily life ([Wulandari & Tholhah, 2018](#)). In addition to being part of the curriculum, the integration of Fiqh Muamalah is highly relevant in practice, especially in regulating economic transactions in accordance with Islamic principles. According to [Hidayat, Rizal, and Fahrudin \(2018\)](#), pesantren play an important role as Islamic educational institutions with significant influence in the internalization and dissemination of sharia values so that they can be practiced in daily life. The teaching of Fiqh Muamalah in pesantren not only focuses on theoretical mastery but also aims to equip *santri* with practical skills to address contemporary economic dynamics in the Muslim community. This effort also serves as a preventive measure against economic practices that contradict Islamic principles, such as, usury and uncertainty.

Fiqh Muamalah serves not only as a legal guideline but also as a moral development tool, emphasizing the values of justice, honesty, and responsibility in the economic system. These values are highly relevant in building a just and sustainable economic system, given that global economic disparity remains a key issue. In other words, teaching Fiqh Muamalah in pesantren is not only normatively theological but also socially and economically significant. Research by [Asdar, Saputra, Baehaki, and Azka \(2025\)](#), indicates that e-commerce is permissible in Islam if it meets Fiqh Muamalah principles such as honesty, transparency, and security. Contracts such as *salam* and *istishna'* are considered the most suitable for digital transactions; however, risks such as *gharar*, usury, fraud, and gambling need to be addressed through regulations and the application of Islamic business ethics to build a fair and sustainable digital business ecosystem ([Sarkawi, Qadariyah, & Karim](#)).

Various previous studies have shown that Fiqh Muamalah has great potential to enhance sharia financial literacy. However, most of these studies have focused on the normative aspects of contracts or institutional dimensions, such as BMTs and pesantren cooperatives. Few studies have examined how Fiqh Muamalah is studied, taught, and internalized in the curriculum of traditional pesantren. This pedagogical aspect is crucial to ensure that the theoretical understanding of Fiqh Muamalah is translated into real-world practice. Pesantren Sidogiri in Pasuruan serves as an ideal object to fill this gap. Sidogiri

maintains its adherence to traditional methods through the use of the yellow books while simultaneously building an advanced Sharia economic ecosystem through BMT Sidogiri and its alumni network. This demonstrates a unique integration of classical traditions and modern needs that should serve as a model. The research questions in this study focus on how Fiqh Muamalah is integrated into the curriculum, teaching methods, and economic practices at the Pesantren Sidogiri. This study aims to describe, analyze, and evaluate the extent to which Fiqh Muamalah has been taught and practiced in the traditional pesantren environment. The study's contributions include theoretical contributions to the development of pedagogical studies on Fiqh Muamalah, as well as practical contributions to pesantren, society, and policymakers in promoting Sharia financial literacy.

Thus, the results of this study are expected to provide a foundation for developing a model for teaching Fiqh Muamalah in traditional pesantren and to contribute to the realization of a just, integrated, and time-relevant sharia economy. Given this background, the study of the integration of Fiqh Muamalah in economic education, specifically at Pesantren Sidogiri Pasuruan, is an important case that can positively contribute to a fair and just economy.

## **2. Literature Review**

### ***2.1 Integration of Fiqh Muamalah Teaching in Economic Education***

The integration of Fiqh Muamalah into economic teaching at pesantren has become increasingly urgent due to the growth of the Islamic economy and the rising demand for education grounded in Islamic values. Pesantren, as educational institutions that combine religious and general knowledge, play a crucial role in equipping *santri* with economic skills aligned with Fiqh Muamalah principles, preparing them to contribute to society. Research by [Adawiyah \(2018\)](#), shows that pesantren like Pesantren Sirojul Huda can integrate Fiqh Muamalah into entrepreneurship curricula, producing *santri* with practical skills for business. Additionally, [\(Robbani & Pujiyanto, 2023\)](#) emphasized the importance of entrepreneurship programs based on Fiqh Muamalah as part of relevant and applicable economic education.

The strengthening of pesantren economies can also be seen through initiatives such as establishing Sharia cooperatives and microfinance institutions, which aim to enhance the economic capacity of local communities. Establishing Sharia cooperatives in pesantren provides capital access for *santri* and the surrounding community, while reinforcing pesantren's contribution to local economic empowerment. Teaching Fiqh Muamalah, which covers finance and investment, offers valuable insights for *santri* regarding responsible resource management ([Syahputra, Ismaulina, Khairina, Zulfikar, & Rofizar, 2022](#)).

With globalization and the digital economy's growth, pesantren education must adapt to these changes to remain relevant. Digital literacy is vital for helping *santri* navigate an increasingly connected and competitive market. Integrating Fiqh Muamalah into the digital economy allows pesantren to prepare *santri* not only to work but also to create new job opportunities in accordance with Islamic values ([Nizar & Sholeh, 2021](#)).

Moreover, collaboration between pesantren, educational institutions, and the government is necessary to optimize the integration of Fiqh Muamalah into economic education. [Prawoto and Anisa \(2023\)](#), argue that through synergy, pesantren can develop curricula relevant to industry challenges while preserving essential Islamic values and identities. This approach ensures that the integration of Fiqh Muamalah not only produces competitive *santri* but also contributes to the broader development of the Islamic economy.

### ***2.2 Financial Literacy among Santri***

Several studies highlight the importance of financial literacy among *santri*, including one by [Indra \(2019\)](#), which emphasizes the potential of pesantren in equipping *santri* with financial literacy, ensuring that graduates are prepared for the business world, not just religious teachings. The link between religious education and financial literacy is crucial in shaping *santri* who can contribute to the economy

of Indonesia. Furthermore, [Prastyo \(2022\)](#) notes that active and participatory learning methods in pesantren can foster an adaptive digital literacy culture, including in financial literacy education.

Additionally, community service programs in pesantren have positively enhanced financial literacy. [Junaris \(2023\)](#), reported that integrating financial literacy into pesantren's regular activities effectively combines religious education with practical financial understanding. This study suggests that financial literacy can become an integral part of the pesantren curriculum, providing *santri* with essential life skills.

Technology applications, such as the "Money Tracker" app suggested by [Asdar et al. \(2025\)](#), play a role in enhancing financial literacy among *santri*. Such applications help improve the effectiveness of financial management, enabling *santri* to manage their personal finances optimally. Financial literacy also plays a crucial role in MSME development. [Astuti and Soleha \(2023\)](#), found that financial literacy significantly impacts business success and performance, which is relevant for pesantren, where financial management is key to sustainable businesses. Developing financial literacy in pesantren is vital not only for providing theoretical knowledge but also for equipping *santri* with practical financial management skills, both personally and in business settings. This provides a strong foundation for facing future economic challenges, both as individuals and as responsible entrepreneurs.

### **2.3 Fiqh Muamalah Teaching Methods in Pesantren**

Traditional pesantren maintain a strong educational tradition that upholds the authority of classical Islamic texts (turats) as the primary source of knowledge. In teaching Fiqh Muamalah, limited access to technology does not hinder the embedding of sharia values in *santri*. Pesantren salaf have long developed methods like *sorogan* and *bandongan*, emphasizing diligent reading, listening, and understanding of classical texts under the guidance of kiai or *ustadz*. These methods have effectively preserved the intellectual tradition of Islam, even in the absence of digital media support.

The adaptation of Fiqh Muamalah teaching in pesantren Salaf integrates traditional approaches with contextual strategies. For example, *santri* are guided to relate fiqh principles in the yellow books to contemporary mu' amalah practices encountered in daily life. Through discussions, simple case studies, and contract simulations, *santri* can grasp the relevance of Fiqh Muamalah to modern economic dynamics without relying on technology or the Internet.

Research by [Trilaksono \(2021\)](#), shows that Pondok Pesantren Karamatul Aulia faces challenges in teaching yellow books due to the influence of technology and globalization. Pesantren responded with a learning management strategy through planning, implementation, and evaluation, using *sorogan* and *bandongan* methods tailored to modern needs. Evaluations indicate that this strategy is effective in maintaining pesantren traditions while improving the quality of education, with the roles of teachers and *santri* being the key to success.

Another study by [Nurhayati and Anam \(2025\)](#), shows that the implementation of the Al-Miftah li al-'Ulum method at Pondok Pesantren Sullamul Hidayah Probolinggo is effective in enhancing *santri* skills in reading, understanding, and interpreting the yellow books. This method also deepens mastery of nahwu and sharaf, trains i'rab analysis, and encourages *santri* independence in understanding original texts without relying on literal translation. Additionally, its implementation strengthens linguistic foundations, promotes self-directed learning, and preserves the pesantren's scholarly tradition in a systematic and adaptive manner.

## **3. Research Methodology**

This research uses a qualitative approach with a literature study to explore the integration of Fiqh Muamalah teaching in economic education at traditional pesantren schools. The method aims to understand how Fiqh Muamalah principles can be applied in economic education at pesantren and analyze the impact of this integration on *santri* entrepreneurial skills.

### **3.1 Data Sources**

The data sources for this research include literature on Fiqh Muamalah, Islamic economics, and pesantren education, consisting of primary sources (Al-Qur'an and Hadith) and secondary sources that form the basis for the principles of Fiqh Muamalah that govern economic life. These texts provide moral and ethical guidelines to avoid economic practices contrary to Sharia, such as *riba* (interest) and *gharar* (transaction uncertainty), while supporting the values of justice and social responsibility in business. Secondary data were also obtained from research journals, scholarly articles, academic books, and publications discussing the application of Fiqh Muamalah in economic education at pesantren ([Hudaefi & Heryani, 2019](#)).

### **3.2 Data Collection Process**

Data collection was conducted through a systematic literature review, where relevant literature was gathered, analyzed, and classified to gain a comprehensive understanding of the research topic. This method facilitates the identification and organization of academic texts, fiqh books, and research journals related to the teaching of Fiqh Muamalah in pesantren economics.

### **3.3 Data Analysis**

Data analysis was conducted using a thematic analysis approach. The initial phase involved data reduction, which included filtering the relevant literature to identify central themes related to the integration of Fiqh Muamalah in economic education. The next step was categorization, grouping the data into major themes such as Fiqh Muamalah teaching methods, entrepreneurship among *santri*, sharia-based financial literacy, and challenges faced by traditional pesantren. The next phase was interpretation, where the findings were linked to Fiqh Muamalah theory, Islamic economic learning models, and contemporary literature. The process concluded with synthesis, which involved constructing a narrative that explains the integration pattern of Fiqh Muamalah in pesantren and its impact on financial literacy and entrepreneurial skills among the *santri*. This procedure ensured that the research results were presented systematically and were scientifically accountable.

## **4. Results and Discussion**

Pesantren play a central role in Islamic education in Indonesia by preserving and developing the Islamic scholarly tradition. One key aspect of pesantren education is the teaching of Fiqh Muamalah, which governs transactions and social interactions. Pondok Pesantren Sidogiri, one of the largest and oldest traditional pesantren in Indonesia, has demonstrated exceptional adaptability in addressing contemporary challenges, particularly in integrating Fiqh Muamalah with modern economic education. This study aims to analyze how Fiqh Muamalah is taught in the economic context at Pondok Pesantren Sidogiri and how this pesantren integrates classical teachings from Kitab Kuning with the economic needs of contemporary society.

### **4.1 Fiqh Muamalah and Economic Education at Pondok Pesantren Sidogiri**

Fiqh Muamalah is a branch of Islamic jurisprudence that regulates financial transactions, trade, leasing, loans, and other contracts that occur in social and economic interactions. At Pondok Pesantren Sidogiri, Fiqh Muamalah is taught using an approach that blends traditional Kitab Kuning teachings with the development of Islamic economics and finance topics. This pesantren teaches classical texts and contextualizes fiqh teachings with current social and economic situations.

At Pondok Pesantren Sidogiri, Fiqh Muamalah is taught through two main systems: sorogan and madrasah. The sorogan system is a traditional method in which *santri* read texts in front of the *kyai* or *ustadz* to receive direct explanations. This method preserves the richness of the pesantren tradition in teaching fiqh, where the yellow books are read without major alterations or interpretations. Madrasiyyah, on the other hand, is a more structured system that uses a curriculum tailored to modern developments, including contemporary Islamic economic education.

Pesantren Sidogiri has developed a more integrative approach in teaching Fiqh Muamalah alongside Islamic economics. For example, in the *Bahth al-Masa'il* forum, *santri* and *ustadz* regularly discuss contemporary issues related to Fiqh Muamalah, such as the law of e-commerce, credit card usage,

cooperative loan contracts, and Sharia financing. This forum serves as an important platform for collective *ijtihad*, where decisions on Islamic economic law are made based on an understanding of classical texts integrated with contemporary economic needs.

One practical integration of Fiqh Muamalah with the economy is the implementation of Sharia principles in the management of pesantren cooperatives. The cooperatives at Pondok Pesantren Sidogiri, such as Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS) BMT Sidogiri and BMT Mashlahah, operate under Sharia principles taught in Fiqh Muamalah studies. These cooperatives apply principles like honesty (*al-Sidq*), trustworthiness (*al-Amanah*), and public benefit (*al-Maslahah*), which are fundamental principles in Fiqh Muamalah. Teaching Fiqh Muamalah at Pondok Pesantren Sidogiri is not limited to classical law discussions; it also covers contemporary fiqh issues relevant to modern challenges. For example, topics such as e-commerce laws and online marriage contracts are frequently discussed in the Bahth al-Masa'il Forum. Pesantren Sidogiri has developed ways to contextualize classical fiqh texts with current socio-economic phenomena. *Santri* not only study the yellow books normatively but also utilize social sciences and modern science in legal analyses.

A real example of the integration of Fiqh Muamalah with modern economics is the discussion of loan contracts in cooperatives. In this case, *santri* are taught how the principles of Fiqh Muamalah can be applied to economic activities involving loans. Thus, Pondok Pesantren Sidogiri not only teaches theory but also implements sharia principles in sharia financial institutions within the pesantren. The data indicate that the integration of Fiqh Muamalah and Islamic economics at Pondok Pesantren Sidogiri creates an educational model that blends traditional Kitab Kuning teachings with contemporary Sharia principles. Through distinctive teaching methods, such as *sorogan* and *madrasiyyah*, this pesantren not only teaches the principles of muamalah but also links them to modern economic developments, including e-commerce, credit cards, and Sharia financing.

The application of Fiqh Muamalah principles to online transactions is particularly important, as examined in the context of e-commerce. Several studies indicate that contracts such as *salam* and *istishna* have been integrated into buying and selling practices through digital platforms, providing clarity and security in transactions. These contracts provide a strong legal foundation that can reduce potential conflicts and clarify the rights and obligations of each party in a transaction ([Manik, Asmuni, & Anggraini, 2023](#)). This aligns with the views of [Mubarroq and Latifah \(2023\)](#), who argue that integrating Fiqh Muamalah principles strengthens the validity of transactions and creates a fair and transparent economic system.

Moreover, payment systems such as Cash on Delivery (COD) are understood in Fiqh Muamalah as contracts that align with sharia principles, provided the price and object of sale are clear ([Hamka, Satriani, Arman, & Harmilawati, 2024](#)). Research also shows that in e-commerce transactions, it is crucial to consider *maqashid* sharia, where the primary goal is welfare and justice for all involved parties ([Dianta, 2023](#)). With this approach, pesantren can ensure that transactions meet Sharia criteria and benefit all parties.

Pondok Pesantren Sidogiri also contributes to entrepreneurship education by involving *santri* in managing businesses, which is relevant to [Siswanto \(2018\)](#), research on pesantren-based entrepreneurship development. This study shows that guidance from kiai and alumni, along with the proper adoption of technology, can improve the competitiveness of pesantren in the economic sphere. This highlights the importance of integrating traditional knowledge with modern technology in teaching Islamic economics at pesantren [Rahman and Asrohah \(2022\)](#), which also plays a role in preparing *santri* for the business world.

In the context of financing, Sharia financing models such as *murabahah*, implemented in pesantren cooperatives, are also relevant to the study by [Probowati et al. \(2023\)](#), which shows that Sharia financing has been widely adopted through digital applications. Further research on *salam* contract literacy among the younger generation shows that their understanding of sharia principles influences their purchasing decisions on e-commerce platforms ([Muthmainnah, Novianty, & Jumarni, 2024](#)). This demonstrates

that teaching Fiqh Muamalah at Pondok Pesantren Sidogiri not only deepens legal knowledge but also raises awareness and understanding of sharia-compliant products in the community.

#### **4.2 The Role of Pondok Pesantren Sidogiri in the Development of Islamic Economy**

Pondok Pesantren Sidogiri plays a significant role not only in education but also in advancing the Islamic economy in Indonesia. Through the management of pesantren cooperatives and Baitul Maal wa Tamwil (BMT), this pesantren has become a model for empowering the Muslim economy. For example, BMT Sidogiri reported total assets of IDR 2.4 trillion at the end of 2017. This finding indicates that pesantren focus not only on knowledge development but also on building sustainable economic growth in line with Sharia principles. Pondok Pesantren Sidogiri is also active in developing sharia microfinance institutions that provide financing access to the community through sharia-based savings and loans products. Thus, the teaching of Fiqh Muamalah is not limited to theoretical aspects but is also practically applied in economic activities that benefit the community.

Pondok Pesantren Sidogiri has successfully contextualized Fiqh Muamalah teachings with the evolving social dynamics in society, as reflected in the application of sharia principles in the management of cooperatives and financial institutions within the pesantren. The fiqh studies conducted at pesantren do not only focus on classical texts but also integrate existing social and economic knowledge. Therefore, Pondok Pesantren Sidogiri can address contemporary issues faced by Muslims, particularly in the economic sector.

Pondok Pesantren Sidogiri plays a strategic role in integrating religious education with Islamic economics in Indonesia. Through the management of pesantren cooperatives and sharia microfinance institutions, such as BMT, this pesantren has successfully applied Fiqh Muamalah teachings to contemporary economic practices. This effort not only supports the empowerment of the Muslim economy but also provides practical solutions to the economic challenges faced by local communities. As noted by [Fathurrahman and Muchlis \(2020\)](#), and [Kholilah, Meylianingrum, Jaya, and Jouti \(2022\)](#), the management of BMT at Sidogiri, founded on cooperative principles, plays a significant role in strengthening the economic well-being of the community through flexible and participatory sharia financing mechanisms.

BMT Sidogiri, as a microfinance institution, plays an essential role in supporting small business development, which can reduce poverty levels while increasing the community's economic independence [Praseptyaningrum, Susilawati, and Wardana \(2019\)](#). Research by [Lisan and Fithri \(2024\)](#), shows that this institution provides financing access to its members in accordance with Sharia principles. This finding aligns with the objectives of Pondok Pesantren Sidogiri in fostering entrepreneurship among *santri* through programs that integrate theory with practical experience at BMT and cooperatives.

Furthermore, Fiqh Muamalah teaching at Pondok Pesantren Sidogiri covers business ethics and the importance of producing halal and quality products to compete in the modern market. This approach not only supports the education of *santri* but also offers solutions to the economic challenges faced by Indonesian Muslims. The integration of religious values with economic practices can enhance collective awareness and entrepreneurial spirit among *santri* and the surrounding community ([Subastyan, Fitriyah, & Puspitasari, 2022](#)). Through this approach, Pondok Pesantren Sidogiri not only produces knowledgeable generations but also nurtures the economic potential of the Muslim community using innovative and sustainable strategies.

## **5. Conclusions**

### **5.1 Conclusion**

Pesantren Sidogiri has successfully integrated the classical teachings of Kitab Kuning with contemporary economic needs through the *sorogan*, *madrasiyyah*, and *Bahth al-Masa'il* forums. The principles of Fiqh Muamalah (contracts, honesty, trustworthiness, public benefit) have been applied in new contexts such as e-commerce, credit cards, Cash on Delivery (COD), and digital sharia financing.

The practical application of Fiqh Muamalah is evident in pesantren cooperatives, such as BMT Sidogiri and BMT Mashlahah, which operate under Sharia principles. Pesantren not only teaches the theory of Sharia contracts, such as *murabahah*, *salam*, and *istishna*, but also implements them in transactions, providing *santri* with hands-on experience in Sharia-based economics. Pondok Pesantren Sidogiri functions as both a center of Islamic education and a driving force for the Muslim economy through Sharia microfinance institutions. Pesantren contribute to community empowerment, enhancement of sharia financial literacy, and development of entrepreneurial skills among *santri*. With this integrative model, pesantren can preserve the tradition of Islamic scholarship while addressing the challenges of modern economics.

### **5.2 Research Limitations**

This study is limited to one pesantren and uses a descriptive qualitative approach, so the findings cannot be generalized to all pesantren contexts.

### **5.3 Suggestions and Directions for Future Research**

Future research should compare several pesantren, apply quantitative or mixed methods, and examine the role of digital technology in teaching Fiqh Muamalah and Islamic economics.

### **Acknowledgement**

The authors express their gratitude to Pondok Pesantren Sidogiri and all parties who provided support, information, and assistance during this study.

### **Author Contributions**

SS contributed to conceptualization and writing original draft. MAU contributed to methodology and validation. AF Data collection and analysis. YY Review and editing. NM contributed to literature review and project administration.

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