

The Role Of Pesantren As Sharia Economic Incubators In West Kalimantan Communities

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Abstract

This study analyzes the role of pesantren as Islamic economic incubators within the society of West Kalimantan by highlighting their contributions to Islamic economic education and the development of the sharia economy. The focus lies on the pesantren's role in Islamic economic education, microenterprise development, and socio-economic empowerment of the community. This research employs a qualitative approach using a literature review, with secondary sources serving as the primary data. Data collection was carried out by examining previous related studies, while data analysis involved data condensation, data display, and drawing conclusions. The findings indicate that pesantren in West Kalimantan hold a strategic position as drivers of the sharia economy by integrating educational functions, social empowerment, and community-based business development. Through strengthening sharia economic literacy, providing assistance to MSMEs, and promoting halal product development, pesantren are able to cultivate a religious and competent generation capable of managing enterprises grounded in Islamic values. Although challenges such as limited human resources, restricted access to funding, and insufficient partnership networks persist, the potential of pesantren can be optimized through cross-sector collaboration and institutional capacity-building. With adequate ecosystem support, pesantren have the opportunity to become pillars of an inclusive and sustainable sharia economic development in West Kalimantan.

Keywords: *Pesantren, Islamic Economic Incubator, West Kalimantan*

Abstrak

Penelitian ini menganalisis peran pesantren sebagai inkubator ekonomi syariah dalam masyarakat Kalimantan Barat dengan menyoroti kontribusinya terhadap pendidikan ekonomi Islam dan ekonomi syariah, dengan fokus pada kontribusi pesantren dalam pendidikan ekonomi Islam, pengembangan usaha mikro, dan pemberdayaan sosial-ekonomi umat. Penelitian ini termasuk pada kluster kualitatif dengan kajian kepustakaan, sumber data yang digunakan sumber sekunder dengan Teknik pengumpulan data dilakukan dengan menelusuri penelitian-penelitian terdahulu yang serupa. Analisis data dilakukan dengan kondensasi data, display data dan menarik Kesimpulan. Penelitian ini menunjukkan bahwa Pesantren di Kalimantan Barat memiliki peran strategis sebagai penggerak ekonomi syariah dengan mengintegrasikan fungsi pendidikan, pemberdayaan sosial, dan pengembangan usaha umat. Melalui penguatan literasi ekonomi syariah, pendampingan UMKM, serta pengembangan produk halal, pesantren mampu mencetak generasi yang religius dan kompeten dalam mengelola usaha berbasis nilai Islam. Meski masih menghadapi hambatan seperti keterbatasan SDM, akses pendanaan, dan jejaring kemitraan, potensi pesantren dapat dioptimalkan melalui kolaborasi lintas sektor dan penguatan kapasitas kelembagaan. Dengan dukungan ekosistem yang solid, pesantren berpeluang menjadi pilar pembangunan ekonomi syariah yang inklusif dan berkelanjutan bagi masyarakat Kalimantan Barat.

Kata kunci: *Pesantren, Inkubator Ekonomi Syariah, Kalimantan Barat*

Introduction

Pesantren (Islamic boarding schools) have long functioned not only as religious educational institutions but also as centers of social, cultural, and economic life in many communities across Indonesia. The development of modern pesantren demonstrates a diversification of roles, ranging from teaching classical Islamic texts and shaping moral character to developing vocational skills, entrepreneurship, and collectively managed business units.¹ Within the framework of Islamic economics, pesantren possess unique potential through community trust, alumni and congregational networks, and Islamic ethical values aligned with principles of fair finance and business.² This potential positions pesantren as incubators capable of fostering micro, small, and medium enterprises (MSMEs) based on Islamic principles while strengthening local economic resilience. West Kalimantan, as a province characterized by social and economic heterogeneity with a mix of coastal, inland, agricultural, and urban settlements, presents an interesting context to examine the role of pesantren in local economic development.³ In many regions, access to formal financing, entrepreneurial training, and markets remains a challenge for small business actors.⁴

On the other hand, pesantren often serve as social centers with strong moral legitimacy and local networks, giving them the capacity to engage vulnerable communities and disseminate Islamic economic knowledge relevant to local needs.⁵ Although studies have highlighted the social and educational roles of pesantren and some research has explored pesantren entrepreneurship at the national level, empirical studies on the function of pesantren as Islamic economic incubators at the provincial level particularly in West Kalimantan remain relatively limited.⁶ This knowledge gap includes understanding internal pesantren mechanisms in facilitating businesses (e.g., entrepreneurial curricula, social capital, market network formation), the challenges encountered (e.g., regulations, capital access, managerial capacity), and the resulting economic and social impacts on students' families and surrounding communities.

Practical issues that emerge include the extent to which pesantren can translate Islamic economic values into sustainable business practices; which incubation models are most effective in the local context of West Kalimantan; and how partnerships between pesantren, Islamic financial institutions, local governments, and the private sector can be strengthened to enhance economic inclusion. Additionally, it is important to understand the cultural and structural factors that influence the adoption of Islamic economic practices by local communities. Research conducted by Sonia Rosta Alannawa (2024) on the role of pesantren as business incubators,

¹ R. Hamzah, *Inovasi Pendidikan Di Pesantren: Memadukan Tradisi Dan Modernitas* (Surabaya: Nuansa, 2022).

² I. Zainuddin, "Pesantren Dan Ekonomi: Tantangan Dan Peluang," *Jurnal Sosial Dan Humaniora*, 15, no. 4 (2023): 234-250.

³ A. Suryadi, "Interaksi Sosial Keagamaan Dalam Pembangunan Ekonomi Masyarakat Di Kalimantan Barat," *Jurnal Studi Keagamaan* 16, no. 1 (2021): 70-85.

⁴ rudiana Lyndia Aziza Shafarosa, Rasyifa Riana Pamasti, Maldivda Dzuhliandra, "Kses Dan Tantangan Dalam Permodalan Bagi Umkm Oleh Dinas Koperasi Dan Umkm Kota Bandung," *Al-Furqan : Jurnal Agama, Sosial, Dan Budaya* 3, no. 6 (2024): 1-16.

⁵ M Ilmi, "Pengembangan Budaya Kewirausahaan Berbasis Syariah Dalam Menumbuhkan Jiwa Entrepreneurship Santri Pada Pondok Pesantren Ma'had Mambaul Hikam ...," *ACTIVA: Jurnal Ekonomi Syariah* 2, no. April (2019): 63-75, <http://jurnal.stitnualhikmah.ac.id/index.php/activa/article/view/674>.

⁶ Jhon Veri Ali Nurdiansyah, "Peran Pesantren Dalam Membangun Jiwa Wirausaha Santri: Systematic Literature Review Berdasarkan Metodologi Prisma," *Jurnal Ilmiah M Progress* 15, no. 2 (2025): 309-15.

focusing on management strategies in developing pesantren businesses in relation to socio-economic aspects, indicates that pesantren businesses can serve as sources of economic and social strength for both pesantren and the wider community. Through value-based Islamic management that is just, responsible, and transparent, pesantren can create employment opportunities and stimulate local entrepreneurship. Many pesantren have demonstrated that through collaboration and business sustainability, they can become independent pillars of the Islamic economy that benefit the community.⁷

However, the aforementioned study does not specifically address Islamic economic systems. Therefore, this research is significant as it can provide empirical evidence useful for policymakers, pesantren administrators, and other stakeholders in designing economic empowerment programs grounded in contextual Islamic values. The findings are expected to help identify effective incubation models, key obstacles to overcome, and best practices that can be replicated in other regions with similar characteristics. Academically, this study will enrich the literature on Islamic economics, community-based empowerment, and the transformative role of religious institutions in local development. Based on this background, the present study is formulated to explore the role of pesantren as Islamic economic incubators in West Kalimantan society, with a focus on incubation mechanisms, challenges and opportunities, as well as socio-economic impacts on the community. The results are expected to provide operational and policy recommendations to strengthen the contribution of pesantren to fair and sustainable regional economic development.

Research Methodology

This study employs a qualitative research method combined with a literature review. Qualitative research is an approach that emphasizes a deep understanding of social, cultural, behavioral, or human experiences.⁸ This type of research focuses on quality, meaning, and context rather than quantity or statistical measures. Its primary objective is to understand “*why*” and “*how*” a phenomenon occurs, rather than merely “*how many*” or “*how much*.” The qualitative research methodology emphasizes in-depth understanding of social phenomena in their natural context. It is flexible, descriptive, and inductive, focusing on the meanings constructed by participants.⁹ By employing various methods such as case studies, ethnography, and phenomenology, qualitative research enables researchers to capture the complexity of human experiences that cannot be quantified. The success of this research largely depends on the researcher’s skill in systematically collecting, analyzing, and interpreting data.

Meanwhile, a literature review is a systematic process of identifying, evaluating, and synthesizing relevant literature or sources related to the research topic.¹⁰ Its purpose is to understand the theoretical foundations, developments in previous studies, and research gaps or

⁷ Sonia Rosta Alannawa, “Strategi Manajemen Dalam Pengembangan Bisnis Pondok Pesantren Terhadap Aspek Sosial-Ekonomi,” *Al Rikaz: Jurnal Ekonomi Syariah* 3, no. 1 (2024): 64–78, <https://doi.org/10.35905/rikaz.v3i2.11334>.

⁸ Hardani, *Buku Metode Penelitian Kualitatif & Kuantitatif* (Yogyakarta: pustaka Ilmu group, 2020).

⁹ Fathor Rashid, *Metodologi Penelitian Kualitatif Dan Kuantitatif Teori, Metode, Dan Praktek* (Kediri: Iain Kediri Press, 2022).

¹⁰ Naamy Nazar, *Metodologi Penelitian Kualitatif Dasar-Dasar & Aplikasinya, Rake Sarasin* (LP2M UIN Mataram: Mataram, 2022), [https://repository.uinmataram.ac.id/2853/1/buku Metode Penelitian.pdf](https://repository.uinmataram.ac.id/2853/1/buku%20Metode%20Penelitian.pdf).

unresolved issues, thereby ensuring that the current study has direction, relevance, and scientific contribution. A literature review is not merely a summary of previous studies; it is a critical analysis that builds an intellectual foundation for the research. Through a literature review, researchers can comprehend the evolution of theories, practices, and prior studies, while identifying pertinent research gaps.¹¹ Thus, the literature review serves as a crucial foundation that ensures the research is scientific, systematic, and meaningful in both academic and professional contexts.

This study uses secondary data as its primary data source. Data collection was carried out by gathering previous studies conducted, particularly in West Kalimantan. Data analysis was conducted through data condensation, data display, and drawing conclusions. Data condensation involves processing raw data into a more concise, compact, and easily understandable form without losing essential information.¹² The purpose of data condensation is to simplify data for more efficient analysis, reporting, or decision-making. Data display is the process of presenting condensed or processed data in visual or tabular form so that the information can be easily understood and analyzed.¹³ The primary purpose of data display is to help researchers or data users quickly identify patterns, relationships, or trends. Drawing conclusions is the final step in data analysis, which involves interpreting the meaning of the condensed and displayed data to answer the research questions or objectives.¹⁴ At this stage, the researcher develops a comprehensive, in-depth, and logical understanding based on patterns, relationships, findings, and evidence obtained from the analysis.

Results And Discussion

Pesantrens in West Kalimantan hold a strategic position as incubators of the Sharia economy. Through education, economic empowerment, development of Sharia-based financial systems, and the implementation of Islamic values, pesantrens can serve as engines of socio-economic transformation within the community.¹⁵ Achieving this transformation requires collaboration among various stakeholders and enhancing the internal capacity of pesantrens to adapt to the dynamics of the modern economy. The roles of pesantrens as Sharia economic incubators include the following:

A. Pesantren as a Center for Sharia Economic Education

Pesantrens in West Kalimantan are no longer recognized solely as institutions providing in-depth religious education; they have evolved into centers for Sharia economic education, playing a crucial role in strengthening the local economy. This transformation arises from

¹¹ Feny Rita Fiantika Et Al., *Metodologi Penelitian Kualitatif* (Sumatra Barat: Pt. Global Eksekutif Teknologi, 2022).

¹² J. Miles. M. B., Huberman, A. M., & Saldana, *Kualitatif Data Analysis; Methods Sourcebook (Third Edit)*. (SAGE Publications, Ins., 2014).

¹³ C. N. Creswell, J. W., & Poth, *Qualitative Inquiry and Research Design: Choosing among Five Approaches*. (SAGE Publications., 2018).

¹⁴ Indra Tamaulina Br. Sembiring, Irmawati, Muhammad Sabir, Tjahyadi, *Buku Ajar Metodologi Penelitian (Teori Dan Praktik)* (Karawang Barat: CV Saba Jaya Publisher, 2024).

¹⁵ Muhammad Fajrul Fajrul, "Peran Pondok Pesantren Sebagai Lembaga Pendidikan Pembentukan Karakter Di Era Milenial (Studi Pondok Pesantren Al Utsmani)," *Edification Journal: Pendidikan Agama Islam* 4, no. 2 (2021): 287–301.

society's demand for a just, ethical, and Islam-based economic system.¹⁶ In this context, pesantrens assume a new function as Sharia economic incubators, directly influencing the mindset, skills, and economic orientation of the surrounding community.¹⁷ As centers of Sharia economic education, pesantrens provide students (santri) with a strong foundation of knowledge through the study of fiqh muamalah, the basics of Sharia business, Islamic financial management, and the administration of zakat, infak, and waqf.¹⁸ These subjects are not only understood theoretically but are also applied in daily life through various pesantren economic activities. In an educational environment that emphasizes trustworthiness, honesty, responsibility, and social welfare, both students and community members are trained to conduct transactions fairly and transparently, avoiding harmful economic practices such as riba (usury) and gharar (uncertainty).

The role of pesantrens as centers for Sharia economic education is also evident in the development of professionally managed Sharia-based business units. Pesantren cooperatives, Baitul Maal wat Tamwil (BMT), pesantren shops, and agricultural or creative industries serve as practical laboratories for students.¹⁹ Through these business units, students gain direct experience in business management, capital allocation, marketing, and Sharia-compliant services. This hands-on learning model enables pesantrens to cultivate students who are not only spiritually devout but also skilled in managing businesses and capable of becoming independent economic actors. In West Kalimantan, the presence of pesantrens as Sharia economic incubators provides significant benefits to the surrounding communities. Pesantrens act as centers for economic empowerment, offering entrepreneurship training, business consultation, and assistance in developing halal MSMEs.²⁰ Frequently, pesantrens also collaborate with local governments and Sharia financial institutions to stimulate village economies through financial literacy programs, halal product development, and the utilization of productive waqf.²¹ Through these sustained collaborations, pesantrens not only advance their internal economy but also make tangible contributions to the broader economic growth of the community.

Through these roles, pesantrens are no longer seen merely as traditional educational institutions but have become centers of Sharia economic innovation capable of driving socio-

¹⁶ Baskoro Wijayanto, "Slamic World View : Perbandingan Ekonomi Islam Dan Ekonomi Konvensional," *BudAI : Multidisciplinary Journal of Islamic Studies* 3, no. 2 (2023): 112–25.

¹⁷ Luthfi Riadi, Achmad Febrianto, and Saifuddin Saifuddin, "Pengembangan Ekonomi Pesantren Berbasis Kearifan Lokal," *Jurnal Islam Nusantara* 5, no. 2 (2021): 78, <https://doi.org/10.33852/jurnalnu.v5i2.322>.

¹⁸ Amir Mahmud and Zaini Tamin AR, "Transformasi Pesantren (Studi Terhadap Dialektika Kurikulum Dan Kelembagaan Pondok Pesantren Rifaiyah Pati)," *EL-BANAT: Jurnal Pemikiran Dan Pendidikan Islam* 9, no. 2 (2019): 156–76, <https://doi.org/10.54180/elbanat.2019.9.2.156-176>.

¹⁹ Sarwo Edi Khairul Imam Punantara Sitopu, "Peran Baitul Maal Wat Tamwil Dalam Pengelolaan Keuangan Pesantren (Studi Kasus Pada Pondok Pesantren Mawaridussalam)," *Edunomika* 8, no. 2 (2024): 1–12.

²⁰ Efi Brata Madya Melati Rachma Ayu, "Pemanfaatan Produk UMKM Pondok Pesantren Darul Hikmah Dalam Meningkatkan Kesejahteraan Ekonomi Masyarakat Di Desa Bah Joga Kecamatan Jawa Maraja Bah Jambi Kabupaten Simalungun," *Jayapangus Press Ganaya : Jurnal Ilmu Sosial Dan Humaniora* 8, no. 2 (2025): 210–23.

²¹ Muh.AR.Husen Abdurrahim Riyadi, Abd.Hadi Sirat, Jasmin and Muhdi Alhadar Saifuddin, Nirwan Umasugi, "Analisis Pengelolaan Keuangan Pondok Pasantren Hidayatullah Al Izzah Kota Sofifi Tidore Kepulauan (Tinjauan Hukum Ekonomi Syariah)," *Al-Mizan: Jurnal Kajian Hukum Dan Ekonomi* 11, no. 2 (2025): 18, <file:///C:/Users/owner/Downloads/4.+Khotibul+Umam+-+Pesantren+sebagai+media+pengembangan+ekonomi+masyarakat-1.pdf>.

economic change in West Kalimantan.²² This transformation fosters a more just, sustainable, and spiritually meaningful economic ecosystem and affirms that pesantrens have significant potential as engines of Sharia-based economic growth. Ultimately, pesantrens integrate education, empowerment, and economic practice into a harmonious whole, producing a generation that is both religiously devout and competent in fostering community economic independence. Pesantrens in West Kalimantan have assumed an increasingly significant role in establishing a foundation for the Sharia economy within society. They provide a space that combines spiritual values with practical skills, producing a generation that not only understands religious teachings deeply but also possesses the ability to translate these values into ethical economic activities.²³ The development of the Sharia economy in West Kalimantan demonstrates that traditional educational institutions have substantial potential to serve as centers of social change. Through education, exemplary leadership, and economic innovation, pesantrens have shown that they can harmoniously integrate spiritual and economic aspects. This role lays the foundation for a more independent and empowered society aligned with Islamic values. With their inherent strengths and local wisdom, pesantrens have proven capable of contributing significantly to building a brighter future for the Sharia economy in West Kalimantan.

B. Pesantren as Centers of Empowerment and Business Incubation

Pesantrens in West Kalimantan are no longer understood solely as religious educational institutions but have developed into centers of economic empowerment based on Sharia principles. This transformation emerges from society's need for business mentoring aligned with Islamic values and the contemporary expectation that religious educational institutions contribute more broadly to socio-economic development.²⁴ In this context, pesantrens play a strategic role as Sharia business incubators, providing guidance, training, facilities, and an entrepreneurial ecosystem for both students and the surrounding community. As centers of empowerment, pesantrens offer productive programs that train not only spiritual skills but also practical competencies required in the business world. Activities such as entrepreneurship training, management of pesantren business units, halal product production, and Sharia financial literacy are integral to the students' personal development curriculum.²⁵ Pesantrens ultimately cultivate a young generation that possesses deep religious understanding while being prepared to compete as Sharia economic actors locally and regionally.

In West Kalimantan, the role of pesantrens as business incubators is increasingly visible through initiatives that establish partnerships between pesantrens, local governments, Sharia-based MSMEs, and financial institutions. Examples include community-based microenterprise

²² H. Zainuddin, *Peran Pesantren Dalam Pembangunan Masyarakat*. (Malang: Karya Cendekia., 2021).

²³ A. Rohman, "Peran Pesantren Dalam Pembangunan Ekonomi Lokal," *Jurnal Pendidikan Dan Ekonomi* 5, no. 1 (2019): 45-60.

²⁴ Akhmad Kastalani and Hidayatulah Akbar Pratama, "Pendidikan Islam Berbasis Kewirausahaan," *Jurnal Pendidikan Tambusai* 9, no. 2 (2025): 16069-77.

²⁵ Agus Salim Salabi Riza Nurul Rizka, "Pemberdayaan Ekonomi Melalui Pendidikan Kewirausahaan Di Dayah Nurul Huda Aceh Utara: Implementasi, Tantangan, Dan Strategi Pengembangan Riza Nurul Rizka: Pemberdayaan Ekonomi Melalui Pendidikan," *PASE: Journal of Contemporary Islamic Education* 4, no. 1 (2025): 58-75.

mentoring, halal agribusiness development such as organic farming and livestock management, and the establishment of professionally managed pesantren cooperatives.²⁶ Through this ecosystem, pesantrens provide spaces for community startups while creating sustainable economic value chains connecting production, distribution, and marketing. Pesantrens as Sharia business incubators demonstrate that traditional educational institutions can be key actors in the socio-economic transformation of the community. Through systematic empowerment, business mentoring, and character building, pesantrens develop an inclusive, sustainable economic ecosystem guided by Sharia principles.²⁷ This role not only addresses current societal needs but also lays the foundation for a future generation that is spiritually and economically independent.

The role of pesantrens as centers of empowerment and business incubation within the Sharia economic framework in West Kalimantan illustrates their substantial potential to act as locomotives of socio-economic transformation. Pesantrens serve not merely as venues for religious knowledge transmission but as platforms for enhancing community capacity by developing ethical, competitive entrepreneurs aligned with Sharia principles.²⁸ By providing learning environments that integrate spirituality, practical skills, and community-based business mentoring, pesantrens cultivate a generation better prepared to face modern economic challenges without compromising Islamic values. Pesantrens in West Kalimantan can be understood as catalysts for regional development, integrating moral, spiritual, and economic dimensions into a cohesive empowerment framework. Their presence as Sharia business incubators not only addresses the community's economic needs but also demonstrates how religious institutions can transform into strategic pillars for local economic development. This role forms a critical foundation for the future, where pesantrens are expected to continue innovating and contributing to building a just, sustainable, and ethically grounded economic foundation.

C. Pesantren as Agents of Social Development

Pesantrens in West Kalimantan not only function as religious educational institutions but also as centers for social development, playing a strategic role in promoting community economic progress. Through approaches rooted in Islamic values, pesantrens integrate moral education, social empowerment, and Sharia-based economic development, becoming comprehensive agents of social transformation.²⁹ Their role is evident in their ability to bridge community needs for improved quality of life, economic capacity building, and the cultivation of socially just character. As Sharia economic incubators, pesantrens assert their position as centers for idea generation, skill training, and business mentoring aligned with West

²⁶ Miftahul Falah Andika Dwiki Arislan, Mumuh Muhsin Zakaria, "The Role of Al-Ittifaq Islamic Boarding School in Agribusiness and Its Impact on the Life of the Alamendah Bandung 1970-1998," *Mimbar Agribisnis: Jurnal Pemikiran Masyarakat Ilmiah Berwawasan Agribisnis* 11, no. 2 (2025): 2450–61.

²⁷ Jay Aryaputra Singgih, "Peran Pengusaha Muda Dalam Mendorong Perekonomian Indonesia Guna Meningkatkan Pembangunan Nasional," *Jurnal Lembannas RI* 8, no. 3 (2022): 110–21, <https://doi.org/10.55960/jlri.v8i3.336>.

²⁸ Reinaldi A'inul Yaqien, Ibdalsyah Ibdalsyah, and Ikhwan Hamdani, "Etika Bisnis Usaha Pesantren Dan Kesesuaiannya Dengan Prinsip Etika Bisnis Islami," *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 4, no. 2 (2022): 446–53, <https://doi.org/10.47467/elmal.v4i2.1457>.

²⁹ A. Mujani, M., & Ismail, "Peran Pesantren Dalam Pengembangan Ekonomi Lokal Di Indonesia.," *Jurnal Pendidikan Islam* 10, no. 2 (2020): 112-128.

Kalimantan's local potential. They not only teach Sharia economic theory but also implement it through practical activities, including pesantren business units, Sharia cooperatives, BMTs, entrepreneurship training, and MSME mentoring programs.³⁰ Through these initiatives, pesantrens facilitate the creation of sustainable businesses that adhere to Sharia principles.

Amid the socio-economic dynamics of West Kalimantan, shaped by ethnic, cultural, and geographic diversity, pesantrens serve as mediating spaces that strengthen social cohesion. Through inclusive da'wah approaches and empowerment programs that favor marginalized communities, pesantrens help create more cohesive social environments.³¹ Their dual role as centers for religious education and Sharia-based economic development contributes to reducing social inequality, expanding economic opportunities, and strengthening community solidarity. Pesantrens in West Kalimantan have established themselves as institutions that not only teach religious values but also perform highly strategic socio-economic functions. Their role as agents of social development enables them to reach all community layers through moral education, individual capacity building, and collaborative spaces that enhance social networks. Simultaneously, their role as Sharia economic incubators introduces a new paradigm: sustainable economic development must be grounded in justice, blessing, and ethical principles.

D. Challenges for Pesantrens in Becoming Sharia Economic Incubators

The role of pesantrens as Sharia economic incubators is a strategic step toward fostering economic independence in the community, particularly in West Kalimantan, which has significant potential in trade, agribusiness, and community-based MSMEs. However, efforts by pesantrens to assume this role are not without structural, cultural, and managerial challenges that must be systematically identified and addressed. Some of the main challenges include:

1. Limited Human Resources

One of the most critical challenges in developing pesantrens as Sharia economic incubators is the limited availability of human resources (HR) with adequate competencies in economics, business management, and Sharia-based entrepreneurship. Pesantrens are inherently rich in religious educational culture, but the transformation toward functioning as an economic incubator requires far broader technical and professional capabilities.³² The imbalance between the required competencies and the available HR often becomes a major barrier. The scarcity of human resources with knowledge of Sharia economics and modern business management remains significant. Many pesantrens still focus primarily on religious studies, so entrepreneurship mentoring, Sharia financial literacy, and technology-based business management have not yet become institutionalized practices.³³ This limitation slows

³⁰ Muhammad Sakinul Firdaus, "Pemberdayaan Pesantren Melalui Pendirian Koperasi Syariah Dalam Meningkatkan Ekonomi Masyarakat," *ALMUJTAMAE: Jurnal Pengabdian Masyarakat* 2, no. 1 (2022): 29–36, <https://doi.org/10.30997/almujtamae.v2i1.2952>.

³¹ Narendra Jumadil Haikal Ramadhan and Habibur Rahman, "Peran Strategis Pesantren Dalam Mendukung Inklusif Dan Berkualitas Untuk Sustainable Development Goals," *AICLeMa* 6, no. 1 (2020): 7–16.

³² Husen Nurcholis Ridwan, Dika Sofyan, and Faruq Naufal Purnama, "Transformasi Pendidikan Pesantren Di Era Modern," *Aliansi: Jurnal Hukum, Pendidikan Dan Sosial Humaniora* 2, no. 3 (2025): 163–86, <https://doi.org/10.62383/aliansi.v2i3.909>.

³³ Jenal Aripin and Mulyawan Safwandy Nugraha, "Manajemen Keuangan Berkelanjutan Di Pondok Pesantren: Pendekatan Kewirausahaan Dan Tantangannya. Epistemic: Jurnal Ilmiah Pendidikan, 4(1), 133-153.

innovation in pesantren enterprises, even as community demand for Sharia economic education continues to rise.

This situation is further compounded by traditional pesantren management cultures that have not fully adopted modern organizational approaches, resulting in suboptimal HR development processes.³⁴ A managerial transformation emphasizing professionalism, clear division of labor, and robust monitoring and evaluation systems is required for each economic program. HR limitations are not merely a matter of quantity but also of competence quality, technological readiness, consistency in training, and institutional management patterns. To be effective Sharia economic incubators, pesantrens must invest seriously in HR development through strategic partnerships, integrated training, and cultural transformation in the workplace.

2. Limited Access to Funding and Capital

Limited access to capital makes it difficult for pesantrens to build an ideal business incubation ecosystem. To carry out incubation functions, pesantrens require training facilities, business mentoring, entrepreneurship research, and production infrastructure.³⁵ These needs involve substantial costs that pesantren funds alone often cannot cover. As a result, many pesantrens can only implement small-scale empowerment programs without sustainability or adequate infrastructure support. Although some Sharia financial institutions provide opportunities for productive financing, pesantrens often face administrative obstacles, such as the lack of standard financial reporting, low digital financial literacy, or inability to meet collateral requirements. Consequently, pesantrens are often deemed unbankable, severely limiting their access to Sharia financing. With restricted funding, the considerable potential of pesantrens as agents of Sharia economic transformation cannot be fully realized. Yet, with large student populations, extensive alumni networks, and their trusted social-religious position, pesantrens possess strong social capital to become hubs for Sharia business incubation. Limited access to funding and capital represents a significant barrier. Pesantrens typically rely on internal funds or donations, making it difficult to expand business units requiring long-term investment. Weak networks with Sharia financial institutions, both banks and non-banks, also prevent many business opportunities from developing optimally.

3. Lack of Synergy and Partnership Networks

Another challenge is the lack of synergy and partnership networks. As community-based educational institutions, pesantrens require support from multiple stakeholders, including local governments, BAZNAS, Sharia cooperatives, universities, and the halal

<https://doi.org/10.70287/Epistemic.V4i1.223>,” *Epistemic: Jurnal Ilmiah Pendidikan* 4, no. 1 (2025): 143–63, <https://journal.pegatliterasi.or.id/index.php/epistemic/article/view/223>.

³⁴ Muhammad Zakiy Humaida and Tirta Dimas Wahyu Negara, “Manajemen Kegiatan Pondok Pesantren Sebagai Upaya Peningkatan Kualitas Sdm Santri,” *Cendekia: Jurnal Pendidikan Dan Pembelajaran* 16, no. 2 (2022): 17–26, <https://doi.org/10.30957/cendekia.v16i2.676>.

³⁵ Wilva Ramadayanti, Andena Nur Hikmatunnisa, and D Yadi Heryadi, “Hubungan Antara Pembekalan Kewirausahaan Dalam Pengelolaan Unit Bisnis Pondok Pesantren Dengan Minat Berwirausaha Santri,” *Mikroba : Jurnal Ilmu Tanaman, Sains Dan Teknologi Pertanian* 1, no. 3 (2024): 40–52, <https://doi.org/10.62951/mikroba.v1i3.152>.

industry. Without strong collaboration, pesantrens struggle to expand the impact of their business incubation programs, which may remain sporadic. The lack of synergy and partnerships indicates that pesantrens cannot develop as Sharia economic incubators in isolation.³⁶ This challenge underscores the importance of perceiving pesantrens not merely as educational entities but as integral components of a broader ecosystem requiring cross-sector collaboration. Pesantrens need spaces to interact, share resources, and build mutually reinforcing relationships with the government, Sharia financial institutions, the business sector, academics, and other pesantrens as fellow agents of change.

In this context, the challenge of limited partnerships is not only technical but also a matter of vision and the willingness to engage in productive collaboration. Without solid networks, the economic potential of pesantrens stagnates, innovative ideas lack space to grow, and efforts to empower students remain internal agendas that struggle to reach broader market needs.³⁷ Strengthening synergy and partnerships is fundamental for pesantrens to transition from traditional roles toward transformative functions. Pesantrens that embrace collaboration can enhance their contribution to building an inclusive and sustainable Sharia economic ecosystem. This narrative affirms that the future of pesantrens as Sharia economic incubators heavily depends on their ability to establish broad, strategic, and mutually beneficial relationships in a form of social capital that strengthens both pesantren independence and overall community empowerment.

4. Business Governance

Business governance challenges in pesantrens are not merely managerial or technical issues but reflect the need for more fundamental transformation in how pesantrens perceive their strategic role in the modern Sharia economy (Rachman, 2025). Pesantrens have great potential as centers for community empowerment, but this potential can only be realized if business units are managed based on professionalism, accountability, and sustainability orientation. Weaknesses in business planning, financial record-keeping, leadership, and the limited use of technology indicate that pesantrens are still transitioning from traditional educational institutions to multifunctional institutions.³⁸ Without strong governance, pesantren enterprises are unlikely to evolve into Sharia business models that can serve as replicable references for the community. Pesantrens risk stagnating, treating business activities merely as side operations rather than instruments of genuine economic empowerment.

Therefore, improving business governance is no longer optional but a strategic necessity for pesantrens aiming to be credible Sharia economic incubators. Enhancing management capacity, increasing financial transparency, separating educational and business

³⁶ Ari Prayoga And Jaja Jahari, "Manajemen Jejaring Kerjasama Pondok Pesantren," *AL MA'ARIEF: Jurnal Pendidikan Sosial Dan Budaya* 1, No. 2 (2020): 125–33, <https://doi.org/10.35905/Almaarief.V1i2.1107>.

³⁷ Riadi, Febrianto, and Saifuddin, "Pengembangan Ekonomi Pesantren Berbasis Kearifan Lokal."

³⁸ N D Luthiyah, W E Putry, and N S Putri, "Perencanaan Dan Strategi Bisnis Yang Efektif Dalam Era Digital Menghadapi Tantangan Bisnis Modern," *Jurnal Perubahan ...* 8, no. 3 (2024): 42–50, <https://jurnalhost.com/index.php/jpe/article/view/860%0Ahttps://jurnalhost.com/index.php/jpe/article/download/860/1065>.

functions, and integrating technology should be prioritized.³⁹ With more modern, adaptive, and future-oriented governance, pesantrens can assert themselves not only as centers for transmitting Islamic values but also as economic actors capable of creating solutions, generating opportunities, and fostering community independence. Robust governance enables pesantrens to play a more significant role in shaping a fair, inclusive, and sustainable Sharia economic ecosystem, benefiting students, local communities, and national economic development.

Despite these challenges, the significant potential of pesantrens to become Sharia economic incubators in West Kalimantan remains undiminished. These challenges highlight the need for institutional transformation, HR capacity enhancement, and increased strategic collaboration. Pesantrens can play an increasingly important role in producing empowered, independent students capable of becoming agents of Sharia economic development in the community. The success of pesantrens as Sharia economic incubators is determined not only by their ability to overcome internal challenges but also by how effectively they create a collaborative ecosystem involving the community, government, Sharia financial institutions, and the business sector. When pesantrens integrate spirituality with economic productivity, they do not merely serve as centers of religious education but also as critical pillars for building a just, inclusive, and Sharia-compliant welfare system in West Kalimantan.

Conclusion

Pesantrens in West Kalimantan occupy a strategic position as incubators of the Islamic economy, bridging religious education, social empowerment, and community economic activities. Through their roles as centers for Islamic economic education, business incubators, and agents of social development, pesantrens are able to cultivate a generation that is religious, ethical, and competent in managing enterprises based on Islamic values. They also serve as drivers of community empowerment through entrepreneurship training, SME assistance, halal product development, and the strengthening of Islamic financial literacy. However, the optimization of these roles still faces several challenges, particularly limited human resources, insufficient access to funding, and weak partnership networks. Therefore, the transformation of pesantrens into centers of the Islamic economy requires strong collaboration among pesantrens, government institutions, Islamic financial organizations, business actors, and the wider community. With strengthened internal capacities and adequate ecosystem support, pesantrens can become a key pillar in developing an inclusive, sustainable, and equitable Islamic economy for the people of West Kalimantan.

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³⁹ Lena Rusmiyati et al., "Transformasi Manajemen Keuangan Sekolah Di Era Digital: Kajian Literatur Terhadap Efektivitas, Transparansi, Dan Akuntabilitas Pengelolaan Dana Pendidikan Di Indonesia," *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan* 3, no. 4 (2025): 5372–80, <https://doi.org/10.31004/jerkin.v3i4.1428>.

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