

Spiritual Values in The Economic Practices of Al-Bahjah Students in Central Cirebon

Neng Ulpa Apipah^{1*}

Rosidah², Umamah Mumtazah Askhiyah³, Tarudi⁴,

R. Ilfan Muhammad Abdurrasyid⁵

^{1,2,3,4,5}Universitas Islam Negeri Siber Syekh Nurjati Cirebon, Indonesia

Email: nengulpaapipah21@gmail.com^{1}, idah9536@gmail.com²,
azzahmumtazah26@gmail.com³, tarudiidm38@gmail.com⁴, ilfanmhmmmd@gmail.com⁵

ABSTRACT

Pesantren in Indonesia function not only as centers of religious learning but also as spaces for forming Islamic-based economic values. Despite growing scholarly interest in pesantren entrepreneurship, the spiritual dimensions underpinning santri economic practices remain empirically underexplored. This study aims to explore the spiritual values embedded in the economic practices of santri at Al-Bahjah Islamic Boarding School, Central Cirebon, and to understand how these values shape the pesantren's economic culture. Methods: A qualitative case study design incorporating ethnographic techniques was employed. Data were collected through participatory observation and semi-structured in-depth interviews with three purposively selected informants — one institutional treasurer and two active santri — over three days (27–29 October 2025). Findings reveal that economic activities within the pesantren serve not merely as financial transactions but as a medium of moral and spiritual education. Core values — honesty (ash-shidq), trustworthiness (al-mas'uliyah), blessing (al-barakah), and mutual help (ta'awun) — underpin every economic interaction. Distinctive practices including e-money as a moral governance instrument, integration of sholawat and dhikr into economic activities, and selective procurement of goods free from pro-Israel products constitute an economy grounded in spirituality and social accountability. The economic practices of Al-Bahjah santri represent a manifestation of spiritual economy that integrates economic, moral, and theological dimensions within a single cultural practice, offering an alternative paradigm that enriches Islamic economics discourse rooted in pesantren culture.

Keywords: *santri economy; spiritual values; pesantren culture*

INTRODUCTION

Islamic boarding schools are Islamic educational institutions that have an important role in shaping the character, spirituality, and independence of the people. In the midst of social and economic changes in modern society, pesantren is not only a place to study religious knowledge, but also a space for the formation of unique social and cultural values. One of the interesting aspects in the dynamics of pesantren life is the emergence of economic activities among students which are carried out in the spirit of Islamic spirituality (Adinugraha & Sartika, 2023; S Siswantoro, 2022).

This phenomenon is evident at the Al-Bahjah Central Islamic Boarding School in Cirebon, an institution led by Buya Yahya and widely known for its da'wah approach that emphasizes the balance between knowledge, charity, and morals. In this pesantren environment, the students not only learn religious knowledge, but are also trained to be independent through economic activities such as market day activities to train trading and buying and selling activities to train them in terms of honesty. These economic activities are an integral part of their lives, carried out with a spirit of sincerity, discipline, and responsibility as a form of devotion to Allah SWT. Interestingly, the economic practice among Al-Bahjah students is not only oriented towards material gains, but further reflects deep spiritual values. Students view economic activities as part of worship; Honesty, trust, simplicity, and gratitude are the main values that guide their behavior. In this context, the economy is not only an instrument to meet needs, but also a medium for character and spirituality education (Irhas et al., 2023).

Although existing studies have examined the economic empowerment of Islamic boarding schools from an entrepreneurial perspective notably Saputra et al., (2023), who documented how pesantren develop the entrepreneurial spirit of santri through institutional business units — these contributions have focused primarily on structural and organizational dimensions of pesantren economics, with limited attention to the spiritual values that underpin and give meaning to everyday economic interactions. The manner in which Islamic values such as honesty (*ash-shidq*), trust (*al-mas'uliyah*), blessing (*al-barakah*), and mutual help (*ta'awun*) are lived, internalized, and reproduced through the daily economic transactions of santri remains underexplored in the empirical literature.

This social reality shows the existence of an economic turnaround that is typical of Islamic boarding schools, namely an economy that grows from, by, and for the pesantren community, one of which is students based on Islamic values. This phenomenon is interesting to study empirically because it shows how economic systems can run in harmony with spirituality, as well as how religious values are internalized in everyday economic practices. In the situation of modern society that tends to separate religious and economic aspects, pesantren such as Al-Bahjah actually show that the economy can run on the principles of blessing and morality, not just profit rationality. The urgency of studying this phenomenon empirically lies in the need to understand and document alternative economic models grounded in spiritual values, at a time when such models risk being overshadowed by the dominant logic of market rationality (Armita & L Hanifah, 2023; M Sholahuddin, 2025).

The novelty of this research lies in its focus on the specific spiritual dimensions of Al-Bahjah's economic practices that have not been the subject of systematic empirical inquiry. These include: the use of e-money as an instrument of moral governance that shapes santri consumption behavior; the centrality of *barakah* (divine blessing) as the primary criterion of economic success beyond profit maximization; the integration of prayer (*sholawat*) and dhikr into the production and distribution process; and the practice of ethically selective product procurement, including the boycott of pro-Israel goods. By employing a qualitative case study approach with ethnographic elements, this study captures these practices as lived experiences from the perspective of the santri themselves, offering an emic account of a distinctively spiritual economy that has not been previously documented in the literature.

Ethnographic research begins with choosing an interesting problem or topic, this problem usually determines the form of research design, including budget, tools to conduct research, and even the presentation of research findings. Field research is the most distinctive element of any ethnographic research design. This field research is exploratory. Ethnographic researchers start by studying the basics such as native languages, kinship relationships, census information, historical data, and the basic structure and function of the culture to be studied. Ethnography in view Fetterman, (2019) is telling a credible, thorough, and authentic story. This method relies on stories through the eyes of local people in everyday life and adopts cultural perspectives to interpret observed behaviors. Ethnography focuses on the mindset and behavior of humans in their own communities. In addition, according to Moleong, (2018), ethnography is an in-depth study of social units by observing directly for a long time to gain an in-depth experience of their life patterns.

In the economic context run by the student community, spiritual values are not just a complement but a foundation that directs attitudes, behaviors, and economic relations. These

spiritual values include honesty, simplicity, social responsibility, and the awareness that economic activities are not only for personal gain, but part of the mandate for the common good. When students participate in economic circulation, these spiritual values function as a filter that ensures that transactions and income do not violate religious norms or human ethics. Thus, the economic turnover of students is not only a business mechanism, but also a form of spiritual practice in daily life such as work becomes worship, ownership becomes a trust, and consumption becomes a responsibility (Napitupulu et al., 2026).

The results of the findings by Saputra et al., (2023) explore entrepreneurial best practices in economic empowerment of Islamic boarding schools. Islamic boarding schools, which were originally only a place for Islamic scientific and spiritual resources, are now innovating to develop economic potential through independent entrepreneurship that creates pesantren independence and readiness of students in economic activities. In addition, the role of entrepreneurship in pesantren in the economic empowerment of pesantren is by developing the entrepreneurial spirit of students through the use of business units owned by pesantren as a learning medium.

This research focuses on understanding how spiritual values are lived and manifested in the economic practices of students at the Al-Bahjah Islamic Boarding School in Cirebon Center. Through an ethnographic approach, this study seeks to capture the meanings that live behind their economic actions: how the students interpret work, sustenance, responsibility, and blessings in the context of pesantren life. The focus of the research is directed to explore the socio-cultural dynamics of economic turnover that not only reflects economic activities, but also spirituality that shapes the way of thinking and acting of students.

The purpose of this study is to describe in depth how the economic cycle takes place among students, identify the spiritual values that underlie it, and understand the role of pesantren in instilling these values in daily life. Through this understanding, the research is expected to provide an overview that the economic practice of pesantren is not only oriented to pragmatic aspects, but also a means of sustainable moral and spirituality education.

Based on the foregoing, this study is guided by the following research questions: (1) What spiritual values underpin the economic practices of santri at Al-Bahjah Islamic Boarding School in Central Cirebon? (2) How are these spiritual values manifested and internalized within the pesantren's economic activities? (3) What distinguishes the pesantren economic culture of Al-Bahjah from conventional economic systems in terms of its spiritual and moral foundations?

RESEARCH METHODS

In this study, a qualitative case study design is employed, incorporating ethnographic data collection techniques to capture the socio-cultural dimensions of economic practice within a bounded pesantren community. This methodological choice is appropriate given the bounded nature of the research site and the limited duration of fieldwork. The case study approach enables an in-depth, contextually grounded examination of the phenomenon within its natural setting (RK Yin, 2017). Data collection with ethnographic elements was conducted at the Al-Bahjah Islamic Boarding School, Central Cirebon, over three days (Monday to Wednesday, 27–29 October 2025).

While the relatively short observation period is acknowledged as a limitation, the intensity of participatory engagement and purposive selection of key informants served to maximize data richness. Participants in this study comprised three purposively selected informants with direct involvement in pesantren economic activities: the institutional treasurer and two active santri. Data were generated through direct field observation, semi-structured in-depth interviews, and field

documentation. In this study, the researcher holds research ethics including upholding the rules of the cottage, maintaining the confidentiality of participant identities, honesty in presenting data, and not being influenced by personal interests or pressure from other parties.

RESULTS AND DISCUSSION

Field Findings

Economic Ecosystem of Al Bahjah Islamic Boarding School

The Al Bahjah Islamic Boarding School has built an integrated and independent economic ecosystem. This economic system involves various means that are interconnected, creating an active internal economic turnaround. As expressed by the treasurer, "The economic activities of students are actually very helpful in reviving the finances of the Islamic boarding school. In Islamic boarding schools, the boarding school plays the role of the party that carries out production and distribution (for example, the provider of food and the needs of students), while the students play the role of consumers."

The economic facilities available include several main business units. *Syirkah* (Canteen) is a center for buying and selling daily food and beverages that need to be processed first at relatively affordable prices. TokoQu is present as a new program that replaces the function of AB Mart for female students, providing primary and secondary needs, although it is still in the early stages so it has not been maximized in meeting needs. AB Mart serves male students and guests from outside the pesantren with a wider range of products and has been running longer. AB Chicken and AB Milk provide ready-to-consume products whose orders are made through the parents of students with a certain schedule, namely every Monday every two weeks, and wet food every Saturday.

Transaction System and Economic Control

The payment system in pesantren uses a centralized and digitized mechanism. Jinan explained, "For payment instruments, we use e-money, not money." This e-money system is managed by the pesantren foundation and the balance is filled by the guardians of each student. In addition, Ghina added that when there is a Market Day, the payment method is in the form of vouchers. Meanwhile, for guests and people outside the Islamic boarding school, payment methods are more diverse such as QRIS, transfer, debit, credit, and cash.

The centralization of this payment system has a strategic purpose. The Treasurer emphasized, "Especially now, almost all the needs of students have been centered on TokoQu, so there is no spending outside the cottage. This makes the economy in the pesantren more lively and independent." This system also allows Islamic boarding schools to supervise and direct the circulation of student money more effectively.

Santri Participation in Economic Activities

Students are given the opportunity to be directly involved in economic activities, both as service officers and as entrepreneurs. Jinan said, "Yes, students are given the opportunity every year to sell at certain cottage events. There is a marketday on the day before Ramadan, graduation, there was a p5, and others".

In Market Day, students can determine for themselves the goods to be sold from each of their stands. Jinan described, "So students can determine the goods to be sold from each stand, there are food, drinks, and accessories. For food, for example, there are stuffed cireng, spider net cakes, etc.

The drinks are mocktails, the same as shaved ice, and accessories are a lot of items that are not sold at the cottage, such as fans, skincare, etc."

The experience of students in serving customers in the canteen or stand is quite dynamic. Jinan admitted, "It's exciting, even though it's a bit difficult to condition the number of people who come to our stand. Usually other students immediately invade the stand which they find interesting, so sometimes those who serve it are also overwhelmed." Ghina added the emotional dimension of this experience: "It was fun, because when I served, I served my friends and my relationships, so that there was active communication in carrying out economic activities."

Values Emphasized in Economic Practice

The main spiritual values applied to the Al-Bahjah Islamic boarding school include:

Honesty (*Ash-Shidq*)

Honesty is a fundamental value that is highly emphasized. Jinan stated emphatically, "Honesty is the key to success. We are always informed about the halal and haram of something, because if we consume something that is haram or does not belong to us, it can have an indirect impact such as the future, ease of exams, barakah, etc." Ghina added that their economics teacher always emphasized, "in making transactions must be honest and trustworthy, because it is a great value before Allah".

Transparency and Trust/responsibility (*Al-Mas'uliyah*)

Transparency is an important principle in financial management. The treasurer explained, "The manager must not lie to the students or guardians of the students just for the sake of enriching themselves. Islamic boarding schools instill the value of trust by getting used to always being open in managing money, recording income and expenses, and reporting the results correctly."

Blessings (*Al-Barakah*)

The concept of barakah is the main orientation that distinguishes the pesantren economy from the conventional economy. The treasurer emphasized, "In Islamic boarding schools, the main goal is not just to seek profit, but to seek blessings. Profit is important, but it's still the number one. The main thing is a righteous intention and a lawful way, because that's where the blessings of sustenance arise."

The concept of barakah is deeply understood by students. Jinan explained, "According to ana, the impact of barakah from buying and selling usually comes indirectly. It is not in the form of direct remittances, but barakah can be seen from our feelings of being happy, not restless, the number of customers who come, the smoothness of doing business, etc. A small stall can be bigger, one of which is because there is barokah."

Ghina interprets the concept of barakah from two dimensions: "in terms of where the goods are sold, because the goods are produced in good places and with good intentions, namely the albahjah Islamic boarding school and from every policy in the Islamic boarding school that must have good intentions, because not just any type of food and drink is traded by albahjah."

The treasurer expressed his belief that the prayers of the students are the "spiritual capital" of the success of the pesantren business: "Even by providing an affordable price, the students are very happy and their prayers are the 'spiritual capital' of the success of the pesantren business. Pesantren believe that the blessings of the prayers of the students are much more valuable than the great profits alone."

Please Help (*Ta'awun*) and *Ukhuwah*

Please help by prioritizing *Ukhuwah* (brotherhood) in business, for example by buying from fellow students. This value can be seen in the practice of Market Day where students support each other and buy from their friends' stands.

Challenges and Conflict Handling

Economic activities do not always run smoothly. Jinan revealed one of the internal challenges: "Ever, for example, when the market day wants to pay but queue, sometimes there is a thought to eat first, just pay later, but if you eat first before being paid, you are afraid of syubhat, so you have to be patient to queue." This shows the existence of a test of patience and honesty in daily practice.

Ghina also highlighted the problem of service efficiency: "Once, because in our own canteen, the method of buying and selling activities was by queuing one by one followed by queuing again to make payments which could make students feel lazy to make payments because of the less efficient service."

The treasurer told about a case of conflict that had occurred: "There has been an incident, for example, one of the shirkah officers suspected that high school students did not pay, but it was conveyed in an emotional tone. Finally, there was a misunderstanding between the students." Pesantren handles this conflict with a spiritual approach: "students are advised, their officers are reminded to tabayun (clarification) first. The approach is not with anger, but with advice that everyone should learn to be patient and not to make accusations without evidence."

Sharia Economic Development and Education

Ghina said that "At Al-Bahjah, we study sharia economics, which means we understand the science of usury, as well as know Halal and Haram, so that students have provisions for future generations." In some studies, it is also often conveyed that in buying and selling must be honest and not cheating. Buying and selling is a good activity, so do it in a good way as well.

Differences with Economics Outside Islamic Boarding Schools

Students are aware of the fundamental difference between the pesantren economy and the economy outside. Jinan explained, "The difference that can be seen is that the economy of the pesantren is the price of students, so it is not too expensive. In Al-Bahjah, if you want to go anywhere, the means of payment are using e money, you can't use money. The hut also does not sell goods that are pro-Israel, so all goods at ab mart and tokoqu are guaranteed to be not pro-Israel."

Ghina added the dimension of transaction methods and product diversity: "The distinguishing economic activity is, if outside the pesantren the transaction methods carried out are relatively diverse such as, Qris, Transfer, Debit, Credit, to Cash, and the goods sold can be in the form of primary, secondary, to tertiary needs and relatively diverse such as goods that support Israel are not restricted."

An Analysis of Cultural Significance

Barokah Concept

Economic activity is not seen as the ultimate goal for accumulating capital, but rather as a holistic educational medium that integrates the material and spiritual dimensions. This concept is rooted in the principles of classical Islamic education which views the world as "mazra'ah al-akhirah" (field for the hereafter), where worldly activities become the means to achieve spiritual perfection. The transformation of the economic space into a spiritual pedagogical space can be seen

from how pesantren not only teach "how to trade", but "how to become a moral Muslim trader". Every transaction, every buying and selling interaction, is understood as an opportunity to actualize the Islamic values of honesty, trust, justice, and blessings.

These findings align closely with the theoretical framework established in the preceding literature review. As Fetterman, (2019) underscores, ethnographic inquiry is oriented toward uncovering the credible, authentic narratives that animate a community's lived practices. The present study corroborates this principle by revealing that the economic behaviors of santri are not reducible to mere transactional rationality but are deeply embedded in a shared moral and spiritual narrative. This is further consistent with Moleong, (2018) conceptualization of qualitative inquiry as a means to access the experiential depth of social units. At the level of economic empowerment, the findings resonate with Saputra et al., (2023), who document how pesantren leverage entrepreneurial activities as a medium for instilling independence and readiness in santri.

The present case extends this insight by demonstrating that such empowerment is inseparable from the spiritual value system that governs pesantren life. Similarly, the emphasis on halal integrity and ethical commerce confirms the framework proposed by Ulfa et al. (2025), who identify spiritual entrepreneurship in pesantren as a distinct form of economic agency oriented toward *falah* rather than profit maximization. Taken together, the findings substantiate the theoretical proposition that pesantren economic culture constitutes an alternative economic paradigm—one that integrates *barakah*, *amanah*, and *ta'awun* as foundational axioms rather than peripheral values.

The concept of *barakah* emerged as a core value that shaped the economic worldview of the Al Bahjah Islamic boarding school. *Barakah* in this context is not just a blessing in the general sense, but is an alternative economic paradigm that measures success not only from the accumulation of profits, but from spiritual abundance that manifests in various forms (Anwar et al., 2024; Fahmi & P Aswirna, 2023).

Use of E-Money

The use of e-money as the only means of payment for students in the pesantren environment is not just a technological innovation, but a moral symbol and technology that is full of meaning. The prohibition of the use of cash and the centralization of transactions to the Islamic boarding school digital system contains several symbolic and practical dimensions.

First, e-money functions as a moral surveillance technology that allows pesantren to monitor students' consumption patterns and ensure that there are no transactions that contradict the value of the pesantren. This is a form of spiritual panopticon where supervision is not only external, but internalized by the students as an awareness that every transaction is recorded and accountable (Halili, 2023).

Second, e-money symbolizes the dematerialization of money, which paradoxically strengthens spiritual awareness about money. By not seeing and holding physical money, students are kept away from commodity fetishism and materialism that are often attached to banknotes. Money becomes an abstract number that is easier to understand as a trust than as a material object that can be controlled.

Third, the e-money system creates a closed economy that makes Islamic boarding schools an independent economic ecosystem. This concentration is not only for efficiency, but also to create a sacred economic space that is separate from the profane economy outside the pesantren. All

transactions take place within the boundaries of pesantren values, creating a kind of "economic umma" isolated from the negative economic influence of global capitalism.

Spiritual Belief

The findings of the study reveal an ambitious anthropological transformation project: transforming students from *homo economicus* (rational economic human beings who maximize utility) to *homo islamicus* (Muslim human beings oriented towards *falah*/success in the afterlife) (Napitupulu et al., 2026).

Jinan expressed the internalization of this value: "Ana also believes in the principle, everyone has their own sustenance, and that sustenance will not be exchanged." This theological belief about the destiny of sustenance is contrary to the principle of *homo economicus* which views sustenance as the result of free competition that must be fought for at all costs. In the *homo islamic* worldview, sustenance is a predetermined gift of Allah, so there is no need to use fraudulent or oppressive methods against others.

Ghina added that it is better for people to work as itinerant traders with halal capital and halal ways, than to become engineers, but our way to become engineers is to bribe first for education, or we when we become engineers *dzolim* with others." This statement indicates a value hierarchy reversal. In modern society, the profession of engineers is more prestigious than that of itinerant traders. But in Islamic values, the legitimacy of means is more important than the social status of results. A halal itinerant merchant is more noble than a tyrannical engineer.

The Blessings of Prayer

Ghina revealed an interesting practice: "My teacher always teaches every fighter/worker in Albahjah to always pray in every activity." The practice of praying at work is not just a complementary ritual, but an integral part of the production process that transforms material work into spiritual worship".

In this worldview, goods produced while praying contain *barakah* that is different from goods produced without *dhikr*. It is a spiritual concept of commodity whose use value is not only material-physical, but also spiritual. Santri buy at TokoQu or AB Mart not only because it is close and cheap, but also because they believe that the goods contain *barakah* because they are produced in a spiritual atmosphere.

This practice reveals economic desecularization, rejection of the separation of economic space as a profane space separate from the sacred space of religion. Every economic activity of production, distribution, consumption is purified through the integration of *dhikr* and worship intentions.

Preferred Sell Object

Jinan and Ghina have consistently emphasized that the pesantren "does not sell pro-Israel goods" and "sorts so that there are no pro-Israel items." This boycott practice is not just an economic-political decision, but a practice of religious identity construction and boundary making between "we" (Muslims) and "them" (supporters of Israel) (Mansyur, 2025; Sari & Games, 2024).

By ensuring that all goods sold are free of Israeli products, pesantren creates a space for total halal consumption not only halal in the sharia sense (does not contain pork, alcohol, etc.), but also halal in an ethical-political sense (does not support injustice against Palestinians).

This practice reveals the politicization of consumption in which every act of buying is understood as a political and moral act. Students are taught that consumers are morally responsible for the production and distribution chain of goods they buy. Buying Israeli products, although indirect, is understood as participating in injustice, thus damaging the blessings of sustenance.

It also creates an identity economy in which religious-political identity (Muslims who care about Palestine) becomes the criterion for product selection, not just price and quality. Islamic boarding schools not only educate rational consumers, but also politically conscious Muslim consumers.

Research Reflections

Conducting research at the Al-Bahjah Islamic Boarding School in Cirebon Center provides a very valuable experience. As researchers, we strive to not only be observers, but also part of the lives of students through a participatory observation process. This approach requires direct involvement in their daily activities, ranging from participating in economic activities, interacting in the social sphere of the Islamic boarding school, to participating in religious activities that are the spirit of life in Al-Bahjah.

One of the main challenges in this observation process is adjusting the interview time with the interviewees, because the resource person's activities are very dense in the cottage. In addition, the rules of the boarding school are very strict regarding the care of women. Therefore, in this observation, there is no documentation with female resource persons or other women's activities. We only include documentation of economic activities carried out by male students.

During the research process, relationships with the participants developed naturally. This happened because one of the researchers was a teacher at the Al-Bahjah Islamic Boarding School in Cirebon Center. The students were very enthusiastic to be participants in this observation. Ustadzah was also willing to be an interview resource person to deepen the researcher's findings.

This experience brought about a change in our perspective as researchers. Previously, we saw economic practices in Islamic boarding schools, especially from the functional side, namely as a strategy for institutional independence and student skill training. But after being directly involved, we realized that behind these economic activities there is a very strong spiritual dimension. The students do not consider work as just an effort to seek material results, but as worship and a form of service. This realization changes the way we understand the concept of economics itself: that in the context of Islamic boarding schools, economics is not only a rational activity, but also a path to blessings and closeness to Allah SWT.

We learned that an economy run with the intention of worship gives birth to calm and social solidarity that is difficult to find in conventional economic systems. Islamic boarding schools teach that blessings are more important than profits, and sincerity is more valuable than material results. This awareness is the spiritual lesson in this study.

CONCLUSION

The economic turnover at the Al-Bahjah Islamic Boarding School is not just an internal business activity, but a manifestation of a spiritual value system that integrates the dimensions of worship, morality, and character education. The economics of the pesantren function as a

muamalah laboratory that instills the values of honesty (ash-shidq), trust/responsibility (al-mas'uliyah), blessings (al-barakah), as well as ta'awun and ukhuwah in all economic practices of students. Activities such as Market Day, the daily life of students in buying and selling transactions, and the use of e-money reflect the transformation of economic culture that prioritizes accountability, simplicity, and social responsibility. The concept of barakah emerges as the central orientation distinguishing pesantren economics from conventional market logic. Success is measured not by profit accumulation, but by inner calmness, sincerity, and harmonious social relationships. This economic practice cultivates the identity of students as homo islamicus individuals who prioritize spiritual values over profit rationality.

Al-Bahjah's economic system further upholds ethical-inclusive values by ensuring that all goods traded are free from haram elements and dissociated from global injustices. This creates a closed yet socially conscious economic ecosystem in which every transaction simultaneously constitutes an act of worship and a vehicle for character education. In conclusion, the economic practices of Al-Bahjah santri constitute a form of spiritual economy in which economic, moral, and theological dimensions converge within a single cultural praxis oriented not toward capital accumulation, but toward barakah, communal welfare, and falah. Theoretically, this research enriches the study of Islamic economics based on pesantren culture, by emphasizing that economic practices cannot be separated from the community's spiritual value system.

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