

***Fiqh Muamalah Kontemporer di Maahad Tahfiz Vokasional Aman Bastari Selangor:
Tinjauan dari Perspektif Maqāṣid al-Mu'āmalah menurut Ibn 'Ashūr***

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Abstract

The primary aim is to examine how maqāṣid al-mu'āmalah as articulated by Ibn 'Ashūr can serve as an evaluative framework to assess alignment between pesantren economic practices and Sharī'ah goals particularly justice, asset protection, contractual clarity, risk mitigation, and equitable benefit distribution. Adopting a qualitative single-case study design, the research draws on in-depth interviews, participant observation, focus group discussions, and analysis of internal documents; data were analyzed thematically to surface recurring patterns and institutional arrangements. Findings indicate a dual pattern: positive measures (e.g., internal asset protection mechanisms, allocation of enterprise profits to social programs, and informal risk-mitigation practices) coexist with shortcomings (contractual ambiguity, limited financial transparency, and uneven profit-sharing). These results highlight a tension between operational flexibility and the demands of maqāṣid-oriented compliance. The study contributes by operationalizing maqāṣid al-mu'āmalah into an analytical tool for institutional assessment and by offering pragmatic recommendations for vocational pesantren and Islamic educational institutions to strengthen governance frameworks that are more transparent, equitable, and welfare-oriented.

Keywords: Contemporary fiqh muamalah; Maqāṣid al-Mu'āmalah (Ibn 'Ashūr); Maahad Tahfiz Vokasional Aman Bastari Selangor; vocational pesantren; Islamic economic governance.

Abstrak

Tujuan utama penelitian ini adalah mengeksplorasi bagaimana konsep maqāṣid al-mu'āmalah menurut Ibn 'Ashūr dapat digunakan sebagai kerangka evaluatif untuk menilai kesesuaian praktik muamalah pesantren dengan tujuan syariah, terutama dalam aspek keadilan, perlindungan harta, transparansi kontrak, mitigasi risiko, dan distribusi manfaat sosial. Penelitian ini menggunakan pendekatan kualitatif dengan strategi studi kasus, di mana data diperoleh melalui wawancara mendalam, observasi partisipatif, focus group discussion, dan analisis dokumen internal pesantren, kemudian dianalisis secara tematik. Hasil penelitian menunjukkan bahwa meskipun terdapat praktik positif seperti perlindungan modal, alokasi keuntungan untuk program sosial, dan adanya mekanisme mitigasi risiko internal, masih ditemukan persoalan seperti ketidakjelasan kontrak, keterbatasan transparansi keuangan, serta ketimpangan distribusi keuntungan. Temuan ini menegaskan adanya ketegangan antara fleksibilitas praktis yang dibutuhkan pesantren dengan idealitas maqāṣid yang menuntut keadilan dan kemaslahatan. Kontribusi penelitian ini terletak pada penerapan maqāṣid al-mu'āmalah sebagai instrumen analitis yang tidak hanya memperkuat pengembangan teori fiqh muamalah kontemporer, tetapi juga memberikan rekomendasi praktis bagi pesantren dan lembaga pendidikan Islam dalam merancang tata kelola ekonomi berbasis syariah yang lebih transparan, adil, dan berorientasi pada kemaslahatan publik.

Kata kunci: Fiqh muamalah kontemporer; Maqāṣid al-Mu'āmalah (Ibn 'Ashūr); Maahad Tahfiz Vokasional Aman Bastari Selangor; pesantren kejuruan; tata kelola ekonomi Islam.

A. Introduction

In an era of highly dynamic globalization and digitalization, the financial and transaction systems of the economy are now facing new challenges that go beyond traditional boundaries. Electronic transactions, Islamic fintech, pesantren-based microfinance systems, and internal business partnership mechanisms in religious institutions are becoming increasingly common practices.¹ However, a fundamental question arises: whether these modern muamalah practices remain consistent with the goals of the shari'a (*maqāṣid*) or have the potential to deviate from the essence of fiqh.² The development of literature on *maqāṣid al-sharī'ah* shows a significant increase in the last decade, in an effort to revitalize Islamic law to remain relevant in the midst of modern social and economic changes. In Malaysia, initiatives such as the "Maqāṣid Al-Shariah Guidance" in the Islamic capital market are concrete evidence of the adaptation of *maqāṣid* in contemporary financial regulation.³ Meanwhile, in the pesantren environment in Indonesia and Malaysia, the concept of pesantren entrepreneurship (*santripreneurship*) has been used as a strategy to strengthen the economic resilience of religious institutions while empowering students independently.⁴ However, the integration between contemporary muamalah practices in the context of vocational pesantren and its validity within the framework of *maqāṣid al-mu'āmalah* is still little empirically researched.

Although the literature on pesantren entrepreneurship and the economics of religious institutions has developed, there is a significant gap in relation to the analysis of *maqāṣid*-based muamalah fiqh in vocational pesantren that combines aspects of tahfiz education and business training. Some studies focus more on aspects of student competency development or entrepreneurship education models alone, without normative analysis of the suitability of economic practices with sharia goals.⁵ Meanwhile, some studies of *maqāṣid al-sharī'ah* provide a rich theoretical framework (e.g. in the context of the modern Islamic financial system) but are often poorly tested in field studies in Islamic boarding schools.⁶ Thus, this research is present

¹ José Carlos Laguna de Paz, "Some Implications of the New Global Digital Economy for Financial Regulation and Supervision," *Journal of Banking Regulation* 24, no. 2 (2023): 146–155, <https://doi.org/10.1057/s41261-022-00189-1>.

² M. Muawaffaq, Faiqotun Ni'mah, dan Kholid Irfani, "Maqashid Syariah dalam Perspektif Ibnu Asyur," *Attujjar: Jurnal Ekonomi Syariah* 6 (2021): 44–55.

³ Mohd. Fuad Md. Sawari, Mustafa Mat Jubri Shamsuddin, dan Ahmad Akram Mahmad Robbi, "Integrating Maqāṣid Al-Sharī'ah and Governance Principles: A Framework for SME Shariah Financial Compliance," *International Journal of Fiqh and Usul Al-Fiqh Studies* 9, no. 3 (2025): 97–116, <https://doi.org/10.31436/ijfus.v9i3.408>.

⁴ Abdur Rouf, Fatah Syukur, dan Samsul Maarif, "Entrepreneurship in Islamic Education Institutions: Pesantren Strategy in Responding to the Industrial Revolution 4.0," *Tafkir: Interdisciplinary Journal of Islamic Education* 5, no. 2 (2024): 250–265, <https://doi.org/10.31538/tijie.v5i2.1115>.

⁵ Abdiansyah Linge, Upi Sopiah Ahmad, dan Puguh Setiawan, "Maqashid Entrepreneurship dalam Fiqh Muamalah dan Ekonomi," *Menara Ilmu* 16, no. 2 (2022), <https://doi.org/10.31869/mi.v16i2.3142>.

⁶ Muhammad Shahrul Ifwat Ishak dan Fathullah Asni, "The Role of Maqasid Al-Shari'ah in Applying Fiqh Muamalat into Modern Islamic Banking in Malaysia," *Journal of Islamic Accounting and Business Research* 11, no. 10 (2020): 2137–2154, <https://doi.org/10.1108/JIABR-12-2019-0224>.

based on the need for academic-practice to fill the gap between the theory of maqāṣid muamalah and the institutional economic practice of vocational pesantren.

The topic of *contemporary muamalah fiqh in vocational boarding schools* has strong theoretical relevance to the approach of maqāṣid al-mu‘āmalah, especially in the discourse of fiqh methodological reform that emphasizes the purpose of maslahat and the prevention of mafsadah rather than mere textualism. Ibn ‘Āshūr, as one of the reformist figures of maqāṣid, emphasized that sharia law must be adapted to the basic purpose of sharia and the context of the times so as not to lose its functionality.⁷ The concept of ijtihād maqāṣid that develops in the realm of muamalah also supports interpretive flexibility without neglecting the principles of rights, justice, and legal certainty.⁸ Therefore, this study uses the framework of maqāṣid al-mu‘āmalah Ibn ‘Āshūr as the main conceptual lens in assessing and reconstructing the economic practice of vocational pesantren normatively and empirically.

The objectives of this study are to: (1) describe the contemporary practice of muamalah that runs in Maahad Tahfiz Vocational Aman Bastari Selangor; (2) analyze the extent to which these practices conform to or contradict the principles of maqāṣid al-mu‘āmalah according to Ibn ‘Āshūr; and (3) formulate applicable fiqh recommendations to direct the economic practice of Islamic boarding schools to be more maqāṣid-oriented. The formulation of the problem explicitly is: What is the practice of contemporary muamalah in this vocational pesantren? What indicators of maqāṣid are most often found to be real or violated? What factors affect the suitability of practice for maqāṣid? The question is directed at the alignment between the practice and goals of sharia, as well as normative efforts to strengthen the integration of maqāṣid in the economic governance of Islamic boarding schools.

The main scientific contribution of this article lies in the integration of the empirical analysis of the practice of muamalah vocational pesantren with the normative framework of maqāṣid al-mu‘āmalah Ibn ‘Āshūr, thus resulting in a recommendatory model that is not yet available in the literature. These findings not only enrich the discourse of maqāṣid studies, but also provide a blueprint for practical fiqh policies that can be adapted by other Islamic boarding schools and Islamic financial institution policymakers in supporting an ethical and equitable pesantren economy.

⁷ Shofa Robbani, Abu Yasid, dan Sanuri Sanuri, “The Revitalization of Maqasid Al-Mu‘amalat According to Abdullah Bin Bayyah and Its Implications on Islamic Law,” *Research, Society and Development* 10, no. 14 (2021): e104101421295, <https://doi.org/10.33448/rsd-v10i14.21295>.

⁸ Ahmad Budiman, “Ijtihadmaqashidi: Implementation In the Realm of Muamalat From the Perspective of Abdullah Bin Bayyah,” *Al Hurriyah: Jurnal Hukum Islam* 7, no. 1 (2023), <https://creativecommons.org/licenses/by-sa/4.0/>.

B. Research Methods

This study uses a qualitative case study strategy to explore contemporary muamalah practices in a vocational boarding school as a bounded case. This approach was chosen in order for researchers to understand the complex relationship between the economic practice of pesantren and the principles of maqāṣid al-mu‘āmalah in a real context. The research data includes primary data (in-depth interviews, FGDs, observations, contract documents and Islamic boarding school finances) as well as secondary data (academic literature, government policies, and reports of Islamic financial institutions). The informants consist of pesantren leaders, business managers, vocational teachers, students, and external partners. Data collection was carried out through semi-structural interviews, participatory and non-participatory observations, FGDs, and document review.

The interview guide is structured based on the dimensions of maqāṣid al-mu‘āmalah (justice, legal certainty, property protection, risk mitigation, and benefit distribution). Data analysis uses a five-phase thematic analysis with a combination of deductive and inductive approaches, to interpret the meaning of economic practices in depth. Credibility is maintained through triangulation methods (interviews, document observations) and member checking. The research case is focused on Maahad Tahfiz Vocational Aman Bastari Selangor as the main institutional unit.

C. Results and Discussion

A qualitative approach used with a case study method to explore the practice of muamalah in vocational boarding schools that run sharia-based entrepreneurship units. Data was obtained through in-depth interviews with Islamic boarding school leaders, business unit managers, students, and external partners, coupled with FGD, observation, and review of internal documents. Data analysis was carried out thematically with reference to the indicators of maqāṣid al-mu‘āmalah, namely justice, legal certainty, asset protection, risk mitigation, and benefit distribution. From this analysis process, five main themes and one complementary finding were found related to the perception of stakeholders.⁹

1. Contract Uncertainty and Practical *Gharar*

One of the main problems that arise from the data is the uncertainty of contracts (*gharar*) in partnership relationships between Islamic boarding schools and external parties. Some students and managers admitted that contract clauses are sometimes not clearly written, especially regarding the right to cancel, penalties, as well as dispute

⁹ Samsul Ma'arif, Ahmadi Ahmadi, Dzikrulloh Dzikrulloh, dan Naili El Muna, "Pesantren Entrepreneurship: Harmonization of the Theories of Kasb Asy'ariyah and Locus of Control on Strengthening Santripreneur," *QIJIS (Qudus International Journal of Islamic Studies)* 11, no. 1 (2023): 31, <https://doi.org/10.21043/qijis.v11i1.17404>.

resolution mechanisms. A student stated: *"Sometimes partners change terms unilaterally without written notice, so we are confused about which one to follow."* ("Interview of Santri Ma'ahad Tahfidz Vukasional Aman Bastari Selangor," n.d.)

Contract documents show that only a small portion of the agreement contains fallback provisions or mediation procedures in writing. Most contracts are structured simply with no regular updates and only include basic rules, so they don't provide clear guidance when problems arise. Many collaborations are even carried out based on verbal agreements, which are accepted because of the culture of mutual trust and family relations between Islamic boarding schools and partners.

Although this flexible approach is considered important by pesantren leaders to adjust to local business dynamics, it has the potential to raise problems from the perspective of maqāsid al-mu'āmalah, especially regarding legal certainty. The ambiguity of the agreement opens up space for the emergence of gharar, such as the risk of misinterpretation, unilateral changes in terms, or unfairness in dispute resolution. Without a written resolution mechanism, each conflict is resolved spontaneously, thus increasing the likelihood of loss and not meeting the principle of protection of rights in sharia contracts.

2. Inequality of Profit Distribution and Information Asymmetry

The second problem that stands out is the inequality of profit-sharing and information asymmetry between the management, students, and business partners. From the FGD, a number of students said that they often did not know the details of business bookkeeping and only received nominal profit reports in a certain period. One of the students revealed: *"We don't know business bookkeeping, we only know the nominal that is submitted after a certain period."* ("Interview of Santri Ma'ahad Tahfidz Vukasional Aman Bastari Selangor," n.d.)

The financial statement document of the pesantren supports this statement, because the details of the business margin and internal deductions are not published thoroughly. A number of students felt that they did not get clarity about the percentage of profits received, while the management argued that the technical details of accounting did not need to be known to all students. This lack of transparency gives the impression of the dominance of the manager or partner in the distribution of profits, so that the principle of justice in maqāsid becomes less optimal.

3. Efforts to Protect Assets and Internal Investment in Islamic Boarding Schools

Islamic boarding schools make serious efforts to maintain the security of the assets they manage, especially business capital derived from waqf funds, grants, and community

donations. These funds are then used as working capital for students in various business units. Through this method, Islamic boarding schools not only drive internal economic activities, but also provide space for students to learn and practice running a business directly. These efforts show how pesantren try to apply the principle of property protection (*hifz al-māl*) in their muamalah practice. To ensure that capital remains safe, Islamic boarding schools stipulate rules that every business fund given to students must be returned or handed back when they complete the program or leave. This rule was made so that capital does not just disappear and can still be used to nurture the next student. With this mechanism, Islamic boarding schools can keep assets in circulation and continue to benefit the next generation.

The results of field observations also show that the pesantren has a fairly good internal recording system. They clearly separate between student capital and general capital. This separation is very helpful in monitoring the use of funds and ensuring that there is no mixing of budgets. This practice shows that pesantren have the awareness to manage assets in a safer and more structured manner.

Behind these efforts, some students admitted that they rarely received regular reports on the *condition* of the capital they managed. This lack of information makes them unaware of the development of assets, both profits and losses. This shows that pesantren still needs to improve aspects of transparency and financial education so that asset protection can run more comprehensively and in line with the values of *maqāṣid al-mu'āmalah*.

4. Business Risk Mitigation and Dispute Resolution Strategies

Islamic boarding schools develop various ways to reduce risks and keep business activities running stable. One of the most commonly used measures is cross-subsidization between units. When a business unit suffers a loss, the profits of other units are used to cover it. This scheme helps to keep financial flows healthy and ensures that no business unit is forced to stop just because of temporary financial pressure. This approach shows that Islamic boarding schools have a strong awareness of the importance of maintaining capital sustainability in their economic activities.

Islamic boarding schools also form a reserve fund that is set aside from part of the business profits. This fund serves as a buffer when unexpected situations arise, such as a decrease in demand or operational disruptions. With the buffer fund, Islamic boarding schools can respond to challenges without having to seek external assistance. This confirms that pesantren are trying to build a fairly solid internal economic resilience.

In terms of supervision, Islamic boarding schools implement simple forms of internal control, such as audit checklists and routine evaluation meetings. Through this mechanism, the management can monitor the running of the business, detect potential problems early, and make improvements if necessary. Although this system is not as complicated as a formal audit, it is quite effective in demonstrating the commitment of pesantren to ensure responsible and orderly business management.

Dispute resolution is still a part that has not been formally organized. When there is a dispute between the students and management, the resolution is generally done through informal deliberation without the support of documented mediation procedures. This method is indeed in accordance with the family culture in the Islamic boarding schools environment, but it can cause uncertainty if the dispute is more serious. Without a written mechanism, the settlement process can be inconsistent and prone to bias or misunderstandings later on.

5. Orientation of Benefits and Distribution of Social Benefits

One of the prominent positive aspects of the practice of muamalah in Islamic boarding schools is the orientation to benefits (*maṣlahah*) and the distribution of social benefits. Some of the business profits are consistently allocated to student scholarship programs, subsidies for financially disadvantaged vocational courses, and neighborhood empowerment programs.

In an interview, the leader of the pesantren emphasized that: *"The obligation of the pesantren is to ensure that part of the business must benefit the underprivileged around the pesantren."* ("Interview with Ustadz Mohd Asri Bin Yunus, Owner of Ma'ahad Tahfidz Vukasional Aman Bastari Selangor," n.d.). Internal policy documents indicate that a minimum of 10% of business margins is allocated to social programs. Field observations also prove the realization of aid distribution, such as the distribution of basic necessities and the provision of free skills courses for local residents. This practice is in line with *maqāṣid al-mu'āmalah* in the aspect of distributing benefits and protecting vulnerable groups, as well as strengthening the image of Islamic boarding schools as an educational institution as well as economic empowerment of the community.

Analysis of interview transcripts and FGDs revealed differences in perceptions between stakeholders. Islamic boarding school leaders tend to consider that contract flexibility is something natural and even necessary to face modern economic challenges. On the contrary, students emphasize the need for legal certainty, transparency, and written clarity in each agreement. Meanwhile, external business partners consider these dynamics as part of the local culture that is usually resolved through informal negotiations. They

stated: "These informal negotiations are common in local communities, and for us it's not a big deal." ("Interview of Kak Mira Mitra Usaha Eksternal," n.d.). This difference in perception patterns is an important factor in understanding the context of muamalah practice in Islamic boarding schools. The tension between the need for pragmatic flexibility and the principle of legal certainty reflects the main challenge in integrating maqāsid al-mu'āmalah into contemporary Islamic boarding schools economic practices.

Overall, the results of this study show that there is a tension between pragmatic practice in the field and the principle of maqāsid.¹⁰ On the one hand, pesantren have sought to protect property, distribute social benefits, and relatively good risk mitigation mechanisms. However, on the other hand, there are still significant weaknesses in the aspects of legal certainty and fairness of profit distribution. The practice of muamalah in vocational boarding schools can thus be understood as a spectrum: at a certain point it is in accordance with the maqāsid (for example, in the aspect of capital protection and distribution of benefits), but at another point it still needs reconstruction and strengthening (especially in the aspects of transparency, contractual, and dispute resolution).¹¹

6. Analysis of Pesantren Muamalah Practices from the Perspective of *Maqāsid al-Mu'āmalah*

The main findings that directly answer the formulation of the problem: first, the existence of contractual uncertainty (*gharar*) in several forms of Islamic boarding school business partnerships that reduce the legal certainty of transactions; second, the practice of profit distribution that is less transparent shows information asymmetry and potential inequity in the distribution of benefits; third, efforts to protect internal capital and allocate social benefits show an orientation towards institutional benefits; and fourth, informal risk mitigation mechanisms (deliberations) show a preference for cultural-based settlements rather than written contractual mediation mechanisms. These findings directly reflect the focus of research that asks: (a) how the practice of muamalah works; (b) which indicators of maqāsid are realized or threatened; and (c) the factors that motivate/inhibit the alignment of practices with maqāsid. Empirical results collected from interviews, FGDs, observations, and internal documents show a combination of pro-benefit practices (social allocation, capital protection) as well as practices prone to mafsadah (contract

¹⁰ Achmad Nursobah, Abu Hapsin, Mahsun, dan Muhajir, "Contextual Fiqh Paradigm in Determining the DSN-MUI Fatwa on Non-Cash Gold Purchase and Sale (Abdullah Saeed's Ethico-Legal Value Hierarchy Approach)," *Pena Justisia: Media Komunikasi dan Kajian Hukum* 24, no. 2 (2025): 7152–7169.

¹¹ Darwis Harahap dan Mimma Maripatul Uula, "The Implementation of Maqasid Shariah in Economic Studies," *Journal of Islamic Economic Literature* 4, no. 1 (2023).

uncertainty, lack of bookkeeping transparency), thus confirming the functional tension between modern operational needs and the demands of maqāṣid compliance.¹²

The interpretation of the findings in the framework of maqāṣid al-mu‘āmalah (Ibn ‘Āshūr) places these phenomena on two interrelated theoretical dimensions: (1) the purpose-oriented normative dimension, i.e. that each muamalah provision must be evaluated on the basis of whether it guarantees *ḥifẓ al-māl* (protection of property), ‘adl (justice), and *jalb al-maslahah* (promotion of benefits); and (2) the methodological-*ijtihād* dimension (contextual reasoning), which is the necessity of performing *ijtihād* maqāṣid in response to contemporary conditions without sacrificing the basic principles of sharia. In the context of the case of vocational boarding schools studied, the practice of allocation for social programs and capital protection indicates an effort to achieve *jalb al-maslahah*, while contract uncertainty and inequality in the distribution of benefits indicate a partial failure in guaranteeing *ḥifẓ al-māl* and ‘adl, a condition that according to Ibn ‘Āshūr’s study requires normative *ijtihād* and the establishment of an internal legal mechanism that takes into account *maslahat* and *dar’ al-mafṣadah*.¹³

When compared to the findings of previous studies, these findings are in line with the literature that shows similar tensions between operational flexibility and the demands of maqāṣid compliance in the realm of Islamic finance and the economic practices of religious institutions. A broader study of maqāṣid highlights the ambiguity of the operationalized application of maqāṣid in modern economic products and practices,¹⁴ while research on entrepreneurship-based Islamic boarding school found strong patterns of business integration but often without formal transparent governance mechanisms.¹⁵ In addition, studies on the economic empowerment model of pesantren confirm that pesantren rely on informal mechanisms (culture of deliberation and local customs) to resolve disputes and manage businesses, a condition that corroborates the findings of this study on non-formal settlement preferences.¹⁶

¹² Ahmad Farikhin dan Heni Mulyasari, “Gharar, Fraud and Dispute in Islamic Business Transaction: An Islamic Law Perspectives,” *International Economic and Finance Review* 1, no. 2 (2022): 40–53, <https://doi.org/10.56897/iefr.v1i2.18>.

¹³ Suud Sarim Karimullah, “Exploration of Maqasid Al-Shariah Concepts in the Development of Islamic Economic Policies,” *Mu‘amalah: Jurnal Hukum Ekonomi Syariah* 2, no. 2 (2023): 153, <https://doi.org/10.32332/muamalah.v2i2.7747>.

¹⁴ José Carlos Laguna de Paz, “Some Implications of the New Global Digital Economy for Financial Regulation and Supervision,” *Journal of Banking Regulation* 24, no. 2 (2023): 146–155, <https://doi.org/10.1057/s41261-022-00189-1>.

¹⁵ Samsul Ma‘arif, Ahmadi Ahmadi, Dzikrulloh Dzikrulloh, dan Naili El Muna, “Pesantren Entrepreneurship: Harmonization of the Theories of Kasb Asy’ariyah and Locus of Control on Strengthening Santripreneur,” *QIJIS (Qudus International Journal of Islamic Studies)* 11, no. 1 (2023): 31, <https://doi.org/10.21043/qijis.v11i1.17404>.

¹⁶ Mohamed Mosaad, Abdelaziz Mohamed, dan Enzo Pace, “Maqāṣid Al-Sharī‘a in Islamic Finance: A Critical Analysis of Modern Discourses,” *Religions* 15 (2024), <https://doi.org/10.3390/rel15010114>.

The comparison clarifies the analytical contribution of this study: first, this study directly links the empirical analysis of vocational pesantren practices with the indicators of maqāṣid al-mu‘āmalah (operationalization of *ḥifz al-māl*, *‘adl*, risk mitigation, and *jalb al-maslahah*), thus providing an applicable evaluative matrix; Second, this study emphasizes the need for internal policies based on maqāṣid fiqh (e.g., standard contract guidelines, bookkeeping transparency, and written mediation mechanisms) which have not been widely formulated in the literature on Islamic boarding school empowerment; Third, these findings add to the empirical evidence that the application of maqāṣid in the realm of economic practice is not only a matter of grand theory but also of technical implementation from contract drafting to fund allocation mechanisms that require synchronization between *ijtihād fiqh* and modern managerial practice (the applicative study of maqāṣid in banking practice and financial institutions emphasizes the need for clear operational instruments).¹⁷ Therefore, this research contributes to the literature of maqāṣid by formulating concrete operational steps to align the practice of muamalah pesantren with the goals of sharia.¹⁸

Recognition of the methodological limitations of the research needs to be affirmed in order to place the findings proportionately: a single case study provides rich depth and context, but limits broad generalizations to the entire Islamic boarding school population (the special characteristics of Aman Bastari Selangor need to be taken into account) and demands comparative studies to expand the inference (the qualitative method evaluation guide emphasizes the trade-off between depth and generalization). In addition, qualitative field research confronts potential response biases such as social desirability and recall bias that may affect informant responses to practical practices therefore data triangulation, member-checking, and documentation are carried out to improve trustworthiness, but these margins of bias persist.¹⁹ Furthermore, the technical challenges of case studies (e.g. definition of case boundaries, access to sensitive documents) limit some aspects of measurement, particularly related to bookkeeping data that are not always complete or publicly published (guidance on the use and assessment of qualitative methods and discourse on social bias desirability are relevant to understanding these limitations).²⁰

¹⁷ Yunita Dwi, Mustika Sari, Achmad Nursobah, dan Fitrohtul Khasanah, “Maqāṣid Al-Mu‘āmalah Dalam Fatwa DSN-MUI Tentang Dropship,” *Jurnal Ilmiah Ekonomi Islam* 10, no. 03 (2024): 2766–2777.

¹⁸ Siti Mupida Mahmadatun dan Siti, “Maqashid Syariah dalam Fragmentasi Fiqh Muamalah di Era Kontemporer,” *Al Mawardi: Jurnal Syariah & Hukum* 3, no. 1 (2021): 26–35, <https://journal.uii.ac.id/jsyh>.

¹⁹ José Patrício Bispo Júnior, “Viés de Desejabilidade Social Na Pesquisa Qualitativa Em Saúde,” *Revista de Saúde Pública* 56 (2022): 101, <https://doi.org/10.11606/s1518-8787.2022056004164>.

²⁰ Peter Kokol, “Discrepancies among Scopus and Web of Science Coverage of Funding Information in Medical Journal Articles: A Follow-up Study,” *Journal of the Medical Library Association* 111, no. 3 (2023): 703–709, <https://doi.org/10.5195/jmla.2023.1513>.

This recognition marks the need for further research that uses multi-case designs and mixed-methods to test generalizations and quantify the correlation between maqāṣid understanding and practice adherence.²¹

Based on these findings and limitations, practical implications and policy recommendations can be proposed in a focused manner: (1) vocational boarding schools should formulate *contractual standard operating procedures* (SOPs) that reduce the element of gharar (clarity of clauses, written mediation mechanisms, and periodic audits), as contemporary literature emphasizes the importance of gharar mitigation in Islamic financial products to maintain contract validity and trust (gharar study shows the need for concrete preventive and editorial measures on contract clauses),²² (2) Need to improve the governance of bookkeeping transparency as an implementation of the principles of ḥifẓ al-māl and ‘adl Open bookkeeping practices and documented margin sharing can reduce information asymmetry,²³ (3) Strengthening the capacity of local ijtihād based on maqāṣid (training of kyai/business managers in integrating maqāṣid into internal policies) so that normative interpretations can be internalized in operational policies,²⁴ and (4) policymakers (religious education authorities and Islamic finance regulators) can encourage Islamic boarding school management models that adopt *maqāṣid*-oriented guidelines for micro/partnership funding programs, as studies on Islamic boarding school business strategies and empowerment models suggest more formal and measurable policy integration to support the economic independence of institutions.²⁵ (Zahirah and Suhaedi 2025). These recommendations are in line with studies that suggest a combination of modern governance and maqāṣid principles to minimize mafsadah and maximize benefits in the context of religious educational institutions

D. Conclusion

This study found that the practice of muamalah in vocational boarding schools contains ambivalent dynamics, where some aspects show adherence to the principles of maqāṣid al-

²¹ Loraine Busetto, Wolfgang Wick, dan Christoph Gumbinger, “How to Use and Assess Qualitative Research Methods,” *Neurological Research and Practice* 2, no. 1 (2020): 14, <https://doi.org/10.1186/s42466-020-00059-z>.

²² Imam Mabur, Merry Andani, Nurjaiti, dan Nur’aini, “A Literature Review on Islamic Con,” *Islamijah: Journal of Islamic Social Sciences* 6 (2025): 156–179, <https://doi.org/10.30821/islamijah.v6i2.25431>

²³ Gusrianti dan Putri Hendra Sari, “Transparency of Shariah Supervisory Board Information in Islamic Banks of Indonesia and Malaysia: The Effect of Islamic Corporate Governance,” *Jurnal Dinamika Akuntansi* 15, no. 1 (2023): 1–12, <https://doi.org/10.15294/jda.v15i1.38232>.

²⁴ Intan Salwani Mohamed Provita Wijayanti, Dalila Daud, Hani Werdi Apriyanti, M. Ja’far Shodiq, dan Arifathul Khoiriyah, “The Integration of Maqasid Sharia Principles on Digital Accounting Information System in Indonesian Islamic Microfinance,” *Journal of Islamic Accounting and Finance Research* 7, no. 1 (2025): 107–126, <https://doi.org/10.21580/jiafr.2025.7.1.25345>.

²⁵ Sayyidah Yasmin Zahirah dan Wirawan Suhaedi, “Optimizing Financial Management and Reporting to Increase Accountability and Transparency in Islamic Boarding Schools,” *Journal of Islamic Economics Lariba* 11, no. 1 (2025): 25–44, <https://doi.org/10.20885/jielariba.vol11.iss1.art2>.

mu'āmalah, while others still present challenges that have the potential to reduce usefulness. On the one hand, the protection of capital and the allocation of profits for social activities reflect real efforts to protect property and uphold institutional benefits. However, on the other hand, there are indications of limitations in terms of bookkeeping transparency, unclear contracts, and asymmetry in the distribution of profits that open up opportunities for injustice and gharar. This phenomenon reveals the tension between pragmatic operational needs and the ideality of sharia norms that are oriented towards justice and benefit.

The main contribution lies in the effort to operationalize *maqāṣid al-mu'āmalah* as a practical evaluative framework in assessing the economic activities of Islamic boarding schools. This approach not only enriches the theoretical understanding of the relevance of *maqāṣid* in contemporary contexts, but also offers a conceptual foothold for the development of *maqāṣid*-based pesantren governance. Practically, this study provides important insights for managers of Islamic educational institutions to formulate contract mechanisms, profit-sharing systems, and dispute resolution models that are more in line with the principles of justice, asset protection, and public benefit.

Implication, further research needs to expand the study with a multi-case approach or a combination of methods to enrich generalizations and test the correlation between the understanding of *maqāṣid* and its application in economic practice. In addition, for practitioners and policymakers, the results of this study encourage the need for the preparation of standardized *maqāṣid*-based operational guidelines to increase the accountability, transparency, and competitiveness of religious institutions in facing increasingly complex global economic challenges.

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