ISSN: 2089-9823 DOI: 10.11591/edulearn.v19i2.21554

# Entrepreneurial basic capital and its contribution to developing multicultural Islamic education

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#### **Article Info**

### Article history:

Received Dec 6, 2023 Revised May 22, 2024 Accepted Jul 3, 2024

#### Keywords:

Capital
Entrepreneurial spirit
Entrepreneurship
Learning environment
Multicultural

#### **ABSTRACT**

This research aims to explore the role of entrepreneurial spirit in the development of multicultural Islamic education at Bahrul Maghfiroh Islamic Boarding School in Malang. Using a qualitative approach with the ethnographic case study method. The research questions are: i) what entrepreneurial spirit is used as capital in developing multicultural Islamic education at Bahrul Maghfiroh Islamic Boarding School in Malang? and ii) how does the entrepreneurial spirit contribute to the development of multicultural Islamic education at Bahrul Maghfiroh Islamic Boarding School in Malang? data and data sources were obtained through interviews, observations, and documents. This study found that the spirit of entrepreneurship plays an important role in developing multicultural Islamic education in pesantren. Capital in entrepreneurship is not always synonymous with tangible things such as money and gold. The contribution of the entrepreneurial spirit is very real and significant because it helps create an inclusive and conducive learning environment and encourages the growth of creativity and innovation among students. In addition, social entrepreneurship in the pesantren environment can also grow and develop synergistically to improve people's lives.

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#### 1. INTRODUCTION

As the oldest Islamic educational institutions, Islamic boarding schools, or *pondok pesantren*, are generally acknowledged to have made major contributions [1], [2]. Through teaching and preaching, they play a vital role in developing academics and aiding in the social rebuilding of communities. Islamic boarding schools have played a significant role in gradually changing local cultures and societal perspectives, moving society away from educational regression and toward the development of resilient, self-sufficient, and spiritually astute younger generations who can compete on a global scale [3].

The integration of entrepreneurial principles in educational settings has become a focal point of contemporary educational research discourse [4], [5]. Entrepreneurship, which is usually associated with business ventures and economic endeavors [6], has transcended traditional boundaries and infiltrated various fields, including education. In the field of educational theory and practice, the entrepreneurial spirit is increasingly recognized as a catalyst for innovation, creativity, and adaptability. This paradigm shift is particularly relevant in the context of Islamic education, where fostering an entrepreneurial mindset has significant implications for pedagogical approaches and community development.

This evolution in educational philosophy is particularly prominent in the field of Islamic education, which is tasked with preparing students to navigate the complexities of contemporary society while remaining

grounded in Islamic values and principles. Islamic educational institutions, including the Bahrul Maghrioh Malang Islamic Boarding School, play an important role as a forum for cultivating moral character, intellectual curiosity, and civic engagement among students. Against the backdrop of globalization, technological advances, and cultural diversity, the need to instill an entrepreneurial mindset in students is increasingly important in the context of Islamic boarding school education. One of the informants said:

"Islamic boarding schools should provide practical business units, equipping students with global challenges, spiritual nourishment, independence, religious knowledge, and social change abilities." (interview/June 20, 2023)

Multiculturalism is a fundamental pillar of contemporary education, promoting the recognition and celebration of diverse cultural, religious, and linguistic identities. Islamic educational institutions, focusing on moral education and ethical behavior, are well-positioned to champion these principles [7]. One of the informants conveyed this position by saying:

"...The paradigm of "keeping the good old and taking on the new, better" is relevant for addressing these changes." (interview /Juni 20, 2023)

The entrepreneurial spirit is a crucial factor in developing multicultural Islamic education in pesantren (Islamic boarding schools). Entrepreneurial spirit is a mindset that encourages creativity, innovation, and risk-taking. This spirit is what drives individuals to pursue their aspirations and dreams, even in the face of challenges and obstacles. In the context of Islamic education, entrepreneurial spirit is considered a fundamental asset in the development of multicultural Islamic education. Strengthening this statement by one of the informants:

"... Gus Bisri's successor focuses on practical education for societal integration and innovation." (interview/April 15, 2023)

Secretary of the Bahrul Maghfiroh Islamic Boarding School Foundation in Malang, Taufiq, said that Islamic boarding schools, acting as institutions of preaching and education, foster multicultural attitudes and entrepreneurial spirit, increase independence and readiness to face diverse situations. One informant said:

"Islamic boarding schools emphasize friendly attitudes, curiosity, and sincerity, fostering creativity and innovation among students. They instill understanding of new methods of preaching." (interview/April 25, 2023)

Strengthening the informant's statement above, one informant said:

"Bahrul Maghfiroh Islamic Boarding School students are training in creativity and innovation through business units, fostering an entrepreneurial spirit and adapting to global trends." (interview/June 20, 2023)

Santri students are instilled with the importance of creating innovations and new methods of preaching, fostering friendly, curious, and respectful attitudes [8], [9]. Bahrul Maghfiroh Islamic Boarding School, Malang promotes entrepreneurship through activities, mentoring, and counseling, empowering students and contributing to the school's and community's economy while fostering multicultural education for creativity and innovation. As stated by one of the informants:

"The goal of entrepreneurship education is that Bahrul Maghfiroh Islamic Boarding School Malang answers all physical, spiritual, and skill demands by emphasizing knowledge, spirit, planning, and cultural diversity." (interview/May 18, 2023)

The multicultural Islamic boarding school fosters diversity among students, promoting independence and change. It involves entrepreneurship mentors and diverse social strata. Students are expected to socialize with friends from different cultures, fostering self-confidence and dismantling radicalism. This fosters a sense of unity and diversity [10]. Multicultural education is an educational model aimed at fostering mutual respect, tolerance, and recognition of the rights of others regardless of ethnic, national, racial, social, cultural, and religious backgrounds. Islamic boarding schools promote entrepreneurship through various approaches and activities, to empower students and contribute to the economy [11]. Several studies highlight how Islamic boarding schools' foster entrepreneurship:

Humanitarian entrepreneurship approach: Islamic boarding schools in Indonesia have explored the potential to support and empower the economy by increasing the participation of *santri* (students) in entrepreneurial activities through the implementation of the Humanitarian Entrepreneurship approach [12]. This approach aims to achieve entrepreneurial growth, innovation, and self-reliance within Islamic boarding schools. It also focuses on developing the capabilities, knowledge, and commitment of stakeholders.

- Entrepreneurship ecosystem: Islamic boarding schools are seen to play a strategic role in economic empowerment due to their immense potential. They are described as having an entrepreneurship ecosystem built on faith-based, Sharia-compliant, and moral values, aiming to rediscover and rebuild entrepreneurship within these institutions [13].
- Entrepreneurship development: Research suggests Islamic boarding schools can serve as business incubators, mentoring, and counseling students and administrators in entrepreneurship, enhancing their interest and knowledge in freshwater fish farming [14].
- Entrepreneurship education strategy: Islamic boarding schools are implementing entrepreneurial activities like farming, minimarkets, and gas stations to teach students entrepreneurial skills, but face challenges like a lack of investment climate and structured curriculum [14].

Several previous studies were conducted by researchers regarding this problem, for example, Rahman and Ma'adi [15], conducted research with the title "The Role of the Entrepreneurship Character of Islamic Students in the Economic Independence of Islamic Boarding Schools in Bangkalan". The research highlights Prophet Muhammad SAW's entrepreneurial success as a model for instilling entrepreneurial character values in students. Caregivers use motivational statements during Yellow Book reading exercises, and entrepreneurial character contributes to economic independence in Islamic boarding schools.

Nasiruddin *et al.* [16], in their work titled "Entrepreneurship Education Strategy at Salaf Islamic Boarding School: Case Study at Pesantren Darul Muttaqien Kendal" This research sheds light on the entrepreneurial education strategies of Salaf Islamic boarding schools, which surprisingly include a highly systematic approach to entrepreneurship. Contrary to the belief that these institutions disregard worldly matters, the study reveals a well-coordinated system that integrates entrepreneurial skills into its curriculum. The education system instills qualities such as honesty, leadership, opportunity recognition, and teamwork in young students, preparing them to be successful entrepreneurs. This character education is uniquely imparted through the study of the A collection of hadiths compiled by Imam an-Nawawi, blending religious teachings with entrepreneurial principles. For teenage students, the schools offer practical training in selecting quality raw materials, understanding production processes, and long-term product marketing. Additionally, adult students receive advanced training in marketing techniques to ensure their products reach a wider audience. The findings of this research provide a valuable framework for Islamic boarding schools to develop and optimize their entrepreneurship education programs, ensuring that students are well-equipped to succeed in the business world.

Research with a quantitative approach by Siswanto [17] with the title "Religiosity and entrepreneurial motivation roles in the goal-specific relation: a case of Muslim students in Indonesia". This research produces conclusions partial least square structural equation modeling is employed to examine 502 data collected from Muslim students in Indonesia through an online survey. Meanwhile, partial least square multigroup analysis tests the robustness model. Likewise with "Islamic Boarding School entrepreneurial ecosystem: A literature review," a literature review research by Dzikrulloh [14]. This research produces an entrepreneurial ecosystem model with seven main pillars: culture, human resources, education, financing, markets, policies, and support. This model is based on *aqidah* (faith), sharia, and morals. The practical development measures to increase the financial potential of Islamic boarding schools with donors are the main emphasis of this conceptual study.

The previous research conducted by Arwiya *et al.* [18], the study explores the entrepreneurial spirit among Islamic boarding school students in Mojokerto Indonesia using a qualitative phenomenological research approach. Participants included managers, caretakers, teachers, students, and alumni. Results showed that students learn the concept of entrepreneurship, develop personal attitudes, and receive motivational guidance. Business ethics are taught by following Prophet's traits. According to Nurcholida *et al.* [19], this research explores how life skills education fosters spiritual entrepreneurship among students. At Fathul Ulum Islamic Boarding School in Jombang, life skills are imparted through business activities like animal husbandry, fisheries, and agriculture. These practices integrate spiritual entrepreneurial values inspired by Prophet Muhammad's examples, emphasizing qualities such as *siddiq* (honesty), *amanah* (trustworthiness), *tabligh* (communication), and *fathonah* (intelligence).

Mohamad *et al.* [20], this study aims to examine the interactive effects of entrepreneurial orientation (EO) on business success, integrating Islamic values of trustworthiness, truthfulness, communicativeness, and wisdom. It will contribute to Islamic Leadership Theory and Human Capital Theory, shedding new light on constructs and enhancing business success among Malays (SMEs). Research by Isma *et al.* [21] produces a conclusion that Indonesia's large population and wealth create job competition, leading to increased

unemployment. Entrepreneurship can help reduce unemployment by opening jobs. This study examines the impact of personality, entrepreneurship education, and entrepreneurial attitudes on interest in entrepreneurship among 153 students at Makassar State University. Results show that personality and entrepreneurship education significantly influence interest in entrepreneurship. This research can help improve the quality of entrepreneurship education and improve the mindset of entrepreneurship skills among students.

Some of the results of the above research, there is no or has not been time to touch on what capital should be the focus of the pioneer to develop institutions, in particular the Valley of Training Education. This research explores the relationship between entrepreneurial character capital and multicultural Islamic education, focusing on community-based islamic boarding schools (CBOs). It uses ethnographic methods to explain the underlying capital strategy and its impact on Islamic education. The study aims to explain how Islamic educational institutions can use entrepreneurial principles to foster inclusivity, innovation, and cultural understanding among students.

# 2. LITERATURE REVIEW

## 2.1. Definition and components of entrepreneurial basic capital

Entrepreneurial basic capital refers to the essential resources needed to start and run a successful business. These include financial capital [22], [23], human capital [24], social capital [25], and intellectual capital. Each of these components is critical in the entrepreneurial process and significantly impacts business outcomes [26], [27].

Effectively managing and leveraging these resources can drive sustainable growth and innovation [28]–[30]. Recognizing the importance of entrepreneurial basic capital allows for a strategic approach to entrepreneurship, enhancing potential success in a competitive market [31], [32]. This approach involves efficiently acquiring and allocating resources and building strong relationships with key stakeholders to support growth [33]. Entrepreneurs who can leverage their capital resources effectively have a better chance of achieving long-term success and sustainability in their ventures.

# 2.2. Role of entrepreneurial basic capital in business development

One key aspect of entrepreneurial basic capital in business development is the ability to assess and manage financial resources effectively [34]. By understanding the financial needs of their venture and implementing sound financial management practices, entrepreneurs can ensure the long-term viability of their business. Additionally, having access to basic capital allows entrepreneurs to invest in key areas such as research and development, marketing, and infrastructure, which are essential for growth and expansion. By utilizing their basic capital wisely, entrepreneurs can position themselves for success in a competitive market and achieve their business goals.

# 2.3. Importance of entrepreneurial basic capital in education

Entrepreneurial capital is essential in education. To launch and grow educational ventures, entrepreneurs need funding for curriculum development, staff hiring, and resource investment. Without sufficient capital, they struggle to offer quality education and compete. Proper funding and financial management enable sustainable, impactful educational businesses benefiting students and communities.

Key assets in education include human, social, spiritual, mental, motivational, and customer capital. Human capital is crucial, as skilled teachers are vital for student success [35]. Ongoing professional development ensures high-quality education delivery. Human capital involves the collective knowledge, skills, and experience that drive productivity and success in both private and public sectors [36]. Scope Human capital, referring to the knowledge, skills and abilities possessed by individuals [37], [38], plays an important role in various situations, especially in the field of education.

Social capital is equally important, as strong relationships with parents, communities, and stakeholders provide support and resources. It influences employment, academic performance, and economic growth, and helps reduce crime rates. Social disorganization theory explains how structural disadvantages weaken community cohesion and social control, leading to higher crime [39]. Clearer [40], quoted by Leitão *et al.* [41], underlines that the scope of social capital includes goodwill, friendliness, mutual sympathy.

Spiritual capital in education offers students a sense of purpose and inner peace, enhancing their well-being and academic performance. Handayani *et al.* [42] define spiritual intelligence as the ability to resolve life's significant issues, find deeper meanings, and foster values like goodness and compassion. Beliefs that arise from religious experiences play an important role as boundaries that help navigate thought patterns and foster resilience in facing various challenges [43]. Spiritual capital, which is a form of social capital according to Sallaz and Zavisca [44], includes power, influence, knowledge, and circumstances resulting from involvement in a particular religious tradition.

Mental capital shapes cognitive abilities and emotional well-being. Positive mindsets and mental health support boost academic success and student satisfaction. Mental capital includes hope, self-efficacy, optimism, resilience, and skills that build self-esteem and a sense of achievement [45]. Mental capital involves the development of positive psychological states that must be strengthened through one's spiritual capital, emphasizing faith, hope, optimism, and resilience. This relates to happiness, control, and impact on the environment according to one's desires and abilities [43].

Motivational capital keeps students engaged and focused. By fostering purpose and motivation, educators help students overcome challenges and achieve success. Motivation is the internal drive influencing behavior, effort, and persistence, crucial for productivity [46]. Temporary, customer capital in education involves prioritizing student satisfaction and feedback to create a positive learning environment. Meeting students' needs improves academic outcomes [47]. American psychologist Abraham Maslow's [48] hierarchy of needs, proposed in 1943, is a framework for understanding motivation. Maslow [48] suggested that humans are driven to achieve their full potential, or self-actualization, by sequentially meeting needs from basic ones like food and safety to higher-order needs such as love, belonging, and self-esteem. He later included self-transcendence, where individuals find the highest meaning in life beyond themselves. Despite debates on its universality, many believe Maslow's [48] theory captures essential aspects of human motivation.

# 2.4. Definition and importance of multicultural education

Multicultural Islamic education is a vital component of creating a diverse and inclusive learning environment [49], [50]. It involves incorporating the principles and teachings of Islam into the curriculum while also celebrating and respecting the cultural backgrounds and traditions of all students [51]. By embracing multicultural education, educators can promote tolerance, understanding, and empathy among students, ultimately fostering a more harmonious and accepting school community [52], [53]. This approach not only enhances academic learning but also helps students develop a deeper appreciation for different cultures and perspectives.

#### 2.5. Overview of Islamic education and its significance

Islamic education plays a crucial role in shaping the beliefs, values, and behaviors of Muslim students. It encompasses not only academic subjects but also teachings about faith, morality, and spirituality [49], [50]. The significance of Islamic education lies in its ability to provide students with a strong foundation in their religious beliefs and practices, guiding them in their personal and social development. By integrating Islamic teachings into the curriculum, schools can create a holistic learning experience that nurtures students' spiritual growth and strengthens their connection to their faith [54]. This approach helps students develop a sense of identity and belonging, fostering a positive self-image and a strong sense of community within the school.

# 2.6. Need for multicultural Islamic education in a globalized world

In today's globalized world, it is more important than ever for students to have a multicultural Islamic education that prepares them to navigate diverse cultural landscapes with confidence and understanding [55]. By incorporating teachings from different Islamic traditions and perspectives, schools can help students appreciate the richness and diversity of the Muslim community worldwide [51], [56]. This not only fosters tolerance and respect for different cultures and beliefs but also equips students with the skills they need to engage with people from diverse backgrounds in a respectful and empathetic manner. A multicultural Islamic education can also help students develop a global perspective, enabling them to understand and address complex global issues from an Islamic ethical framework [57]. By promoting intercultural dialogue and understanding, schools can prepare students to be compassionate and informed global citizens who are able to contribute positively to their communities and the world at large.

#### 3. RESEARCH METHOD

This qualitative research uses an ethnographic case study method to provide an objective portrayal of the subject's current state, focusing on issues, conditions, and events using "why," "what reasons," and "how" questions. The research explores the role of entrepreneurial spirit in developing multicultural Islamic education. It focuses on the role of the local community in economic empowerment and the role of entrepreneurial character in the economic independence of the pesantren. The study uses natural context to understand these factors [58].

This study was conducted at one of the Islamic boarding schools in Indonesia, namely Bahrul Maghfiroh Islamic Boarding School Malang. The Qualitative research was chosen with the aim of describing, understanding, and interpreting the phenomena, events, and social activities that occur at the research site, namely Bahrul Maghfiroh Islamic Boarding School Malang. As Saunders suggests, qualitative research aims

to describe and analyze phenomena, events, social activities, attitudes, beliefs, and perceptions of individuals or groups [59].

This research uses interviews, observations, and document reviews to gather data from teachers, students, partners, the local community, school administrators, and caretakers. The data is analyzed using Huberman and Saldana's interactive model, which includes data condensation, display, and conclusion drawing and verification. This systematic approach provides well-supported conclusions and insights, ensuring a comprehensive understanding of the collected data [60], [61] as shown in Table 1.

Table 1. Informant's data

No	Data source	Analysis aspect	Collecting data method
1	Students who are involved in the Islamic boarding school business unit	Entrepreneurial and	Observation, interview, and
	Bahrul Maghfiroh Islamic Boarding School. Random sampling, students	multicultural character	documentation
	who received practice schedules in business units belonging to Islamic	habituation	
	boarding schools		
2	Islamic boarding school caretaker	Multicultural and	Interview and
	Chairman of the Foundation Board of Trustees: K.H. Mocahmad Bisri	entrepreneurial character	documentation
	Foundation Secretary: Taufiq	cultivation model	
	Secretary of the Boarding School: Wildan Habibi		
3	Coordinator/Manager of Islamic Boarding School Business Unit: Agus	Practicing student	Interview and
	Suyanto	independence by	documentation
		implementing economics and	l
		evaluating business	
		conditions	
4	Formal school teachers	Cultivating entrepreneurial	Interview, and
	High School Principal: Miftahul Bari	attitudes and knowledge	documentation
	Vice Principal of Senior High School: Hanif, Head of Curriculum		
5	Pesantren management:	Cultivating religious	Interview and
	a. Field of Ubudiyah: Humaidi	attitudes and Islamic	documentation
	b. Boarding school administrator: Mahmud	entrepreneurial knowledge	

### 4. RESULTS AND DISCUSSION

# 4.1. Basic capital in developing multicultural islamic education

This study found that entrepreneurial spirit plays a crucial role in developing multicultural Islamic education at Bahrul Maghfiroh Islamic Boarding School Malang. Entrepreneurial qualities such as creativity, innovation, independence, perseverance, and resilience are utilized as foundational assets in advancing multicultural Islamic education. Based on the research findings at Bahrul Maghfiroh Islamic Boarding School Malang, it is revealed that the capital in entrepreneurship, as a spirit for developing multicultural Islamic education, does not necessarily have to be tangible, such as money, facilities, and other equipment. States that at least three main assets should be possessed by an entrepreneur: strong desire, enthusiasm, and hard work, as well as courage and self-confidence [62]. Entrepreneurship and multicultural values can be integrated into the education system, which promotes knowledge, attitudes, and actions towards God, oneself, society, and the environment. These values are closely related to morals, behavior, perspectives, mindsets, and attitudes. Learners must be trained to interact with the outside world, instilling character values that apply to themselves, others, and the environment. Involving external and internal situations to become actors forms a mutually beneficial collaborative situation as shown in Figure 1 and explained in Table 2.

Bahrul Maghfiroh Islamic Boarding School, Malang, founded in 1995 by Prof. Mohammad Bisri MS., was renamed Bahrul Maghfiroh in 1998 and later renamed Bahrul Mahhfirohan Islamic Boarding School. In 2011, Gus Luqman founded "Bahrul Maghfiroh Loves Indonesia" to manage the hostel. He established formal education, kindergartens, primary schools, and nurse offices. In 2017, Gus Luqman returned to God and handed over management to Prof. Mohammad Bisri MS. (documents on the history of the development and establishment of the Bahrul Maghfiroh Malang Islamic Boarding School, Bahrul Magfiroh Malang Foundation Office). At Bahrul Maghfiroh Islamic Boarding School, Malang, various types of businesses are explored as a vehicle for the students' practice in implementing multicultural entrepreneurial knowledge and values, namely agrofram, processing industry, retail, and restro, as well as the services sector, as follows in Table 3.

The entire Bahrul Maghfiroh Islamic Boarding School Malang enterprise unit is more concentrated as a core enterprise character development container in the hostel environment, managing and developing enterprise skills. Students gain a lot of experience and learning in the process, such as the development of entrepreneurial character, multicultural character, innovation in creating new products, financial management systems, administrative systems, stock systems, and other learning under the supervision of a mentor. This condition was delivered by one of the informants, who said:

"Based on surveys and observations made by teachers, second-grade high school students are given practical experiences in enterprise units through mapping..." (Interview/May 2023)

A learning model that involves practically practicing students at the same time to ease the cost and burden of centers because centers that practice still get rewards or salaries, even though not much. One informant stated that:

"The school fosters a multicultural entrepreneurial culture through values, student involvement in business units, and a reward system, promoting economic independence and reducing monthly costs and parental burdens." (interview/June 20, 2023)

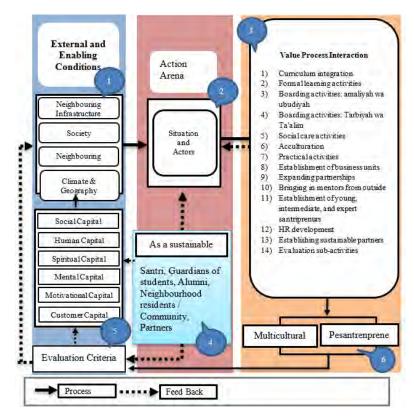


Figure 1. Multicultural entrepreneurial spirit development model at Bahrul Maghfiroh Islamic Boarding School, Malang

Table 2. Explanation of Figure 1

Part	Explanation part
Part 1	The situation and the external conditions of the trainees. Socio-cultural diversity, economic conditions, and the existing environment are recognized as the capital for implementing the development of education by empowering multicultural societies. Business units are established and managed by residents with a system of results.
Part 2	External conditions are drawn into the arena to engage in situations and actions as actors of educational development. Society and students are mixed in a position to deepen and strengthen the spiritual soul. There is a distribution of seminary rooms, workshops, and training for students and employees as well as the community around them as partners.
Part 3	It's a process and an activity. Processes and activities are formal and informal. Specifically, non-formal activities must adopt the interests and needs of the outside (jama'ah), who are not centric on spiritual strengthening and skill.
Part 4	Santri, Santri Mayor, Alumni, Environmental and Community Citizens, and Partners are all customers. Customers are then bound to become sustainable partners. Everything is covered by the bond of cooperation with the system for mutually beneficial outcomes. Partners are not only bound by the MOU. Their involvement continues, and they serve as mentors or tutors.
Part 5	All activities and processes in progress are aimed at providing feedback on the formation of intangible capital itself. This situation fosters relationships, training activities, religious activities, and communication processes (social capital, human capital, spiritual capital, mental capital, motivational capital, and customer capital).
Part 6	The goal of the form of educational processes and activities is the goal of obtaining the predicate as a multicultural entrepreneurial pesantren as the vision and mission set by the school.

Table 3. Classification of Bahrul Maghfiroh Islamic Boarding School Malang business units as santri practice

Agrofarm	Processing industry	Retail and retro	Service field
Goat cultivation	Sultan cofee	Bahrul maghfiroh mart	Bahrul maghfiroh loves indonesia clinic
Freshwater fish cultivation	Mozzarella cheese	Bahrul maghfiroh's pertashop	Halal center
Hydroponic vegetable	Santri noodles	Bahrul maghfiroh packaged water	Bahrul maghfiroh transport and travel
cultivation			
Orchid cultivation			Bahrul maghfiroh media creative
Mushroom cultivation			

Prof. Mohammad Bisri highlighted that Bahrul Maghfiroh Islamic Boarding School offers free education. By integrating entrepreneurship education into their curriculum, the school not only equips students with valuable skills but also aims to support its financial sustainability. "Alhamdulillah, the key objective is for the students to gain practical experience and develop entrepreneurial skills. This initiative serves as a laboratory for their learning while also providing an income stream for the boarding school. The ultimate goal is to ensure that tuition and building fees remain free, supported by the business ventures, thus fostering the school's independence,". Integrating entrepreneurship education into school curricula can enhance students' skills and foster an entrepreneurial culture, indirectly supporting financial sustainability through innovative practices and partnerships, but its direct impact requires further investigation [63]. Bahrul Maghfiroh Islamic Boarding School, Malang multicultural Islamic education is based on abstract capital, including social, human, mental/moral, and motivational capital, which is crucial for competitiveness and aimlessness. The research findings categorize these foundational capitals into six groups: i) social capital; ii) human capital; iii) spiritual capital; iv) mental capital; v) motivational capital; and vi) customer capital. The following is presented in Table 4.

Table 4. Intangible capital that develops at the Bahrul Maghfiroh Islamic Boarding School in Malang

Intangible capital developed	Explanation
Human capital	Leadership roles (spiritual leaders); Formation of leadership ethics; Self-reliance and self-training; Human resource development; Creation of a culture of entrepreneurship; Building and strengthening partnerships; Cultivating creativity, and innovation; Building a progressive attitude.
Social capital	Self-reliance; Discipline; Open-mindedness; Collaborativeness; Responsibility; ta'aruf (identification), tawasuth (moderate), tasamuh (tolerant), tawazun (balanced), and ta'awun (mutual cooperation); siddiq (honesty), trust (confidence), tabligh (reputation), and fathanah (intelligence).
Mental capital	Connecting Islam with nationalism through communication on: The perspective of pluralism in unity; The universalism perspective, which states that nationalism is not contrary to Islam; Recognizing that Islam does not limit itself to certain geographical or ethnic boundaries; The existence of infinite power that determines (God).
Spiritual capital	Amaliyah activity and culture as reinforcers in building world orientation and purpose; <i>siddiq</i> (honesty); Belief in <i>tawakkal</i> (God's plan); Covering all aspects of life; Based on a comprehensive aqidah and <i>kaffah</i> (tauhid) both in vertical and horizontal dimensions.
Motivational capital	Establishment of an Entrepreneurial Santri Task Force organization with three levels: Young Entrepreneurial Santri Task Force, Primary Entrepreneurial Santri Task Force, and Expert Entrepreneurial Santri Task Force.
Customer capital	<ul> <li>Position Santri, Santri Wali (Student Guardians), Alumni, and the community around as actors that shape situations of action that are interrelated with the system for results.</li> <li>The community around and custodians are unique customers with a variety of different models and styles.</li> </ul>
Tangible capital	<ul> <li>Facilities and infrastructure in the Bahrul Maghfiroh Malang Pondok Pesantren serve as a practical means of building and enhancing the motivation, innovation, and creativity of the center.</li> <li>Securing the income of the interns to maintain the operational stability of institutions.</li> </ul>

### a) Social capital

According to Roaldsnes [64], the role of social capital in the transmission of cultural capital to children suggests that parents' social networks can have a profound effect on their children's cultural experiences and opportunities [64]. As per Hanifan [40], quoted by Leitão *et al.* [41], the scope of social capital includes goodwill, friendliness, mutual sympathy, and [65] close social relationships that form a social group. The social capital at Bahrul Maghfiroh Islamic boarding school, based on processed data from interviews, observations, and documentation, includes traits such as independence, discipline, open-mindedness, cooperation, responsibility, and qualities like *Siddiq, amanah, tabligh*, and *fathanah*, as well as the attitudes of ta'aruf [66], *tawasuth, tasamuh, tawazun,* and *ta'awun.* Social capital-social interaction ties, trust, norms of reciprocity, identification, shared vision, and shared language-will influence individuals' knowledge sharing in virtual communities [67], [68]. One informant commented that:

"By creating tasks, positions, authority, responsibilities, reward systems, and connections, Islamic boarding schools encourage social coexistence by strengthening relationships within the community and uniting members of the group." (interview/April 15, 2023)

#### b) Human capital

Human capital, which refers to the knowledge, skills, and abilities possessed by individuals, plays a crucial role in entrepreneurship [37], [38]. Entrepreneurs with a high level of human capital are more likely to identify and seize opportunities, innovate, and successfully manage their businesses [69], [70]. One informant said:

"Producing ulama is part of our task, but developing multicultural Islamic education based on entrepreneurship is also an important part that we must make happen." (interview/June 20, 2023)

Bahrul Maghfiroh Islamic Boarding School Malang aims to develop intellectual scholars and entrepreneurial spirit among alumni. They aim to prepare students for missionary practices and new creations, utilizing religious knowledge and skills as preacherpreneurs. The school is committed to developing business units to address globalization and technology challenges. The diverse student population inspires students to respond to needs and differences, incorporating multicultural values like democracy, humanity, and pluralism. This is clear as stated by the chair of the caregiver council by saying:

"It is crucial to recognize that there are views held by people other than ourselves that they likewise consider to be true..." (Interview/April 15, 2023). In another interview session, he also emphasized this by saying: "...formalism in the interpretation of religious texts which are rigid and normative, actually denies Islam as rahmatan lil `alamin.... ukhuwah basyariyah. ukhuwah wathaniyah. ukhuwah Islamiyah, lakum diinukum waliyadiin, that is Allah SWT who said..." (Interview/April 15, 2023)

Islamic boarding schools are implementing humane entrepreneurship, focusing on growth, innovation, and stakeholder development. This approach, incorporating a spiritual component, has proven effective in fostering stakeholder commitment and knowledge [12]. Independence of the boarding school has become a focus of the Ministry of Religious Affairs of the Republic of Indonesia, evident in the issuance of the Decree of the Ministry of Religious Affairs of the Republic of Indonesia Number: 1252 Year 2021 concerning the Roadmap for the Independence of Pesantren. The independence program of pesantren has been designated as a priority program by the Ministry of Religious Affairs through the Decree of the Minister of Religious Affairs of the Republic of Indonesia Number: 749 of 2021, to optimize pesantren resources and improve the welfare of both the pesantren and the community. Strengthening this condition, a similar statement was also made by the secretary at the Bahrul Maghfiroh business unit:

"The provision of practical work is assigned to us, the tutor for the students is the person responsible for each business unit, the task of the tutor apart from teaching is also to be an assessor of the value of the students' skills..." (Interview/May 18, 2024)

Responsibility is an attitude and behavior that is willing and able to carry out its duties and obligations. They are all given responsibilities related to their fields and interests in entrepreneurial practice. Entrepreneurs' masterpieces are categorized into three levels: young entrepreneur, intermediate entrepreneur, and expert entrepreneur. He told one of the informants, saying,

".... with groups of young entrepreneurs, main entrepreneurs, and expert entrepreneurs... they each have different tasks, authorities...." (Interview/April 15, 2024)

Institutionally, Bahrul Maghfiroh Islamic Boarding School Malang has set an example, providing tangible evidence by actualizing the spirit of independence among students through concrete efforts, including the establishment of several independent economic ventures as practical platforms. Overall, the development of various economic initiatives in Pesantren aims to strengthen its funding, provide training for students, and empower the local economy.

# c) Spiritual capital

Spiritual activity is a crucial part of building a student's mindset. The activities are designed to prevent students from feeling inferior and to instill resilience in the face of challenges [43]. Spiritual capital, one of the variants of social capital according to Sallaz and Zavisca [44], covers the power, influence, knowledge, and conditions arising from participation in certain religious traditions. Juliana *et al.* [71] explain in their literature review that spiritual capital can serve as a valuable resource in fostering creativity, innovation, and performance

for women entrepreneurs in a business context. Spiritual capital is crucial to improving the quality of economic growth. It covers varied and adaptable properties. In Islamic economics, spiritual capital is an intangible resource that represents the inner firmness gained from the acquisition of religious knowledge and involvement in spiritual rituals, including compulsory worship and Sunnah in Islam.

Those who invest in spiritual capital can feel its constructive influence [72]. The whole capital is driven by the spiritual capital arising from the religious capital that motivates individuals to do good for the community. Spiritual capital in Islam encompasses all aspects of life and is underpinned by a comprehensive belief in *tauheed* (unity) and aqidah (faith). A study conducted by Kyei *et al.* [73]. In Ghana, religion has had a strong influence on second-generation education. Spiritual activities such as prayer, reading the Bible, attending religious events, and engaging in communities can strengthen or weaken the education of two competing generations in Ghana. Religion and education complement each other and help both generations to assimilate into Belgian society, not exclusively. Religion and education involve vertical and horizontal dimensions, the first focusing on obedience to God and the second emphasizing the development of a person's potential for the benefit of others [74], [75]. Confirming this, one of the informants commented that:

"We instill spirituality in every santri's life, so that it is interested in them, is the basis for every Bahrul Maghfiroh Islamic Boarding School, Malang Santri in acting and doing activities, this is so that it becomes a habit; we here are very confident that with praying, studying the book, reading the good sentences in congregation, reading the prayers in congregation, praying together, and several other worship practices, we can strengthen the attitudes and actions of the students." (Interview/April 15, 2023)

# d) Mental capital

Mental capital involves developing a person's positive psychological condition, emphasizing beliefs, hope, optimism, and resilience. It relates to happiness, control, and the impact on the environment according to one's desires and abilities [43]. Bahrul Maghfroh Malang emphasizes the positive relationship between Islam and nationalism from two perspectives: pluralistic and universalistic. Islam's long history and role in nationalism contribute to unity, while nationalism doesn't conflict with Islam. Mental and spiritual values, embedded in religious activities, foster a love for the homeland. One of the informants said:

"We here, at this cottage...mental and spiritual values are instilled through various religious and nationalistic activities, such as ceremonies, scout activities, the commemoration of heroes' holidays, Islamic holidays, and participation in independence events so that this becomes the basis for students to have a sense of love for their country." (Interview/kdp/mb/May 20, 2023)

### e) Motivational capital

Motivation is a specific need because an action leads to goal achievement. When a goal is achieved, satisfaction ensues, and the action tends to be repeated, making it more motivated. Motivation, a powerful driving force, influences an individual's efforts to achieve organizational goals and is affected by the effort's ability to satisfy individual needs [76]. Creating a task force for the Masterpiece of Santri Entrepreneur (MSE), with various levels such as the Junior Task Force and the Expert Task Force, is a way to stimulate the motivation of students, whether consciously or unconsciously. Establishment of the Masterpiece of Santri Entrepreneur (MSE) with various levels within the forum Bahrul Maghfiroh Malang Islamic Boarding School One of the informants said:

"The masterpiece of santri entrepreneurial at Bahrul Maghfiroh Islamic Boarding School, Malang aims to develop young entrepreneurs, visionary Islamic leaders, and practical experience, advancing the Islamic boarding school and Santri community...." (Interview/April 15, 2023)

Motivation arises from various sources, including external incentives like salaries and internal satisfaction such as creating art for enjoyment [48]. Other motivators include curiosity, autonomy, self-affirmation, a positive self-image, and avoiding losses. Intrinsic motivation comes from within and is not driven by external rewards or pressures. For example, people run because they love it and see it as part of their identity. While extrinsic motivation can boost short-term efforts, it may decline over time. Intrinsic motivation, however, remains strong as it is tied to one's identity and continuously fuels action.

### f) Customer capital

In today's competitive educational landscape, effective quality management is crucial for educational institutions [77]. Marketing in the education sector is not new, as marketing plays an increasingly important role in student recruitment. Customer knowledge production capacity significantly impacts all dimensions of customer capital, with customer service capability being the most influential factor among these factors [78]. Customer capital, identified as a form of capital in the development of multicultural Islamic education at Bahrul

Maghfiroh Malang, includes students, parents, the community, and partners. Offering various services, similar to other educational institutions, requires proactive management to meet the expectations of parents, partners, and the community, focusing on community and environmental benefits. The Director of Public Relations and the Islamic Boarding School Business Unit said that:

"Islamic boarding schools ... interact as clients and partners with local communities as well as students, parents and staff. .... profit sharing model to run his company units, and some of the parents eventually became partners." (Interview/May 14, 2023)

Competition among educational institutions has been on the rise lately, evident in the emergence of various institutions that compete by highlighting their respective strengths. Consequently, management expertise is essential for any educational institution. The implementation of professional and efficient quality management is crucial for effective educational institution administration. Bahrul Maghfiroh Islamic Boarding School, Malang leverages equity by partnering with students, guardians, staff, the community, and partners. This strategy empowers students and the community, avoiding monopolies. The school's customer capital, derived from both external and internal sources, fosters loyalty and satisfaction, adding value to its performance as a sustainable partner.

#### 4.2. Contribution of entrepreneurial spirit in developing multicultural islamic education

The implementation of multicultural Islamic education in Bahrul Maghfiroh Islamic Boarding School, Malang is strong, ideal, and dynamic, addressing global needs. Institutions should focus on Islamic entrepreneurship education, building student enthusiasm, and directing independence toward a diverse future for real results (interview/May 14, 2023). In accordance with the results of data analysis at the Bahrul Maghfiroh Islamic Boarding School in Malang, the following presents a Sustainable Role Model in Forming the Multicultural Entrepreneurial Character of Santri, as shown in Figure 2.

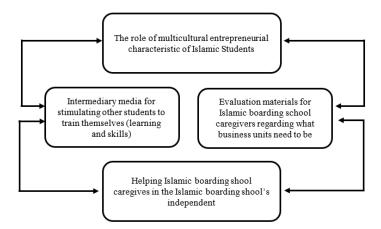


Figure 2. The sustainable role of students' multicultural entrepreneurial character

The significance of the entrepreneurial spirit's contribution to developing multicultural Islamic education at Bahrul Maghfiroh Islamic Boarding School in Malang is evident in several aspects: The first contribution lies in the active development of self-potential by the students of Bahrul Maghfiroh Islamic Boarding School in Malang, enabling them to possess spiritual strength, self-control, personality, intelligence, noble character, and skills required for themselves and society. Indonesia's Law No. 20 of 2003 [79] defines ducation as a deliberate effort to foster spiritual strength, self-control, personality, intelligence, noble character, and skills for society, nation, and state. It's in line with an interview with one of the informants who said:

".... we here are very confident that praying, reciting the prophet's prayer, reading the holy book in congregation, and other worship services can strengthen the attitudes and actions of the students." (Interview/April 15, 2023)

The second contribution is the cultivation of an entrepreneurial mindset and spirit among students at the Islamic boarding school. This is evident in students who are entrusted with leadership roles and the development of business units. Many graduates from the Islamic boarding school have successfully become "ustadzpreneurs" (teacher-entrepreneurs) after completing their studies. The spirit of students aspiring to become leaders is robust. Senior students with expertise in specific areas are employed as tutors for entrepreneurial education. Simultaneously, the role of mentors is to guide and encourage students to become Islamic entrepreneurs. This situation is clearly illustrated as stated by one of the informants:

".....equipping them with the necessary skills to face global challenges, nurture their spirit, and develop independence. They should also equip students with religious knowledge and social change abilities." (interview/June 20, 2023)

The third contribution broadens perspectives by emphasizing that entrepreneurial spirit is an Islamic value that constantly urges its followers to work hard to improve their circumstances. Islam opens the door for all Muslims to choose a profession they enjoy based on their skills. Relying on Allah (surrender) means not neglecting action in the form of work. Understanding Islam goes beyond mere ritual worship; it has been proven to be fruitful for some Muslims who seem to overlook many primary Islamic guidelines. Working hard is not only for worldly purposes but also for the Hereafter because Allah will not change the destiny of a people unless they strive to change it. This was conveyed by one of the informants by saying:

"...the Islamic values exemplified by our ancestors become the reference and what we teach to the students, many Muslim celebrities have achieved success while continuing to behave consistently in society......" (interview/April 15, 2023)

The fourth contribution is the establishment of the institution's independence (Islamic boarding school). Bahrul Maghfiroh Islamic Boarding School in Malang has succeeded in being self-reliant in funding the operational aspects. The profits from business endeavors are utilized for institutional operations, such as paying electricity bills, salaries for teachers, and educational costs for students. Additionally, the boarding school periodically assists less fortunate residents around the institution. Establishing various business units periodically, as a consequence of economic self-sufficiency, serves as a platform to develop multicultural Islamic education and harness the creativity of the local community by fostering social entrepreneurship. An empowerment collaboration between the Islamic boarding school environment and the Islamic boarding school environment which is the basis for optimizing the existence of Islamic boarding schools, as the informant said:

".... Islamic boarding schools engage with students, parents, employees, and the surrounding community as regular customers and partners. They manage their business unit through a profit-sharing system, with some parents becoming partners..." (Interview/May 18, 2023)

Based on the discussion above, shows that Islamic boarding schools have become beacons for students seeking a comprehensive learning experience, with a commitment to providing holistic education that integrates religious teachings with modern knowledge. We explore various aspects of the entrepreneurial approach in advancing multicultural Islamic education adopted by Bahrul Maghfiroh Islamic Boarding School, Malang, highlighting the benefits for students and the wider community, including:

- Bahrul Maghfiroh Islamic Boarding School, Malang holistic approach to education incorporates religious teachings, skills, science, technology, and arts, fostering an entrepreneurial spirit and equipping students with the necessary skills for the modern world.
- The school promotes multiculturalism, fostering understanding and appreciation for diversity through inclusive policies, cultural exchange programs, and international collaborations, preparing students to contribute positively to a multicultural society.
- Bahrul Maghfiroh Islamic Boarding School employs innovative teaching methods, fostering critical thinking, problem-solving, and creative expression, to enhance academic performance and cultivate entrepreneurial skills like leadership and teamwork.
- Islamic boarding schools foster an entrepreneurial spirit, encouraging students and preachers to innovate teaching methods, curriculum, and institutional management. This approach maintains quality education while preserving Islamic values and local culture.
- Bahrul Maghfiroh Islamic Boarding School is fostering entrepreneurship by integrating entrepreneurial skills into its curriculum, encouraging students to develop business ideas, understand market demands, and acquire practical skills for community growth.

Therefore, entrepreneurship education at the basic level is needed to boost the motivation of generations by changing paradigms. Spiritual motivations such as motivations of faith, religion and poverty, as well as the construction of hostels, can affect the financial independence of the centurion [80], [81]. Soul and spiritual cultivation is carried out by trainees who have multicultural resources. It means that training can have a positive effect in strengthening the economy of the community around training.

#### 5. CONCLUSION

The entrepreneurial spirit is crucial for developing multicultural Islamic education in pesantren. It starts from zero capital, consisting of human, social, mental, motivational, spiritual, and customer capital. The spirit of entrepreneurship is a reflection of Islam's advice to work hard to change one's fate. It creates a conducive learning environment, encourages creativity, and empowers the entrepreneurial generation. Multicultural Islamic values promote multiculturalism, innovative teaching methods, and the creation of entrepreneurs and dai'preneurs. The true spirit of entrepreneurship is the values of multicultural Islam itself.

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