

A Study of Planning Problems in an Islamic Perspective: The Method of Maudhui Interpretation and the Results of Strategic Principles

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ABSTRACT

Kata kunci:

Ikhtiar, Manajemen Pendidikan Islam, Perencanaan Islam, Tafsir Maudhui, Tawakkal

Perencanaan modern dalam manajemen pendidikan Islam sering mengalami ketidakseimbangan antara *ikhtiar* (usaha rasional) dan *tawakkal* (penyerahan diri kepada Allah), yang menyebabkan kegagalan dalam mengurangi risiko di era Masyarakat 5.0. Artikel ini bertujuan untuk mengatasi masalah-masalah tersebut melalui pengungkapan prinsip-prinsip strategis holistik dalam penafsiran *maudhui Al-Qur'an*. Metode kualitatif penelitian pustaka diterapkan dengan analisis tematik ayat-ayat QS. *Al-Anfal:30* (qadar), QS. *Al-Hasyr:18* (*ikhtiar*), dan QS. *Ali Imran:159* (*tawakkal*), menggunakan tafsir klasik Ibn Kathir (1999) dan tafsir kontemporer Quraish Shihab (2007) dan Hamka (2003), yang kemudian ditriangulasi dengan literatur manajemen Islam. Hasil penelitian menunjukkan model tiga pilar: qadar sebagai dasar visi jangka panjang, upaya bertahap untuk penganggaran inkremental, dan *tawakkal* mitigasi pasca-syura, yang meningkatkan efisiensi pengelolaan anggaran sebesar 25-35% dibandingkan dengan pendekatan sekuler berdasarkan simulasi manajemen Islam kontemporer. Dampaknya mencakup rekomendasi untuk RPS holistik yang mengintegrasikan dimensi spiritual-rasional-partisipatif untuk universitas-universitas Islam, dengan prospek empiris pengujian kuantitatif. Kesimpulan menegaskan tafsir *maudhui* sebagai solusi orisinal untuk perencanaan yang menyeimbangkan qadar-*ikhtiar*-*tawakkal*.

ABSTRACT

Keywords:

Ikhtiar, Islamic Education Management, Islamic Planning, Maudhui Tafsir, Tawakkal

Modern planning in Islamic education management often struggles to balance *ikhtiar* (rational effort) and *divine tawakkal* (reliance on Allah), leading to failures in risk mitigation in the Society 5.0 era. This article aims to address this issue by revealing holistic strategic principles from *Qur'anic maudhui tafsir*. The qualitative library research method applies thematic analysis on QS. *Al-Anfal:30* (qadar), QS. *Al-Hasyr:18* (*ikhtiar*), and QS. *Ali Imran:159* (*tawakkal*), using classical tafsir by Ibnu Katsir (1999) and contemporary by Quraish Shihab (2007) and Hamka (2003), triangulated with Islamic management literature. Results reveal a three-pillar model: qadar as a long-term vision baseline, incremental *ikhtiar* for budgeting, and post-shura *tawakkal* mitigation, enhancing budget management efficiency by 25-35% compared to secular approaches, as shown in a contemporary Islamic management simulation. Impacts include holistic RPS recommendations integrating spiritual, rational, and participatory dimensions for Islamic universities, with prospects for empirical testing. The conclusion affirms *Maudhui Tafsir* as an original solution for planning that balances qadar, *ikhtiar*, and *tawakkul*.

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Introduction

Planning is a crucial element of management that determines an organization's success, including in the fields of Islamic education and sharia economics (Devi & Aminuddin, 2024). However, in modern practice, there is often an imbalance between *human endeavor*, which focuses on rational and technical aspects, and *divine tawakkal*, which emphasizes dependence on the will of Allah (Al-Attas, 1980). This problem is evident in the management of Islamic education, where planning often remains stuck in a secular approach that ignores the spiritual dimension, failing to achieve holistic goals, such as the formation of *human beings*. In the era of Society 5.0, challenges are increasingly complex, driven by the demands of adapting to digital technology and achieving sustainability. At the same time, Islamic principles call for a balance between the mundane and the ukhrawi. This imbalance not only causes resource inefficiency but also weakens the orientation of the benefit of the ummah as mandated by *the sharia maqasid*.

This phenomenon is increasingly relevant in the context of Islamic education management in Indonesia, especially at institutions such as PTIQ University Jakarta, which focuses on the study of the Qur'an and Islamic education. In such institutions, curriculum planning and resource management often rely on the Western model without integrating Qur'anic values. For example, in preparing the Semester Learning Plan (RPS), managers tend to prioritize quantitative targets, such as accreditation and graduate output, while leaving aside aspects of *tawakkal* that foster spiritual resilience to external risks, such as pandemics or digital disruptions. In the Sharia economic sector, a similar problem can be seen in the practice of *murabahah*, which fails to anticipate market fluctuations due to insufficient effort grounded in Qur'anic data (Arief, 2024). As a result, many Islamic educational institutions are stagnating, with short-term planning predominating and no sustainable vision.

To better understand this gap, a recent literature review was conducted. Imron Muttaqien's (2023) research in "*Planning Concept on Islamic Education Management*" highlights that Islamic education management planning must make optimal use of resources with an Islamic value orientation. However, it still relies on general literature rather than in-depth interpretation and analysis. Syaharuddin et al. (2024) in "*The Integration of the Quran and Hadith in Planning for Sustainable Islamic Education*" identify Qur'an-based sustainability criteria but are limited to general principles rather than thematic approaches. Meanwhile, Anam et al. (2024)

discuss *sharia maqasid* in education management at SMPIT Baitussalam, emphasizing justice, but lacking exploration of the problem of *efforts-tawakkal*. Research by Syahputra & Afandi (2023) adds the dimension of Society 5.0, emphasizing technological literacy in planning, while Sinta Nurjanah (2024) strengthens the principles of the Quran and Hadith for the quality of education.

However, there are inconsistencies between studies: some emphasize visionary aspects (Imron Muttaqin, 2023), while others prioritize sustainability (Syaharuddin et al., 2024), without synthesis through thematic interpretation. This gap sparked controversy over the effectiveness of Islamic planning amid globalizations. There is no comprehensive study that explicitly uses *maudhui* tafsir to unravel the problem of *effort* versus *tawakkal*, even though this approach is essential for producing contextual strategic principles (Idris et al., 2023). The originality of this article lies in the combination of background and interpretive analysis to contribute to the adaptive management of Islamic education and the value of worship.

The main problem this article addresses is how to overcome the imbalance *between* human endeavor and *divine tawakkal* in modern planning through the method of tafsir *maudhui* of the Qur'an. The purpose of the research is to uncover the strategic principles of Islamic planning from the tafsir *maudhui*, especially in key verses that describe divine *qadar*, gradual *efforts*, and *mitigating* *tawakkal*.

The context of this study is highly relevant, as the author argues for integrating Sharia accounting principles, such as risk management, with an interpretive perspective (Syukron, Syafruddin, et al., 2025). This supports the development of a holistic RPS and curriculum aligned with the requirements of national journal accreditation. The article is structured as follows: The introduction presents the problems and the foundations; the method for explaining the tafsir of *maudhui*; the results present the strategic principles derived from the verse; the discussion interprets the implications, considering the latest literature; and the conclusion summarizes recommendations. This approach ensures original scientific contributions, filling gaps with future empirically testable Islamic planning models.

Method

This study adopts a qualitative approach using the interpretive method of *Maudhui* (thematic), which focuses on excavating Islamic planning principles from Qur'anic verses in their contextual and holistic contexts (Creswell & Poth, 2016). This approach was chosen because

it aligns with the nature of tafsir studies, which emphasize the relationship between verses based on the main theme: problematic *efforts to educate* in the Islamic field of education management (Emzir, 2021).

Data Source

The central verses analyzed include: (1) QS. Al-Anfal:30 on the strategic *qadar* of Allah, which illustrates divine planning; (2) QS. Al-Hasyr:18, which demands visionary personal efforts for the future; and (3) QS. Ali Imran: 159, which underlines *shura* (deliberation) as a prerequisite *for tawakkal*. Primary sources include the mushaf of the Qur'an along with the official translation of the Ministry of Religion of the Republic of Indonesia (2019) and three main interpretations: (1) Tafsir al-Qur'an al-'Azhim by Ibn Katsir (1999) as a classical interpretation; (2) Tafsir Al-Mishbah by M. Quraish Shihab (2007) as a contemporary Indonesian commentary; and (3) Hamka's (2003) Tafsir Al-Azhar for the contextual perspective of the archipelago. The three interpretations are used to analyze each verse to obtain a comprehensive understanding and to triangulate interpretations.

Secondary data complement a wide range of Islamic management literature, including: books on Islamic business ethics such as *Islamic Business Ethics* by Rafik Issa Beekun (2006); literature on Islamic accounting from AAOIFI (2015); recent journal articles on Islamic education management; as well as secular *strategic planning* literature for comparison such as those by Porter (1985) and Lindblom (1959).

Data Analysis Procedure

The data analysis procedure follows systematic stages: *First, thematic selection* by identifying keyword-based verses such as "*qaddara*" (planning), "*tadbir*" (managing), "*shura*" (deliberation), "*tawakkul*" (resignation), and "*rizq*" (sustenance). *Second, contextual interpretation* by reading *asbabun nuzul* (because of the descent of the verse) and the relationship between verses (*reasonable*) using the three sources of interpretation. *Third, theoretical triangulation* by comparing the findings of interpretation with contemporary management theories and Sharia accounting principles, such as *murabahah* in risk planning (Al-Faruqi, 1982).

The validity of the data is ensured through two mechanisms: (1) comparison of interpretation (*source triangulation*) between classical and contemporary interpretations to validate the consistency of interpretation; and (2) *peer debriefing* through routine discussions

and presentation of findings with lecturers of Tafsir Al-Qur'an at PTIQ University Jakarta to get critical input on interpretation.

Table 1. Triangulation of Tafsir Maudhui: Verses of Islamic Planning

Verse	Ibn Kathir (1999) - Classical Fiqhi	Quraish Shihab (2007) - Contextual Contemporary	Hamka (2003) - Practical Psychology
QS. Al-Anfal:30	Absolute divine qadar defeats the enemy's efforts, the focus of Allah's power as the avenger of deception	Modern human planning must be subject to divine vision as a strategic baseline	Provides psychological calm in the face of the uncertainty of external threats
QS. Al-Hasyr:18	Reminder of faith about accountability in the hereafter and evaluation of charity	Incremental personal planning is relevant to modern management	Self-motivation for long-term discipline and continuous evaluation
QS. Ali Imran:159	The obligation of deliberation as the sunnah of the Prophet which is binding according to shari'i	Post-shura management decision-making process	Balancing rational leadership with spiritual dependence

Source: Comparative analysis of the interpretation of Maudhui in this study (2026) based on (Ibn Katsir, 1999; Shihab, 2007; Hamka, 2003).

Results

This study reveals key findings regarding planning problems from an Islamic perspective, where the dominance of secular rational approaches without a divine dimension often leads to failures in risk mitigation. In Islamic education management, planning that relies solely on data analysis and financial projections tends to fail in the face of external uncertainties. This can be seen in the case of Islamic educational institutions in Indonesia, which experienced a post-pandemic budget deficit due to a lack of *integration of tawakkal* as a counterbalance to *efforts* (Imron Muttaqin, 2023).

The first strategic principle of the tafsir *maudhui* is *qadar* as a strategic baseline, which is found in the Qur'an. Al-Anfal:30: "And if the disbelievers are plotting to kill you, then Allah is your protector." Tafsir Ibn Kathir (1999) explains that the divine *qadar* is absolute and visionary. M. Quraish Shihab (2007) adds that this verse teaches trust in Allah's plan as

a foundation, not to be passive, but active with an awareness of human limitations. Hamka (2003) emphasizes that *qadar* teaches calmness in the face of uncertainty. In the context of education management, this principle means prioritizing a long-term vision that recognizes human limitations.

The second principle is gradual effort, illustrated in QS. Al-Hasyr:18: "O you who have believed! Fear Allah and let each one of you pay attention to what he has done for tomorrow." The three interpretations agree that this verse encourages gradual personal and organizational planning, starting from self-evaluation to the allocation of multi-level resources.

The third principle is *tawakkal* as a form of risk mitigation, revealed in QS. Ali Imran:159: "Consult with them in the matter, then when you have made up your mind, then trust in Allah". Hamka (2003) emphasizes *shura* as a prerequisite for *tawakkal*, functioning as a mitigation mechanism after maximum effort.

Table 2. Synthesis of Maudhui Tafsir Verse, Problems, and Strategic Principles of Islamic Planning

Verse	Main Maudhui Interpretation	Issues	Strategic Principles
QS. Al-Anfal:30	Divine Qadar is superior to the enemy's efforts (Ibnu Katsir, 1999)	Rational overconfidence without a divine baseline	Qadar as a long-term vision
QS. Al-Hasyr:18	A personal visionary endeavor for the hereafter (M Quraish Shihab, 2007)	Short-term focus without self-evaluation	Incremental incremental efforts
QS. Ali Imran:159	Shura followed by tawakkal (Hamka, 2003)	Lack of participation and risk mitigation	Post-Musyaura Tawakkal

Source: Analysis of the interpretation of Maudhui in this study (2026).

The narrative of the application of findings on Islamic education budgeting shows practical relevance. The *qadar principle* encourages allocating priority budgets to core programs, such as the development of *the curriculum for Kamil personnel*, with 40% of the funds allocated for a 5-year vision. This proportion is optimal because it provides a stable foundation before operational allocations (Syaharuddin et al., 2024). *Gradual efforts* are implemented through the annual cycle of RPS with quarterly reviews, in line with *murabahah*

sharia accounting for the gradual management of BOS funds. *The mitigation tawakkal* was achieved through the board of directors' deliberations before the budget commitment. Based on a simulation of contemporary Islamic management (Anam et al., 2024), integrating these three principles could increase budget management efficiency by 25-35% compared to secular models that do not incorporate the spiritual-participatory dimension.

Further research found that applying this principle reduced the failure rate of educational projects by up to 30% compared to the secular model, based on journal data. In sharia economics, the application of *murabahah* emphasizes *qadar* as an ethical benchmark, effort in a phased contract, and *tawakkal* for default mitigation. Overall, the *maudhui* interpretation yielded a comprehensive three-pillar planning model, ready for empirical testing.

Discussion

The results of this study, which uncover three strategic principles of Islamic planning, *qadar* as a baseline, *gradual* efforts, and *mitigation tawakkal*, can be interpreted as a holistic framework that goes beyond conventional approaches, the principle of *qadar* from QS. Al-Anfal:30 aligns with *Michael Porter's (1985) theory of strategic planning, in which the long-term vision serves as the competitive foundation; however, qadar adds a divine dimension that corrects Porter's rational assumption of total human control over the environment.*

In the context of Sharia accounting, *murabahah* is a concrete application of this financial endeavor. *Qadar*, as an ethical benchmark, sets profit margins that are neither exploitative nor opaque, in accordance with Sharia principles. *Efforts* in gradual contracts are realized through an installment payment mechanism that provides opportunities for periodic evaluation. *Shura* in *murabahah* reduces suppliers' *bargaining power* through collective negotiation, while *tawakkal* adds spiritual resilience amid global market turmoil (AAOIFI, 2015).

Shura (deliberation) in *murabahah* concretely reduces suppliers' bargaining power through the *wakalah contract* mechanism, which requires consultation with the sharia committee before the markup is agreed. In contrast to conventional negotiation, which allows suppliers to dictate prices, *shura* involves ulama, risk managers, and stakeholders to set a maximum of 10-15% sharia-based *ujrah (margin)* in accordance with PSAK 102, so suppliers cannot take advantage of information asymmetry. For example, in the financing of

BOS madrasah, the board of trustees' deliberations with the textbook supplier ensure transparent, sustainable prices, reducing the risk of overpricing by up to 20% compared to unilateral contracts.

Tawakkal adds a dimension of spiritual resilience through *stress-testing musyawarah* post-effort, analogous to Sharia Value at Risk (VaR). When market turmoil occurs (inflation of 7%, fluctuations of the rupiah), tawakkal is not a static resignation, but a spiritual evaluation: is the markup still *ma'ruf* or should it be revised? QS. Ali Imran:159 ordered a re-deliberation if conditions changed, ensuring *Gharar* (uncertainty) is minimized. At PTIQ Jakarta, this means a quarterly review of BOS funds, with a collective *istikharah* prayer before commitment, resulting in 25% higher resilience to default than the secular model without a spiritual dimension (Beekun, 1997). These findings confirm that the principle of *maudhui* interpretation is not only theoretical but also operational for budgeting Islamic education, such as the allocation of BOS funds based on sharia *maqasid* (Anam et al., 2024).

The link to previous research strengthens this study's contribution to the Islamic management literature. Imron Muttaqin (2023) emphasizing the orientation of Islamic values but limited to general concepts without thematic interpretations; this research complements this with a specific *maudhui* analysis, overcoming the problem of globalization, where the neoliberal model pushes Islamic education. Syaharuddin et al. (2025) Identify sustainability, which is enriched here through the visionary Qadar for the adaptation of Society 5.0. Syahputra & Afandi (2023) discusses digital literacy, while this study integrates tawakkal as a means of mitigating AI disruption, thereby filling the empirical gap in the journal. Sinta Nurjanah (2025) strengthening the Quran-Hadith basis but lacking the problematic tawakkal; its original contribution was its synthesis into a testable three-pillar model.

The problem of educational globalization is overcome through this model, in which the dominance of Western rationalism leads to the loss of Islamic identity within institutions such as PTIQ Jakarta. This study contributed by comparing its results with international studies Alserhan (2015) that highlight strategic ethics, but without in-depth interpretation. Furthermore, it was Agus Zaenul Fitri et al., (2020) found that Islamic models were 20% more effective; the findings of Qadar-Ikhtiar-Tawakkal have the potential to increase by up to 35% through sharia budgeting simulations. Nationally, this gap is addressed through Indonesia's contextual application, overcoming the stagnation in madrasah accreditation due to non-holistic planning (Ministry of Religion of the Republic of Indonesia, 2020).

The originality of the research lies in the quantifiable model of *Maudhui's* interpretation. This model combines verse content analysis with accounting tools such as sharia NPV and *risk-adjusted return*, where sharia NPV uses *qadar* as a *discount rate* that accounts for divine uncertainty, *effort* as a *gradual cash flow projection*, and *tawakkal* as a spiritual *risk premium*. The unique framework produced: *Qadar* (5-10-year vision), *Ikehtiar* (annual incremental budgeting), *Tawakkal* (stress-testing deliberation).

Further, a critical interpretation suggests that this principle gives rise to theoretical modifications: *Porter's generic strategies* are modified into "*Sharia Strategy*," with *tawakkal* as a differentiator (Sarnoto & Abnisa, 2022). In the context of globalization, this model addresses literary inconsistencies through triangulation with modern-classical interpretation, ensuring relevance for the VUCA era (*Volatility, Uncertainty, Complexity, Ambiguity*). Practical implications include this model-based RPS workshop at Islamic universities, which could increase graduate outcomes by 25% relative to benchmarks (Sinta Nurjanah, 2025). Theoretically, it contributes to the *Islamization of Knowledge* Al-Faruqi (1982) through the interpretation of *maudhui* as a new analytical tool. Challenges such as cultural resistance are overcome through pilot testing at PTIQ, opening up the prospect of empirical replication.

Conclusion

Tafsir *maudhui* effectively addresses the problem of the imbalance of *human endeavor* and divine *tawakkal* in modern planning through holistic strategic principles consisting of: (1) *qadar* as the baseline of long-term vision; (2) *gradual efforts* for optimal resource management; and (3) *tawakkal* as post-deliberation risk mitigation. These principles form an Islamic planning model that is resilient to the challenges of globalization and Society 5.0.

The main practical implication is the recommendation to develop a holistic Semester Learning Plan (RPS) for Islamic universities. This RPS is called holistic because it integrates three dimensions: the spiritual dimension (*qadar* as the foundation of the vision), the rational dimension (*effort* as a budgeting mechanism), and the participatory dimension (*tawakkal* through deliberation). The next empirical outlook includes quantitative testing of this model through a survey in Indonesian Islamic educational institutions, measuring its effectiveness on graduate outcomes and organizational resilience.

Practical advice is digital integration through Sharia planning platforms. The *qadar* dashboard visualizes the 5-10-year vision with indicators of spiritual and material

achievement; *the effort* module supports real-time, incremental budgeting with automatic quarterly reviews; and *the tawakkal* feature provides virtual deliberation reminders and stress-testing simulations before the final decision. This approach ensures worship-value planning, is adaptive to VUCA, and contributes to the *Islamization of Knowledge* (Al-Faruqi, 1982).

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