

Islamic Boarding School Cooperatives as an Instrument for Empowering the Community's Economy: Analysis of Islamic Economic Law

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Abstract: This study seeks to examine the role of Islamic boarding school cooperatives in fostering community economic empowerment and to assess their alignment with the principles of Islamic economic law. This study is a field study, especially at the Musthafawiyah and Al Abrar Islamic Boarding Schools. Data from Islamic boarding school cooperatives were observed, interviews were conducted with cooperative leaders and members, and relevant documentary data related to cooperatives were collected. The data obtained were then analyzed to identify relevant information. Furthermore, related data were classified and synthesized to obtain a comprehensive picture before being presented in a structured form. The novelty of this study lies in its emphasis on enhancing the economic independence of Islamic boarding schools through the development of cooperatives with diverse business units. This approach enables Islamic boarding schools to move beyond dependence on government funding and actively contribute to community economic empowerment. This study also analyzes Islamic boarding school cooperatives from the conceptual and applied perspective of Islamic economic law in Islamic boarding schools that combine Salafiyah values with community economic development. Based on the analysis of Islamic economic law, practices in Islamic boarding school cooperative business units utilize the principle of murabahah, namely the principle of buying and selling that is free from usury and uncertainty, so that Islamic legal theories in transactions can be directly applied both in Islamic boarding school environments and in the surrounding community. The findings suggest that integrating cooperatives within Islamic boarding schools (pesantren) holds significant potential to enhance inclusive community economic resilience while cultivating an entrepreneurial spirit rooted in contextual and grounded Islamic values.

Introduction

Islamic boarding schools represent one of the oldest forms of educational institutions in Indonesia and maintain a deep-rooted connection with the surrounding community. In their development, Islamic boarding schools have not only become centers of education in shaping the personalities of their students, but have also grown into centers of economic and political development and have become determinants of the development of Islamic values in a region (Pulungan, 2019; Shiddiq et al., 2024). Therefore, it is often found that areas with many Islamic boarding schools tend to have better economies and their communities tend to be more religious compared to

communities that are far from Islamic boarding schools (Saputra et al., 2023). This is because Islamic boarding schools play a role in shaping social, economic, political, and human civilization. Although Islamic boarding schools were originally regarded primarily as centers for religious education, over time they have evolved to assume a strategic role in shaping social, political, economic, and human development within society (Irfan et al., 2024; Me et al., 2024).

The Islamic economic system is a system based on divine teachings, whose suitability for the community can be assured. Economic issues are always closely related to the business world, which involves the circulation of money in the form of profit and loss. This also applies to the Islamic economy, where the majority of the Muslim community is involved in economic activities that are in accordance with Sharia (Suwendi et al., 2024). Sharia economic law is a regulation that is officially considered binding and legally established in legislation through a political process (Khair, 2019). The principles of Islamic economics are fundamentally regulated by Islamic law in Islamic economic activities based on fatwas issued by authorized institutions in the field of Sharia (Basir et al., 2024; Zauro et al., 2024).

According to the Fatwa issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), a sharia cooperative is defined as a cooperative that is founded, managed, and conducts its business operations in accordance with sharia principles (Jihad et al., 2024). Islamic economics is not merely normative ethics and values, but also positive in nature. This is because it examines actual human activities and economic problems in society from an Islamic perspective (Hehanussa, 2023; Nuha et al., 2024). The Quran contains general principles of fair and universal economics. These principles permit economic practices or legal provisions as long as they do not contradict the text and do not contain elements of injustice (Kusnoto et al., 2024).

Economic independence is an attitude and mindset that enables an individual or group of people to act freely, correctly, and beneficially (Inyang & Hamilton, 2025). Financial independence is the ability to finance all one's needs and no longer depend on others. This requires a transition process, time, and effort to always be persistent without despair (Rifa'i, 2019). The idea of Islamic boarding school independence does not mean that all Islamic boarding schools are not yet independent, but only a small number of Islamic boarding schools are independent, while the majority are not. Therefore, this idea was initiated by the Ministry of Religious Affairs so that Islamic boarding schools spread across the country can be independent and not only rely on assistance from the government in the form of BOS funds and from the community in the form of ziswaf (Lestari & Anwar, 2021). This enables Islamic boarding schools to play their role in mobilizing changes in people's lives to achieve worldly and spiritual prosperity (Zubaidi, 2007).

The independence of Islamic boarding schools means that they can carry out economic activities both inside and outside the boarding school environment with a focus on business development and expansion carried out with good management, so that they can carry out their obligation to provide quality educational services to the community with funding support from these businesses in a circular and adequate manner so that they can provide quality

educational services to the internal and external communities of the Islamic boarding school (Rifa'i, 2019).

Islamic boarding schools function as dynamic social institutions with significant potential to serve as catalysts for community economic empowerment. Through an integrated empowerment model, namely economic and business education and empowerment, which is gradual, continuous, and synergistic under the auspices of Islamic boarding schools and the strength of a solid network between elements (Fauroni, 2016). Islamic boarding schools have great economic potential. Students must learn a lot about business, starting from production management, packaging, marketing, branding, and others. This is to improve the economic welfare of Islamic boarding schools (Rahmawati & Walyoto, 2022).

Economic institutions in Indonesia have generally focused on a single function, such as foundations and cooperatives that emphasize social functions, while limited liability companies (LLC) and Commanditaire Vennootschap (CV) have more commercial functions (Mursid, 2019). The role of Islamic boarding school cooperatives is not only to make Islamic boarding schools independent but also to improve the economy of the communities around the Islamic boarding schools. Therefore, Islamic boarding schools inevitably have to play a role in solving the problems experienced by the surrounding communities, such as welfare, literacy, environmental damage, scarcity of natural resources, lack of environmental awareness, and the like (Mi'raj et al., 2023).

The Al-Abrar Islamic Boarding School operates a cooperative called the Al-Abrar Islamic Boarding School Cooperative, which manages several business units including a 4.5-hectare oil palm plantation, cattle farming, a workshop, two convenience stores, a drinking water depot, and a canteen. These initiatives have contributed to empowering the community, although the reach is still relatively limited. So, the sources of funding for the Al-Abrar Islamic boarding school, apart from student tuition fees, funds from the Waqf Agency, and government assistance, also include businesses managed by the cooperative. The Musthafawiyah Islamic boarding school has a cooperative called the Musthafawiyah Employee Cooperative, which also has several business units managed by the cooperative, including a gold mine, a sweet orange plantation, a coconut flour factory, and a lemongrass oil factory. However, these businesses have not contributed to empowering the community because several of the business units are no longer active. Nevertheless, the Musthafawiyah Islamic boarding school is self-sufficient from the tuition fees of students and funds from the Foundation, coupled with the Musthafawiyah employee cooperative. By self-sufficient, we mean that the Musthafawiyah Islamic boarding school no longer receives assistance from the government in the form of School Operational Assistance funds.

When comparing the two Islamic boarding schools, it is evident that the Al-Abrar Islamic Boarding School Cooperative, located in a remote village in South Tapanuli and serving only a few hundred students, has been able to contribute economically through its business ventures, although the impact has yet to reach its full potential. However, the Musthafawiyah Islamic Boarding School has a larger number of students in terms of area and number

of students, so if this cooperative is managed seriously, it will greatly contribute to community empowerment, so that its funds will not only come from student tuition fees and foundation funds but also from cooperative funds.

Previous studies have explored the implementation of cooperatives in Islamic boarding schools. For instance, research by Anaty and Masrukhan (2025) found that cooperatives contribute to increasing the income of Islamic boarding schools; however, their development still requires capacity-building initiatives and supportive policies from the government. The main obstacle to Islamic boarding school cooperatives lies in weak financial and marketing management (Janitra et al., 2024) so that Islamic boarding school cooperatives still have to face challenges in achieving financial independence (Ningsih & Kholili, 2025). Research by Idris et al. (2024) concluded that solid management is important in achieving economic empowerment and operational stability in Islamic boarding school cooperatives.

Most of the existing studies have focused more on the managerial and operational aspects of cooperatives, while research that specifically analyzes the management of pesantren-based cooperatives from the perspective of Islamic economic law remains limited. Therefore, this study seeks to identify the management of Islamic boarding school cooperatives, which will also be analyzed based on sharia economic law. This study aims to assess the role of Islamic boarding school cooperatives as instruments of community economic empowerment, both for the internal circle of the Islamic boarding school (students, teachers, employees) and the surrounding community, and to analyze the conformity of the practices of these Islamic boarding school cooperatives with the principles of sharia economic law, particularly in the application of contracts such as *murabahah*, as well as aspects of fairness, transparency, and benefit (*maslahah*).

Method

This study employs a qualitative research approach, which is generally used to explore aspects of community life, behavior, organizational dynamics, historical developments, social activities, and related phenomena. Observation is when the author systematically observes the phenomenon to be explored by using direct observation at the location that is the object of the research (Moleong, 1989).

This study involved direct field data collection from the Musthafawiyah and Al-Abrar Islamic boarding schools, as both institutions have a substantial student population, are situated within community settings, and operate active cooperatives that serve as instruments for community economic empowerment. Data from the Islamic boarding school cooperatives was observed, interviews were conducted with the leaders and members of the cooperatives, and documentation related to the Islamic boarding school cooperatives was collected. Data from the Islamic boarding school cooperatives was observed, then interviews were conducted using the purposive sampling method, namely with the leaders and members of the Islamic boarding school cooperatives, followed by the collection of documentation data related to the Islamic boarding school cooperatives. After the data was obtained, it was analyzed, and relevant

data was extracted. Before presentation, related data was combined, described, and analyzed to draw a conclusion.

Results and Discussion

Islamic Boarding School Ccooperatives as Intruments of Community Economic Empowerment

Islamic boarding schools function not only as religious educational institutions, but also as social entities that must respond to economic transformation and the evolving landscape of Islamic law (Supani et al., 2025). Islamic boarding schools never stop making improvements to provide quality education for their students. To that end, they are constantly developing their facilities and infrastructure. This development requires a large workforce, so Islamic boarding schools create job opportunities for the surrounding community. The creation of these jobs is part of community empowerment efforts. People who do not have jobs will get jobs from Islamic boarding schools so that their lives will be more prosperous (Rusli, 2023).

Moreover, the creation of these employment opportunities aligns with the concept of empowerment-based da'wah, as individuals working within Islamic boarding schools are immersed in a religious environment. This setting is likely to influence their spiritual development, as daily interactions occur within a community that upholds and practices Islamic values. Some of the jobs that can be opened by Islamic boarding schools are teachers, construction workers, cleaners, laundry workers, cooks, security guards, farmers on Islamic boarding school land, and employees of businesses owned by Islamic boarding schools.

In addition to creating jobs, Islamic boarding schools can also be pioneers in opening up business opportunities for the community. Of course, the goal is to support home industries and MSMEs around the Islamic boarding schools. The community can sell their products to the Islamic boarding schools, based on the needs of the students there. In this way, the local economy will continue to grow and develop, enabling communities surrounding the Islamic boarding schools to consistently meet their daily needs through the economic support and opportunities generated by the presence of these institutions.

The independent economy of an Islamic boarding school can improve the quality of education, thereby improving the quality of the nation. One way to achieve this is through entrepreneurship, namely running one's own business, creating new business units, and creating new profitable innovations within the Islamic boarding school environment (Rifa'i, 2019). Thus, the independent economy of Islamic boarding schools means that these schools can carry out economic activities both inside and outside the boarding school environment, focusing on the development and expansion of businesses carried out with good management.

As mandated by Law of the Republic of Indonesia Number 18 of 2019 concerning Islamic Boarding Schools in Chapter II concerning Principles, objectives and scope of articles three and four, it is stated that Islamic boarding schools are organized with the following objectives:

1. Developing outstanding individuals in various fields who understand and practice the values of their religious teachings and/or become religious scholars who are faithful, pious, noble, knowledgeable, independent, helpful, balanced, and moderate.
2. To develop a moderate understanding of religion and diversity, love for the country, and behavior that encourages religious harmony.
3. To improve the quality of life of the community in meeting the educational needs of citizens and the social welfare of the community. The scope of the Islamic boarding school's functions includes education, preaching, and community empowerment.

Developing outstanding individuals in various fields who understand and practice the values of their religious teachings and/or become religious scholars who are faithful, pious, virtuous, knowledgeable, independent, helpful, balanced, and moderate. Fostering a moderate understanding of religion and diversity, as well as love for the homeland, and promoting behavior that encourages religious harmony. Improving the quality of life of empowered communities in meeting the educational needs of citizens and the social welfare of the community. The scope of Islamic boarding schools' functions includes education, preaching, and community empowerment.

To support the success of these functions, the Islamic Boarding School Independence program was created. Islamic boarding schools need to be given the opportunity to develop and improve their quality by all components of the nation, and it is the government's duty to ensure this. One of the focuses in the development of Islamic boarding schools is their independence, especially in the economic field. This is because Islamic boarding schools with robust and sustainable economic resources are viewed as better equipped to effectively fulfill their core functions, which include providing education, engaging in religious outreach (da'wah), and promoting community empowerment. Therefore, as a manifestation of the commitment of the government, especially the Ministry of Religious Affairs, the Islamic Boarding School Independence Program has been established as a priority program of the Ministry of Religious Affairs under the leadership of Minister Yaqut Cholil Qoumas through the Minister of Religious Affairs Decree Number 749 of 2021 concerning the Islamic Boarding School Independence Program, which aims to optimize the resources of Islamic boarding schools and improve the welfare of Islamic boarding schools and the community.

The independence referred to in this program means that Islamic boarding schools will have strong and sustainable economic resources to support three functions, namely education, da'wah, and community empowerment. The Ministry of Religious Affairs provides assistance to Islamic boarding schools participating in this program through the provision of assistance, incubation, business training, financial management training, marketing management training, human resource training, and other training. Through this program, it is hoped that more Islamic boarding schools will have business units that can become an economic base for themselves and the surrounding community. Why is economic empowerment and optimization necessary? This is because the economic resources of Islamic boarding schools have come from at least the following sources: student tuition fees, savings

from clerics or private foundations, and assistance from the government, community, companies, and others (Anjar, 2021).

A closer examination reveals that relying solely on these three sources of funding is insufficient to sustain the operations and development of Islamic boarding schools. If this situation persists, Islamic boarding schools will face significant challenges in their development and may find it difficult to compete with other educational institutions. Therefore, the Ministry of Religious Affairs has specifically formulated that there must be other economic resources, and this is focused on the formation of business units in each Islamic boarding school. The economic potential in several Islamic boarding schools in various regions in Indonesia actually already has strong businesses. For example, the Sidogiri Islamic Boarding School in Pasuruan, East Java, already has a BMT, mini market, and others. However, so far, many people assume that students usually enter Islamic boarding schools only to study religion. In fact, this is not the case. Therefore, through this Islamic boarding school independence program, they have the opportunity to learn soft skills outside of religious knowledge. This will improve the quality of the students' competencies (J. Saputra et al., 2024)

The benefits of the Islamic boarding school independence program released by the Ministry of Religious Affairs for santri and the community include; first, increasing entrepreneurship awareness. So Islamic boarding schools, which have been known only as religious education, can be transformed to foster students with business skills that can later be their provision when they graduate and are ready to enter the community; second, Islamic boarding schools have a more independent source of funding outside of funding sources from outside the Islamic boarding school. If Islamic boarding schools already have independent funding, then the development of pesantren development can be stronger. The Islamic boarding school can also carry out its functions well without being constrained by funds. What must be emphasized is that the objective of the Islamic boarding school independence program extends beyond benefiting the pesantren itself; it is also intended to enhance the welfare and empowerment of the surrounding community. The business units created by the pesantren have the power to strengthen the economy of the community around the Islamic boarding school (Solihin, 2024).

Running for about the last four years, the Islamic boarding school independence program has been participated in by around 3,600 recipients spread across the country. This is compared to the total number of Islamic boarding schools in Indonesia, which is recorded at 39,551 institutions with around 4.9 million students. The number of recipients of the Islamic boarding school independence program assistance is still not ideal. The number of institutions targeted by this program is 5,000 Islamic boarding schools. With these statistics, it is hoped that the recipients of the Islamic boarding school independence program will have a ripple effect on surrounding Islamic boarding schools.

The business ecosystem is a major concern of the Islamic Boarding School Independence program. This is a matter of urgency, as the establishment of a well-structured ecosystem will ensure that the Islamic boarding school independence program evolves into a sustainable and

measurable initiative, rather than remaining a short-term or temporary effort. In order to form and strengthen the Islamic Boarding School Independence ecosystem, the government has made various breakthroughs, including the Islamic Boarding School-Owned Enterprise and others. Islamic Boarding School-Owned Enterprise was established in the spirit of openness and fairness. This is demonstrated by the fact that Islamic Boarding School-Owned Enterprise has several general norms, including whether it can take the form of a legal entity or not, whether it is owned and managed by Islamic boarding schools or in collaboration with Islamic boarding schools as a source of funding for Islamic boarding schools. The results that are processed and received are recorded by the Islamic boarding school management, and ultimately, its management becomes the responsibility and authority of the Islamic boarding school (Purwoko, 2022).

Islamic Boarding School-Owned Enterprise also released five types or characteristics related to Islamic boarding schools and economic development; first, economic enterprises driven by Kiai and Nyai who have an entrepreneurial spirit; second, Islamic boarding schools that have successfully formed special economic entities without disrupting the educational services of the Islamic boarding school and professional economic management; third, Islamic boarding schools that have successfully fostered businesses in the communities surrounding the Islamic boarding schools; fourth, Islamic boarding schools that are still in the trial stage and have not yet succeeded in generating sustainable profits; fifth, Islamic boarding schools that are not yet engaged in economic activities and focus more on tafaquh fiddin services, allowing the surrounding community that is willing and able to reap economic benefits from the existence of Islamic boarding schools.

Among the various achievements resulting from the independence of Islamic boarding schools, a crucial aspect that must be considered is the sustainability of the program and the active internal participation of the Islamic boarding schools themselves. A strong entrepreneurial mindset is needed so that Islamic boarding schools are willing to utilize various things related to advancing entrepreneurship, such as the use of social media platforms to increase business references. The business world has developed in such a way that social media has become an important part of their business. In addition, entrepreneurship students at Islamic boarding schools are also expected to come and join the business community and establish relationships with business actors as part of their entrepreneurial mindset. These various approaches are expected to make entrepreneurial thinking a growing mindset and spirit that produces mutual benefits among Islamic boarding schools (Kalimah et al., 2024).

Through the Islamic Boarding School Independence program, the researchers selected two Islamic boarding schools located in different districts, namely Musthafawiyah Modern Islamic Boarding School and Al-Abrar Islamic Boarding School, as comparative cases to assess the success of institutional independence. Both institutions had previously received support from the Ministry of Religious Affairs in managing their cooperatives. The following are the details of the research team's findings.

Musthafawiyah Islamic Boarding School Cooperative

The Musthafawiyah Islamic boarding school cooperative has been operating as a business unit since 1992. However, its deed of establishment was only processed in 2004 through the Decree of the State Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number: 518/117/BH/KK-MN/X/2004 regarding the Approval of the Cooperative Establishment Deed/Amendment to the Cooperative Articles of Association by the Minister of Cooperatives and Small and Medium Enterprises, dated October 11, 2004, in Panyabungan. The company name is "KOPERASI KARYAWAN MUSTHAFAWIYAH". With retail business activities, small traders in the field of trade in goods and services, savings and loans, and telephone services. Here, the researcher explains in more detail the businesses that have been carried out by the Musthafawiyah Islamic boarding school, which is managed by the boarding school cooperative, including:

Gold mining, as is well known, Mandailing Natal is a gold-producing region. Although there is no official permit from the central government regarding the operation or mining of gold, one of the main sources of income for the people of Mandailing Natal is mining gold from the mountains and rivers in the region. The land is owned by the Musthafawiyah Islamic Boarding School Foundation and is managed by the boarding school under the supervision of its cooperative. At that time, it produced a lot of gold, which of course generated a lot of money and contributed to the independence of the Islamic boarding school until finally, before COVID-19 hit, this gold mine was shut down by the local government and has not yet received permission to mine again.

1. Sweet Orange Orchard: The failure of the gold mine did not deter the cooperative from continuing its efforts. With the available capital, the cooperative managers transformed the land into a sweet orange orchard. The approximately 2-hectare plot was planted with sweet oranges. The orchard was well-maintained with sufficient fertilizer until harvest time approached. However, before the harvest, when the sweet oranges were ripe but not yet fully mature, the oranges began to disappear one by one, gradually. The culprits were the students at the boarding school. Thousands of students believed that the orange orchard belonged to the boarding school, so they took the oranges without feeling guilty. The oranges were gone before the harvest. Since it never yielded a profit, the orange orchard was eventually abandoned and eventually died on its own.
2. A flour mill made from coconuts. As is known, Mandailing Natal is also famous for its agriculture, and around the rice fields, we can find many coconut trees. At that time, the Pondok Cooperative received an offer to collaborate with Aroma Bread Company, known for its Aroma Coconut product. The Pondok Cooperative agreed to collaborate, and a flour mill was built on land owned by the foundation near the Pondok, managed by the cooperative. The mill began operations, and coconuts were processed into flour. Laboratory tests were conducted, and the product received approval for distribution. However, the subsequent outbreak of COVID-19 halted production.

3. Lemongrass oil. The existing flour mill was repurposed into a lemongrass oil processing plant. On the same land, after an orange grove failed to yield results, the cooperative's managers decided to use the land for a fragrant lemongrass plantation to produce lemongrass oil, which has numerous benefits. Lemongrass is a natural spice belonging to the grass family. Currently, lemongrass is widely cultivated by the community. The increasing demand for lemongrass has made it a promising agricultural commodity, with fragrant lemongrass being one of the most commonly cultivated types. It is considered a relatively easy business to manage, as lemongrass is low-maintenance and simple to grow. In addition to its distinctive aroma from its leaves, which resemble spices, this grass also has mosquito-repelling properties. Furthermore, this plant has high economic value. From an analysis of fragrant lemongrass cultivation, it is known that its seeds and leaves can generate promising revenue. After a year, the fragrant lemongrass grows abundantly, is harvested, and processed into lemongrass oil. The yield is quite substantial and is then packaged for marketing. The first market trial with the packaged product took a while to sell due to market prices exceeding expectations. It was very cheap; when calculated, the capital invested was significant but did not balance with the expected sales revenue. If all the oil produced were sold, the capital would likely not be recovered and would instead result in significant losses. Considering this, the distilled lemongrass oil was stored in several drums as containers for the oil. To this day, the distilled oil can still be found at the factory. The lemongrass plants are still there but are no longer maintained.

These are some of the businesses that have been initiated and managed by the Mustafawiyah Islamic boarding school cooperative. Since its establishment, the cooperative has been operating and has obtained a business license. From these businesses, it can be concluded that the existing cooperative, which has been operating for some time, has not yet shown the independence of the Islamic boarding school because every business venture has been fraught with obstacles, so that the funds or profits that should have been obtained by the boarding school to make the Mustafawiyah Islamic boarding school independent have failed. However, until now, the Mustafawiyah Islamic boarding school cooperative continues to operate, but not in the business sector, only in savings and loans, and the members of the cooperative are fellow educators at the Islamic boarding school.

Al-Abrar Modern Islamic Boarding School Cooperative

Al-Abrar Modern Islamic Boarding School is an educational institution located far inland, precisely in the village of Siondop Julu Sihuik-Huik, South Angkola District, South Tapanuli Regency, North Sumatra. The establishment of this Islamic boarding school was driven by several underlying reasons, one of which is the generally limited understanding of Islamic teachings among the Muslim community in the region. There is no Islamic school (Madrrasah) that is well managed and sustainable. From an economic point of view, the surrounding community is classified as a lower middle class economy and

children are rarely able to continue their education to a higher level. This is evident in the fact that almost all villages in the South Angkola region are classified as beneficiaries. Secondly, geographically, this area is included in the West Coast of North Sumatra which is very potential to develop the future economy, because it still has a very large and fertile idle land. Of course, entrepreneurs are scrambling to get the opportunity to open their investment in this region. Thirdly, it is very important that the mental development of religion and science for the children of the Muslim generation in this area be done immediately, in accordance with the guidance of its conditions and future developments. With the above premise and the spirit of Islamic mission, Al-Abrar Modern Islamic Boarding School Foundation was established with Notarial Deed Number 3 dated June 23, 1991. Furthermore, the foundation obtained a plot of land by purchasing community property covering an area of 5 ha (current location).

The cooperative under the auspices of the Al-Abrar Modern Islamic Boarding School is called the Al-Abrar Islamic Boarding School Cooperative, which is chaired by Ustaz Mardan Harahap, S.Pd.I. Under his leadership as the manager and responsible for the Al-Abrar cooperative for the past seven years. From the results of interviews with cooperative managers and several cooperative members, researchers can explain the business ventures that have been managed by cooperatives at the Al-Abrar Modern Islamic Boarding School, including:

1. Oil Palm Plantation. The oil palm plantation of about 4.5 ha belongs to the previous foundation which has been donated to the pesantren under the auspices of the cooperative. The oil palm plantation is situated in two locations: 2.5 hectares are located behind the pesantren, while the remaining 2 hectares are positioned in front of the pesantren along the riverbank. So to harvest and maintain the oil palm is quite easy because it is close to the location of the pesantren. So the harvest of this oil palm after being spent on maintenance costs completely goes into the pesantren treasury account. After the cooperative was led by Ustaz Mardan Harahap, there was a policy of his that is still ongoing, namely the profit from the oil palm harvest he shared with cooperative members, provided that he asked how much the mandatory deposit to the pesantren was. For example, in this year the mandatory deposit is around Rp. 20,000,000, - then he will give the amount to the treasurer and the rest is distributed to cooperative members as profit sharing
2. Cattle. The next business unit managed by the Al-Abrar cooperative is cattle, but researchers did not get documentation because the location of this livestock is not in place but far away in Padang Bolak. This is because several previous foundation members resided on the premises, and the cattle farming activities have continued to this day, with the proceeds being directly managed by the head of the pesantren.
3. Workshop. The business unit that has been managed by Al-Abrar Cooperative is a workshop business with a location not around the pesantren, but rather in the middle of a village with many people. The initial planning for this workshop arose because there was no workshop in this village. With future prospects, it will be successful. Because

among the santri and also the employees and ustaz ustaz who teach at the pesantren, none of them are experts in workshops, cooperation with other parties, namely repairmen, is held. In this arrangement, the pesantren serves as the financier and provides the facility, while the technician contributes expertise and resides on-site to support daily operations. However, the life of this workshop is also not long, because there are still minimal enthusiasts while the expert needs to fulfill his needs so he is looking for a side job. So that in the future the workshop becomes a sideline and slowly dies by itself.

4. Water Depot. The next business managed by the Al-Abrar boarding school cooperative is a water depot. And the place is in the place of the previous workshop. This depot has been running for approximately one year and is still running until now. Those who manage this water depot are local people. The target of this depot is the local community and neighboring villages. Although it cannot be said to be successful, in fact, until now the water depot is still operating. The boarding school community is also a regular consumer of the depot in addition to the village community. Currently, the pesantren cooperative is in the process of developing and managing a mineral water production unit.
5. Waserba. The Waserba business is a business that sells household goods, groceries, office stationery and services that are also being managed by the pesantren is a waserba (one-stop shop) that provides various needs of the students. There are two waserba, namely waserba in the male santri environment and waserba in the female santri (pr) environment. In the beginning, this waserba was opened by santri and santrwati who were trusted to take care of it alternately from high classes with the aim that santri learn to be self-employed by selling in the waserba provided by the cooperative. Over time, the income from the waserba, which was expected to generate income for the cottage, instead only returned capital without any profit. The cooperative transferred the management of the business to the local community through a rental system. Under this arrangement, tenants are responsible for providing goods and services to the students, while paying a rental fee of Rp. 500,000 per month for each convenience store (waserba). As a result, the pesantren earns a monthly income of Rp. 1,000,000 from the two waserba units.
6. Canteen. The next business managed by the Al-Abrar pesantren cooperative is the pesantren canteen. The canteen is managed by the cooperative in partnership with other parties, where the cooperative provides the capital while the local community is responsible for operating the business.
7. As for what is traded in this canteen is several kinds of food and snacks. Profit sharing between cooperatives and managers exists even though it is not much dependent on income because basically the target buyers are only santri and santrwati. Which incidentally does not every day have snacks in large quantities.

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To further clarify the business ventures managed by the two pesantren that have been studied. Researchers made in the form of a table 1 and 2 below:

Table 1. Type of Business of Musthafawiyah and Al-Abrar Islamic Boarding School Cooperatives

Al-Abrar Islamic Boarding School Cooperative		Musthafawiyah Employee Cooperative	
Business	Description. Running/No	Business	Description. Running/No
Oil palm farm	Running	Gold mine	Not running
Cattle	Running	Sweet orange orchard	Not running
Workshop	Not running	Four mill from coconut	Not running
Water depot	Running	Citronella oil distillation	Not running
Waserba	Running	Save and borrow	Running
Canteen	Running	-	-

Source: Research analysis results

Table 2. Details of Community Membership and Participation

Cooperative	Number of Authorized Members	Internal Member	Neighborhood Community Participation	Description
Musthafawiyah Islamic Boarding School Cooperative	Approximately 90 people	Islamic boarding school employees and education personnel	Limited, more focused on internal management	Potential for community empowerment is open if the business runs
Al-Abrar Islamic Boarding School Cooperative	Approximately 98 people	Senior santri, Islamic boarding school management, and the community	The community is involved in several business units such as oil palm plantations and livestock	Businesses affect community empowerment

Source: Research analysis results

Based on the data presented in the table 1 and 2, various types of businesses operated by pesantren cooperatives have shown a notable impact on empowering the communities surrounding the pesantren. Likewise, the pesantren cooperative in empowering the pesantren with various businesses

carried out also experienced several obstacles in running the business. As stated by Ustadz Mardan Harahap as the person in charge of the Al-Abrar pesantren cooperative that: *"every business that is run must have obstacles, but the levels are different. For example, the workshop business unit, there are no experts or those who can be repairmen from us in this pesantren, so we look for them from outside, namely the local community, when looking for them it is difficult because there is no specialized automotive school in this village. So the self-taught experts became, until finally found and made cooperation with the person who would manage this workshop. In the course of the business, the consumers were not much, the results obtained for the repairman alone were not sufficient to meet his needs, so he was looking for a side business. In the end, the workshop was sidelined and eventually stopped operating."*

Based on the interview findings, the personnel employed in the pesantren's workshop business generally lack a comprehensive understanding of technical matters related to workshop operations. This statement reflects the absence of an HR development system and dependence on external labor, which increases the risk of business sustainability. Knowledge is the result of an individual's understanding of an action related to an object around him, so that this understanding allows the individual to understand the object more deeply (Sirait et al., 2024).

Researchers asked about obstacles related to other businesses, he said: *"When planning this waserba, high-class students take turns or make a schedule to look after this waserba, so in one week every day there are two people who picket, while learning to be entrepreneurs even though it is still small. Until finally the calculated profit was not met. So we are looking for other solutions by collaborating with other parties. First, the families of the teachers who lived in the boarding school but did not run, so then this waserba became rented to others. And the pesantren's income is only from the rent of the place, which is 500 thousand/month"*.

Ustadz Nasrun Nasution as the Head of Madrasah Tsanawiyah who is a member of the cooperative also confirmed this, and said: *"Almost all businesses managed by pesantren cooperatives have obstacles. The business that is approximately minimal risk is the oil palm plantation. The maintenance is already covered by the results so that the profits continue to exist for the pesantren depending on the price of palm oil. The canteen is also like that, who runs the business there alternates. Who can stand it continues who can't stand it stops. However, it is never empty, because it is purely funded by the cooperative. Although the profit is small, it is an income for the pesantren"*.

When researchers asked about the situation of the drinking water depot whether or not they found any obstacles in running the business. The depot manager said: *"there are also obstacles, namely a small number of consumers, most who order only people around the depot and above, if the village community is below because it is close to the river they prefer to cook their own water. The only regular customers are from the pesantren community. This is due to the price, which some people think is too expensive. We charge 1 bottle of aqua at Rp. 7000, - because if we make the price below that, it is only enough for operational costs, the profit for those of us who run it is only a little."*

From the interview findings, it can be concluded that one of the main challenges faced by managers in operating these businesses is related to limitations in human resources. The first is the workshop business, there are no people who are found to be experts in workshops. The second problem with the waserba is that the human resources are also the management of the managers, the students without prior training are immediately made a picket schedule to guard the waserba only given a price note. Likewise with the water depot, the obstacle is in the planning that is not maximized so that the appropriate price is not estimated for the surrounding community.

As for the obstacles or obstacles felt by the manager of the Musthafawiyah Employee Cooperative in running its businesses as said by Ustaz Sapriyono as the person in charge of the cooperative: *"There are always obstacles in managing a business under the auspices of a cooperative. For example, when managing a gold mine, initially it was running smoothly and the income for the pesantren was also not bad, but in recent years the business has been constrained by government permits. So for now it is again dismissed not operating at all. All mining tools are in the cage"*.

Based on the statement above, the author identifies changes in government regulations as one of the key obstacles encountered in the implementation of these activities. Since 2019 the local government has conducted raids to close gold mines. Some unlicensed people's gold mines began to stop operating in Mandailing Natal, North Sumatra. The closure of all mines is difficult because the community does not have other alternative economic sources. The central government is expected to provide assistance so that the control of gold mines can be carried out. The mines that have begun to be closed are community mines in Huta Bargout District. In this area there are estimated to be hundreds of mines operating, half of which have started operating after the government intensively conducted socialization. However, many people's gold mines that mushroomed along the Batang (River) Natal starting from Batang Natal, Lingga Bayu to Natal sub-districts have not yet been closed. They are still operating as usual.

Efforts to close illegal mines were made after the impact on public health due to exposure to mercury waste from gold processing. Gold mining is not only detrimental to mine workers but all those in the environment and also future generations. Currently, the government continues to actively carry out public outreach efforts related to the planned closures. Since the local government has socialized the closure of mines for all areas in Mandailing Natal, the mining management under the auspices of the Musthafawiyah Employee Cooperative has also been affected so that it has stopped operating until now.

Likewise, with other businesses managed by the cooperative, namely sweet orange gardens, the obstacles they feel come from internal pesantren, namely the santri themselves, as he said that: *"This orange garden, let alone the harvest, the oranges are still ripe on the tree and not yet sweet, they have been invaded by the students. It is impossible for us to guard it 24 hours a day, after all, because the place is right on the side of the road, opposite the settlement of the students' hut. And we can't say much because when asked they say they have their father. Yes, what else can we do"*.

He continued when the researcher asked about the obstacles faced in managing the coconut flour making factory. He said: *"actually the prospect of this business is very promising because it has collaborated with a large bread company, we are the flour supplier. However, the obstacle at that time was that covid came, the production of various kinds of food stopped. Including us, even though this flour has been made and has been checked at the laboratory for good quality. The cooperation did not continue. So we marketed this flour ourselves at that time, but how yes, the name of the impact of covid made the economy go down so that it had an impact on flour marketing"*.

The next business managed by the Musthafawiyah Employee Cooperative is the distillation of citronella oil. The obstacle faced by the manager is product marketing as stated by the Secretary of the Pesantren that: *"The management of fragrant lemongrass into fragrant lemongrass oil is quite easy, starting from nursery to harvest and then distilled into fragrant lemongrass oil, the obstacle is in marketing. This oil has not been widely recognized by the community. We who market manually find it very difficult to sell this oil"*.

Based on the accounts provided by the cooperative managers, the researchers conclude that the businesses initiated by the cooperative fall into the category of large-scale enterprises, which carry significant risk and may lead to substantial losses if not managed successfully. That is what happened to some of these businesses. For example, in a flour factory made from coconut, as the results of the researcher's interview with the manager said that the coconut itself they do not have a garden but still buy from coconut farmers so that the price is certainly a problem. And this obstacle, according to researchers, is a factor of failure to manage risk. Where the management is not optimal, which should be plan A and plan B must have been prepared, which if plan A is not implemented, plan B is realized. This is what makes the business fail. The orange orchard business is also the same.

This is beyond the manager's expectations, so the inhibiting factor according to researchers is the lack of business management from start to finish. Likewise with the fragrant lemongrass distillation, management planning is still not optimal because it does not think about how to market this oil whether it is still local or national scale. If marketed manually, it will be very difficult in the middle of the road. The manager only sees it as easy to cultivate until refining, but does not maximize planning in marketing. As the theory of community-based entrepreneurship by Yunus (2010), the key to success is business adaptation to local values and internal capacity "economic empowerment".

Here is a structured table 3 presenting the obstacles and constraints faced by several businesses managed by the cooperatives of the two Islamic boarding schools:

Table 3. Obstacles to Cooperative Management

Al-Abrar Islamic Boarding School Cooperative		Musthafawiyah Employee Cooperative	
Business	Obstacles	Business	Obstacles
Oil palm farm	-	Gold mine	Government permission
Cattle	-	Sweet orange orchard	Human resources
Workshop	Human Resources	Flour mill from coconut	Planning management
Water depot	Marketing Management	Citronella oil distillation	Marketing management
Waserba	Human Resources	Save and borrow	Still in operation
Canteen	Human Resources	-	-

Source: Research analysis results

From the table 3 above, it can be explained that the Al-Abrar Islamic/Boarding School Cooperative from several businesses run, the obstacles/obstacles of several business units are human resource problems and marketing management except for oil palm plantations and cattle until now still operating. While the Musthafawiyah Employee Cooperative all of its business units stopped halfway except for savings and loans, this is also an obstacle/obstacle is the problem of human resources and management management.

Analysis of Sharia Economic Law

The application of the murabahah contract in business activities such as waserba (minimarket) is to sell basic goods to santri and the surrounding community. Livestock business by buying livestock and then selling them with an agreed profit margin. While in the savings and loan cooperative service, the cooperative buys the goods needed and then sells them to cooperative members, then members pay in installments according to the required margin. Thus the cooperative does not give money directly but in the form of goods with an agreed margin.

These findings indicate that pesantren cooperatives function not only as economic instruments but also as social institutions that contribute to the character development and skill enhancement of the santri. Because cooperatives provide direct experience in organization, cooperation, entrepreneurship, and responsibility, all of which shape the character and skills of santri. This function began to be seen as cooperative activities progressed in the daily life of the pesantren, especially when santri began to be actively involved in cooperative business activities. In the environment of pesantren that have active cooperatives, such as Pesantren Al-Abrar and Musthafawiyah, where santri can be involved in the business unit, the social function of the cooperative is beneficial for santri as participants and business actors of the cooperative, pesantren as an institution that produces an independent and characterful generation, and the surrounding community

who also feel the impact of skilled santri and developing cooperatives. The implications of these findings indicate that the integration of cooperatives in the pesantren environment has the potential to strengthen the economic resilience of the community inclusively, fostering an entrepreneurial ethos based on contextual and down-to-earth Islamic values.

Conclusion

Besides offering Islamic education, Islamic boarding schools must also be an institution that empowers the community, especially in the economic field. that empowers the community, especially in the economic field and pesantren can also use business institutions through boarding school cooperatives. It can therefore be concluded that the cooperative managed by Al-Abrar Islamic Boarding School has demonstrated a degree of independence from the pesantren, although its potential has not yet been fully optimized. Because for now the profits from the ongoing businesses are still limited to helping add a little income to the pesantren. So the source of pesantren funds apart from santri santri fees, funds from the Waqf Board, government assistance and businesses managed by cooperatives and have been able to empower the community from several types of businesses that have operated. As for the Employee Cooperative Musthafawiyah Employee Cooperative from large-scale businesses that end up stopping by themselves because of human resources that are not good. The Musthafawiyah Islamic Boarding School itself has been independent from the Musthafawiyah Islamic Boarding School cooperative because for about the last five years the Musthafawiyah Islamic Boarding School has not received assistance from the government in the form of School Operational Assistance funds.

This study takes two traditional pesantren in different settings, namely Musthafawiyah Islamic Boarding School (with an employee cooperative model) and Al-Abrar Islamic Boarding School (with a pesantren business-based cooperative). This combination is rarely explored in previous studies, which typically focus on a single case study. Future research may benefit from adopting a comparative approach, either across different regions or between modern and salafiyah pesantren, to provide broader insights and more nuanced analysis, to see how variations in management and ideological bases affect the cooperative model and its contribution to economic empowerment. In addition to sharia economic law, further research can also examine the compatibility of pesantren cooperative practices with national cooperative regulations and the Cooperatives Law, especially in the development of sharia cooperatives.

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