

The Role of Islamic Boarding School Strategy in Economic Empowerment for Santri at the Darul Ma'rifat Islamic Boarding School

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ABSTRACT

Islamic boarding schools in Indonesia, which number in the thousands, actually have enormous potential in the economic sector. However, the potential of Islamic boarding schools has not been given much attention, either by the government or the Islamic boarding schools themselves. The number of Islamic boarding schools in North Sumatra is 183, one of which is the Dar Ma'rifat Islamic Boarding School in Kelambir Lima Village, Hamparan Perak Village, Deli Serdang Regency. So that the economic empowerment of Islamic boarding schools greatly contributes to improving the welfare of the people of North Sumatra in general and the Islamic boarding school students in particular. This community service provides significant benefits for the students and female students of the Darul Ma'rifat Islamic Boarding School. To achieve a better and more sustainable impact, further efforts need to be made in providing education, mentoring and support in the strategic role of Islamic boarding schools in economic empowerment for students at the Darul Ma'rifat Islamic Boarding School, Kelambir Lima Village, Hamparan Perak Village, Deli Serdang, especially in financial management towards independent Islamic boarding school.

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1. INTRODUCTION

Pesantren is a traditional Islamic educational institution where students live together and study under the guidance of teachers who are better known as kyai and have dormitories for the students to stay. Islamic boarding schools in Indonesia, which number in the thousands, actually have enormous potential in the economic sector. However, the potential of Islamic boarding schools has not been given much attention, either by the government or Islamic boarding schools themselves. So far, the government rarely looks at the economic potential of Islamic boarding schools, because Islamic boarding schools are considered traditional educational institutions that do not have strategic value in the economic field. Meanwhile, most Islamic boarding schools think that economic issues are not the

Islamic boarding school's business because economic matters are worldly problems, so they do not need to be taken seriously.

The majority of experts' perspectives on Islamic boarding schools also say this, that Islamic boarding schools are traditional institutions that operate in the field of traditional education which still maintains the learning of classical books. In fact, if we look at the potential and development of Islamic boarding schools today, as stated by Azyumardi Azra, it is hoped that today's Islamic boarding schools will no longer just play their traditional function, namely; "transmission and transfer of Islamic knowledge, maintenance of Islamic traditions, reproduction of ulama", but also a center for health education, a center for developing appropriate technology for rural communities, a center for efforts to save and preserve the environment; and more importantly, become the center of economic empowerment for the community and its surroundings. Therefore, the function of Islamic boarding schools is not only as a center for cadres of religious thinkers (center of excellence), as an institution that produces human resources (human resources), but is also expected to become an institution that can empower society (agent of development).

Looking at the functions they have, Islamic boarding schools can actually act as intermediary institutions which are expected to become dynamists and catalysts for empowering human resources, driving development in all fields, including the economic sector. With the strength it has, Islamic boarding schools have the potential to empower people, especially in the economic field. Because carrying out economic empowerment is a form of religious da'wah and at the same time implementing the knowledge they have in a concrete (applicative) manner. In Islam, economics is wasilah, not maqashid, so economics is one way to achieve happiness in this world and the hereafter. This is of course in accordance with what Islam teaches that property and economic activities are a mandate from Allah SWT as the absolute owner of everything on this earth, including property, the true owner of wealth. That's why believers are commanded to increase and increase their wealth in ways that are in accordance with Islamic teachings, such as by giving alms, not using usurious means because alms will increase the positive effect on wealth.

The urgency of empowering Islamic boarding school economists is as follows: Islamic boarding schools have a very large contribution as a sub-system of education and socio-cultural development. The economy of Islamic boarding schools has not been supported much by the role of businesses/business units run by Islamic boarding school cooperatives. In general, Islamic boarding schools have not developed economic independence. Islamic boarding schools have not developing the competencies that Islamic boarding schools should take. The activities of Islamic boarding schools are supported mostly by ZISWAF funds, donations from student education and government assistance. The Islamic boarding school curriculum has not yet led to strengthening the sharia economy.

Islamic boarding schools have a significant role in the Indonesian economy, January 2022 data shows that there are 27,722 Islamic boarding schools in Indonesia with a total of 4,175,531 students and adding the management, this almost equals the supply needs of 5 percent of Indonesia's population. One of the great potentials of the Islamic economy lies in Islamic boarding schools which, if mobilized, will become a very powerful giant force. In North Sumatra there are 183 Islamic boarding schools with around 70,000 students. So that the economic empowerment of Islamic boarding schools greatly contributes to improving the welfare of the people of North Sumatra in general.

Darul Ma'rifat Islamic Boarding School is one of the Islamic boarding schools that has carried out economic activities in the form of entrepreneurship carried out by its students and female students, but there are various factors such as a lack of understanding of the basic principles of financial management, a lack of skills in budget planning, and a lack of access to financial education. often becomes an obstacle for students in managing their finances well. In order to improve the welfare of the students at the Darul Ma'rifat Islamic boarding school, we initiated a community service program which aims to provide educational assistance in developing effective strategies for professional financial management. Through this approach, we hope to make a positive contribution in improving the ability of santri to manage their finances better, so that santri and female students can achieve financial stability and increase their economic capabilities. In this context, this article will discuss in depth the Islamic Boarding School Strategy for Economic Empowerment for Santri. The service approach at the Darul Ma'rifat Islamic Boarding School, Deli Serdang Regency. We will explain the service approach method that we apply, as well as the results and discussions of these activities.

This Islamic concept should be used as the basis for Islamic boarding schools to carry out economic empowerment, guide and accompany the community. Thus, the de jure status of property belonging to humans results in the relationship between humans and God having several implications. From here, Islamic boarding schools actually have strengths that Islamic boarding schools can use to empower people in the people's economy. Islamic boarding schools that have direct contact with the community can become a medium for community empowerment in the economic sector.

There are many definitions of community economic empowerment in the literature put forward by experts. Experts use the word "community" to refer to the meaning of "ummah". From a linguistic perspective, empowerment is a translation of empowerment, while empowerment is a translation of empower. According to the Oxford English Dictionary, the word empower has two meanings, namely: (1). to give power or authority to or give power, transfer power or delegate authority to another party; (2) to give ability to or enable or attempt to provide ability or empowerment.

Sumodiningrat stated that economic empowerment is an effort to make the economy strong, large, modern and highly competitive with the correct market mechanism. Because the obstacles to people's economic development are structural obstacles, people's economic empowerment must be carried out through structural changes.

Community economic empowerment is all activities aimed at improving the economic capabilities of the community either directly (for example: providing business capital, economic skills education, providing consumption funds), or indirectly (for example: economic skills education, protection and support for people with conditions weak economy, etc.).

Empowerment refers to the ability of people or groups, especially vulnerable and weak groups, to have the strength or ability to: (a) fulfill their basic needs so that they have freedom; (b) reaching productive sources that enable weak/vulnerable groups to increase their income and obtain needed goods and services; and (c) participate in development and decision-making processes that affect weak/vulnerable groups.

Previous research (Mohammad Nazri., 2015). Islamic boarding schools as an integral part of society have the responsibility to develop and empower society in all fields, including the economic sector. This is a new task for Islamic boarding schools which are currently working in the field of religious sciences. Even though it is still sporadic, it is less coordinated, not institutional and not

accompanied by a clear vision and mission, as well as supporting tools. This role is not easy for Islamic boarding schools which have so far concentrated more on the religious field than on the social field, especially in the economic field. This is a challenge that must be faced by Islamic boarding schools, to change the pattern of da'wah which emphasizes verbal bil method to become a dawah bil hal pattern in the midst of an increasingly complex society.

Another research by Endang Sriyani, (2022 with the title The Role of Edi Mancoro Islamic Boarding School Santripreneurs on the Independence of Islamic Boarding Schools and Society). The economics of Islamic boarding schools has received attention from various parties, especially regarding the many opinions that Islamic boarding schools are traditional educational institutions that are far from modern education models including entrepreneurship. Therefore, this research aims to find out what the santripreneur model is at the Edi Mancoro Islamic Boarding School and its role in the independence of the Islamic boarding school and society. This research is field research with an empirical approach. The data in this research was obtained through observation, documentation and interviews regarding students at the Edi Mancoro Islamic Boarding School and then analyzed using the flow method and Huberman which includes data reduction, display and drawing conclusions. From the results of the research, it can be concluded that the Edi Mancoro Islamic Boarding School has implemented semi-modern education, one of which is santripreneur. The santripreneur model at Edi Mancoro Islamic Boarding School is through economic empowerment of students and the community around the Islamic boarding school. With the existence of santripreneurs in Edi Mancoro, several Islamic boarding school businesses are managed by the students and the community around the Islamic boarding school so that they can help reduce unemployment and provide income for the students and the community around the Islamic boarding school. Therefore, it is important to provide education and assistance to Islamic boarding school students and female students to improve their understanding and skills in managing finances professionally with the business they undertake.

2. METHOD

Our dedication involves several steps, including:

- a) Identify the main needs and challenges faced by Islamic boarding schools in empowering their economy.
- b) Development of training materials that cover the basic principles of financial management, budget planning, transaction recording and smart investment.
- c) Implementation of a series of trainings, individual consultations and group guidance of

3. RESULTS AND DISCUSSION

The results of this service approach activity show an increase in the understanding and skills of santri and female students in managing their finances professionally. Community service participants stated that they felt more confident in making financial decisions and had a better understanding of the importance of planning business activities in the long term. In addition, many of them are starting to implement new practices in recording transactions and managing their daily budgets.

- a) Identify the main needs and challenges faced by students in managing their finances.
- b) Development of training materials that cover the basic principles of financial management, budget planning, transaction recording and smart investment.

- c) Implementation of a series of training, individual consultations and group guidance for female students.
- d) Handing over gifts.
- e) Group Photo Session. Development of training materials that cover the basic principles of financial management.

a) Basic principles of financial management in Islam

Training materials must include an understanding of (1) the basic principles of financial management in Islam, such as justice, honesty, responsibility and avoidance of usury. (2) zakat and infaq, the importance of zakat and infaq in Islam, and how these principles can be implemented in personal and family financial management. (3) managing debts and liabilities in the training materials can discuss Islamic guidelines on managing debts and debts, including the mandatory principle of paying debts according to the agreement and avoiding usury in financial transactions. (4) financial planning material on financial planning techniques that are in accordance with Islamic principles, such as preparing a budget, managing expenses, and planning the future wisely. The importance of saving: discussion of the importance of saving in Islam, as well as strategies for forming consistent savings habits. (5) dealing with financial crises training materials include strategies for dealing with financial crises in everyday life, including Islamic guidance on how to deal with financial difficulties. (6) understand the concept of blessing in finance, an explanation of the concept of blessing in Islam and how the principles of good financial management can bring blessings to a person's life. case studies and discussions: integration of case studies and group discussions in training materials can help participants to understand and apply financial management principles in real-life contexts. (7) evaluation and follow-up, the training material must end with an evaluation session and follow-up plan, where participants can evaluate their understanding of the principles of financial management in Islam and plan concrete steps to apply them in their lives.

b) Budget Planning for Recording Transactions,

Budget planning in Islam: responsible management in Islam, individuals are expected to be responsible for managing their finances. Therefore, preparing a careful and wise budget is part of the obligations taught in religion (Arno, 2019).

- (1) Principles of justice and balance, Islam teaches the principles of justice and balance in managing finances. In preparing a budget, a person is expected to pay attention to the family's basic needs and provide a reasonable portion for various needs, including charity activities and sharing with others.
- (2) Recording transactions in Islam, accuracy and openness, Islam encourages accuracy and openness in financial affairs. Recording every transaction clearly and accurately is part of the financial responsibility taught in religion. In accordance with QS.2.282.
- (3) Avoidance of usury.
- (4) Blessings in finances. Islam teaches the concept of blessing in all aspects of life, including financial matters. By planning a budget and recording transactions well in accordance with Islamic teachings, a person can achieve blessings in their finances.
- (5) Rewards in the practice of goodness, in Islam, every good action done with sincere intentions can bring rewards. which is healthy and ethical in Islam.

c) Smart Investment.

- (1) market research, conduct in-depth market research to understand the latest market demand and trends for the business being undertaken. This will help students determine the right production scale and create an effective marketing strategy.
- (2) the right location, choose a suitable location for the business. The ideal location must have good access, environmental conditions that support business growth, and adequate infrastructure.
- modern technology and equipment: invest in modern technology and equipment to increase production efficiency and optimize business results. this includes digital usage and transactions.
- (3) Risk management: pay attention to risk factors related to the business, such as business trends, price fluctuations and environmental conditions. create a mature risk management plan to reduce the impact of these risks.
- (4) Diversification: consider diversifying the business and efforts carried out by the Darul Ma'rifat Islamic boarding school. Such as selling Islamic boarding school garden products, processing takzil during Ramadan, raising goats, selling goat milk, selling goats for Qurban and Aqiqah.
- (5) Partnerships and networks: build strong partnerships and networks with suppliers, distributors and related financial institutions to support the Islamic boarding school economy. this can help in expanding market reach, gaining access to necessary resources, and obtaining financial support.
- (6) Education and training, invest time and resources in education and training for students. This includes economic empowerment education, training on the best goat cultivation practices, financial management, and the latest technology in animal husbandry and agriculture as well as entrepreneurship.
- (7) Monitoring and evaluation: carry out regular monitoring and evaluation of business performance. review crop yields, operating costs, and other factors that impact profitability. Based on the evaluation results, adjust strategies to improve business performance.

- a. Implementation of a series of training, individual consultations and group guidance for female students.ere are some smart investment ways for students:

Implementation of a series of training, individual consultations and group guidance for students. among them

- (1) Training, training is an effective way to provide new knowledge and skills to students. through training, they can learn best cultivation practices, the latest technology in the industry, financial management, environmental monitoring and other relevant aspects. This training can be held by industry experts, academics, or other related parties who have extensive knowledge and experience in the fields of animal husbandry and agriculture as well as business.
- (2) Individual consultation, individual consultation allows students to get clear and directed guidance according to the needs and challenges they face in the Islamic boarding school economic business that has been initiated so far. In individual consultations, they can ask questions, get solutions to problems they are experiencing, and get recommendations tailored to their situation.
- (3) Group guidance, group guidance allows students to interact and share experiences with fellow students in the business they run. Through group tutoring, they can gain new insights, exchange information about best practices, solve problems together, and build strong networks in economics. Group tutoring can also create a supportive and motivating environment for mutual

growth and development. The benefits of implementing this series of activities are as follows: increasing knowledge and skills: students will gain new knowledge and improve their skills in entrepreneurship, financial management, risk management, and other relevant aspects. this will help them in increasing productivity and efficiency.

(4) Increasing the quality and quantity of production, by applying best practices learned from training, individual consultations and group guidance, students can increase the quality and quantity of their production. This will help them increase income and profits from their business.

(5) Increasing environmental awareness and animal welfare through training and guidance, students will be given a better understanding of the importance of maintaining environmental balance and their welfare. The students will be taught environmentally friendly and socially responsible practices.

(6) Increasing business sustainability, by implementing best practices learned from training and consultation, students can increase the long-term sustainability of their business. they will be able to better face the challenges and opportunities that arise in business, and gain greater profits from their efforts. Thus, implementing a series of training, individual consultations, and group guidance is an important strategy in increasing knowledge, skills, and best practices in the economic empowerment of Islamic boarding schools, as well as advancing the sustainability and economic independence of Islamic boarding school as a whole.

4. CONCLUSION

This Community Service provides significant benefits for the students and female students of the Darul Ma'rifat Islamic Boarding School. To achieve a better and more sustainable impact, further efforts need to be made in providing education, mentoring and support in the strategic role of Islamic boarding schools in economic empowerment for students at the Darul Ma'rifat Islamic Boarding School, Kelambir Lima Village, Hamparan Perak Village, Deli Serdang, especially in financial management towards independent Islamic boarding school. Recommendations for the future include sustainable training programs, the formation of discussion groups, and more massive development of Islamic boarding school resources to support economic and business growth, especially the empowerment of Islamic boarding school students and female students.

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