

DEVELOPMENT OF ISLAMIC BOARDING SCHOOL-BASED PEOPLE'S ECONOMY IN INDONESIA (OPPORTUNITIES AND CHALLENGES)

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Abstract :

Examining Islamic boarding schools in connection to socio-economic improvement could be a discourse that remains interesting, even vital within the current setting within the middle of financial improvement, both nearby and universal. Pesantren are seen as competent of being one of the arrangements in creating a community-based economy. The reason of this consider is to analyze the openings and challenges of Islamic boarding schools as an critical portion of the people's economy. This investigate may be a writing think about inquire about that employments a subjective clear approach. This ponder found that the financial exercises of Islamic boarding schools at the starting of their objective for regulation autonomy have gotten to be a huge capital that's exceptionally potential to be created for the financial strengthening of the individuals. Vital steps must be taken by Islamic boarding schools in creating the financial freedom of Islamic boarding schools and financial strengthening of the community or individuals.

Keywords: Islamic Boarding Scholl, Peaoples Economic

Introduction

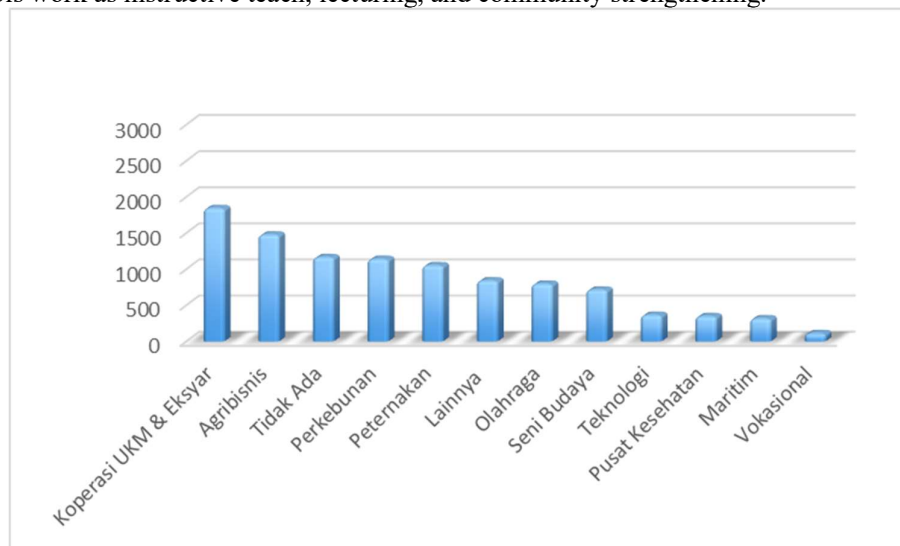
Studying Islamic boarding schools in relation to socio-economic development is a discourse that remains interesting, and even necessary in the current context amidst the flow of economic development, both locally and internationally.

Since the early stage, Islamic boarding schools were as it were caught on as socio-religious and instructive educate within the middle of society. Be that as it may, nowadays, it is recognized that the part of Islamic boarding schools isn't as it were within the angles of instruction and lecturing, but has long played a part in different viewpoints of community life counting the financial division. The breadth of this part is really the encapsulation of the identity and presence of Islamic boarding schools which continuously require understanding the wants and improvements of society. Be that as it may, in Indonesia, with the number of Islamic boarding schools as numerous as 39,043, with points of interest found on the island of Java as numerous as 82.2%, Sumatra 10.66%, Kalimantan 2.39%, Sulawesi 1.92%, Maluku, 0.11%, Papua 0.19%, NTB 2.36%, with subtle elements of the number of understudies 3,962,700, the salaf pesantren show 41.5%, khalaf 9.6% and a combination of 48.9%, so it is still generally little with respect to the regularity of Islamic boarding schools that have progressed and are able to adjust and adjust their steps in worldwide financial improvement (Ministry of Religion, 2021).

Fundamentally, the financial strengthening exercises of Islamic boarding schools are decided by the capacity of Islamic boarding school directors to studied, characterize, utilize, and organize assets, both inner and outside. Different sorts of strengthening that can be created in Islamic boarding schools incorporate agribusiness, convection, printing, minimarkets, cooperatives, exchange, and small-scale businesses (UMKM). The commerce areas that are created more often than not take after the potential of neighborhood businesses that are broadly created around or within the zone of the Islamic boarding school.

Upheld by information on the presence of Islamic boarding schools totaling 28,194 (information from the Indonesian Service of Religion) all through Indonesia. As numerous as 44.2% or 12,469 Islamic boarding schools have financial potential, both within the agribusiness, animals, manor, and

other divisions. Based on Law No. 18 of 2019 concerning Islamic Boarding Schools, Islamic boarding schools work as instructive teach, lecturing, and community strengthening.



Gambar 1. Directorate of Islamic Boarding School Education, Ministry of Religion, 2019

From the information over, it can be concluded that the financial potential of Islamic boarding schools in Indonesia still has to be optimized. Optimization of Islamic boarding school commerce units within the long term can make financial freedom of Islamic boarding schools, so that in their administration Islamic boarding schools now not depend on understudy commitments or help from other parties. In spite of the fact that still restricted, as of now the improvement of Islamic boarding school commerce units has happened sporadically in a few Islamic boarding schools, particularly Islamic boarding schools that have a decently expansive gift figure within the frame of resources and the number of graduate understudies (Bank Indonesia, 2016).

With the control it has, Islamic boarding schools have the potential to enable the individuals, particularly within the financial division. Because empowering the economy may be a shape of da'wah bil hal and at the same time actualizing the information it has in a concrete (practical) way. From here, Islamic boarding schools really have the control that can be utilized by Islamic boarding schools to engage the people's economy. Islamic boarding schools that are specifically in touch with the individuals can be a medium for community strengthening within the financial division.

The execution of the Islamic boarding school-based sharia financial and budgetary improvement environment comprises of a few exercises, to be specific:

(1) Sharia money related instruction and education; (2) Sharia financing for little and miniaturized scale businesses (SMEs) around Islamic boarding schools and SMEs cultivated by Islamic boarding schools; (3) Opening of sharia accounts; (4) Gold investment funds program; and (5) Islamic boarding school financial freedom coordinates with sharia fund that bolsters the "halal esteem chain" (Press Release of the Coordinating Ministry for Economic Affairs, 2020).

The government through the Service of Religion has propelled a program for the freedom of Islamic boarding schools since 2020, as ordered by Law No. 18 of 2019 concerning Islamic Boarding Schools, where Islamic boarding schools not as it were work as instructive and lecturing educate, but moreover work as community strengthening.

In the last three years, from 2021 to 2023, the Ministry of Religion has provided budget affirmation of up to IDR 300 billion to encourage the economic independence of thousands of Islamic boarding schools. These thousands of Islamic boarding schools have succeeded in increasing their independence by developing various business fields. As many as 832 Islamic boarding schools, for example, have developed shops, minimarkets, and cooperatives. In addition, there are 169 laundry

businesses, 56 food and beverage management, 34 digital printing businesses and hundreds of other types of businesses that have been successfully managed by Islamic boarding schools. (Pendis.Kemenag)

From the collected information, it is known that there are four financial typologies of Islamic boarding schools based on the number of businesses. To begin with, Islamic boarding schools that have more than five financial trade units (5%). Second, Islamic boarding schools with 3 - 5 trade units (26%). Third, Islamic boarding schools that as it were have 1-2 trade units (54%). Fourth, Islamic boarding schools that don't however have a trade unit (15%). This information appears that most Islamic boarding schools, to be specific 85% of Islamic boarding schools, as of now have a commerce unit. Center for Inquire about and Improvement of Devout and Devout Instruction

Based on the portrayal over, it is vital to see how the potential and challenges of Islamic boarding school autonomy are. since Islamic boarding schools have a key part in engaging the people's economy. With all the uniqueness and assets they have, Islamic boarding schools can be pioneers in progressing the economy of the Indonesian individuals. The trust is that Indonesia can ended up a affluent nation through the strengthening of the economy based on Islamic boarding schools .

Library Study / Theory Study

In the theoretical study section, the subtitle directly states the theory that will be used as a Conceptually, strengthening comes from the word "control" which suggests "control" or "strengthening". Subsequently, the thought of strengthening is in touch with the concept of control. Control is frequently associated with the ability of the primary party to create the moment party do what the primary party needs, notwithstanding of the wants and interface of the moment party (Suharto, 2005).

Strengthening alludes to the capacity of individuals or bunches, particularly helpless and powerless bunches, so that they have the control or capacity to fulfill their fundamental needs so that they have flexibility, reach beneficial sources that empower weak/vulnerable bunches to extend their wage, and get the merchandise and administrations they require; and take an interest in improvement and the decision-making prepare that influences weak/vulnerable bunches (Nadzir, 2015).

Islamic boarding schools are Islamic instructive teach that emphasize the significance of Islamic devout ethics as a direct to life to be caught on, experienced and practiced in way of life. Islamic boarding schools work as instructive, social and devout educate. Islamic boarding schools are one of the real forms of the government in its endeavors to make predominant characters, in line with the controls stipulated in Presidential Direction No. 87 of 2017 concerning Fortifying Character Instruction (Supriyanto, 2020).

Islamic boarding schools in Indonesia are divided into two models, namely salafiyah Islamic boarding schools and modern Islamic boarding schools. In salafiyah Islamic boarding schools, the learning method is carried out by kiai and ustaz using yellow books as their learning media, while modern Islamic boarding schools have used a national curriculum where students not only study books, but also with a modern approach that uses formal education units, both madrasas and public schools with a tiered learning system based on time units, such as quarters, semesters, years or classes (Sudarmo, 2021).

In common, the budgetary sources of Islamic boarding schools come from understudy educational cost expenses, government help, Islamic boarding school commerce units, zakat, waqf and other gifts. In any case, this see can be invalidated in the event that the Islamic boarding school is able to realize autonomy within the financial division itself. The financial freedom of Islamic boarding schools is the capacity of Islamic boarding schools to oversee the operations of Islamic boarding schools through financial exercises without depending on other parties. One pointer of an Islamic boarding school having financial autonomy is the comes about of commerce units that have a critical commitment to instructive and operational exercises within the Islamic boarding school so that the coherence of the Islamic boarding school isn't as well subordinate on the commitment of support cash from understudies and help from other parties (Bank Indonesia, 2015).

Research methods

Writing audit inquire about is the result of analyzing different conceptual data and subjective and quantitative information from different already distributed logical articles. The strategy utilized in this inquire about may be a writing think about that capacities as a direct in examining a inquire about issue (survey of investigate) (Mulyadi, 2012). In this writing audit investigate, universal diaries and national diaries that have been summarized and analyzed are utilized.

Results and Discussion

Islamic Views on Economics

Religion could be a direct for people, both in common things and things of revere with God. In terms of muamalah (common relations) the wonderful religions have controlled their followers, both in connection to each other within the fields of government, law, society, and issues related to the economy. Within the field of economics, scientists have conducted in-depth inquire about on the relationship between religion and financial matters, one of the most focuses of the investigate being, is there a commitment of religion to the financial soul in society. As conducted by Kenneth Boulding, in his inquire about on the impact of Protestant Christianity on the financial soul, he found that the impact of Protestantism really had an affect on financial life and history, indeed more prominent than the impact of religion on financial considering alone. Religion too impacts decision-making with respect to the sorts of commodities delivered, the arrangement of financial educate and of course moreover financial hones or behavior. (Keneth E: 1970)

In Islam, financial issues – which are categorized as common undertakings (muamalah) – really have a extraordinary weight in religion, not fair a supplement as is commonly thought. Islam instructs a adjust between the introduction of common life and the from now on. In any case, Islam instructs the morals of life so that in getting riches, one must still keep up great deeds towards individuals or keep up the essential rights of others; not being eager, not seizing the rights of others, not being brutal, and not hurting others.

Islam sees financial issues not from a capitalist viewpoint that awards flexibility and possession rights to people and empowers person endeavor. Nor from a communist viewpoint, which needs to dispose of all person rights and make them like financial slaves controlled by the state. But Islam legitimizes self-centeredness without permitting it to crush society.

Santri and Economic Empowerment

The concept of the part of understudies in financial strengthening is exceptionally curiously to examine, since understudies who are active with different learning exercises or presenting the Koran each day, too have financial exercises. In certain Islamic boarding schools, understudies are in fact prepared with different aptitudes / ability within the field of financial matters such as cooperatives, creates and trading. All of this is often done by the Islamic boarding school as an exertion to prepare understudies with different abilities or at slightest plan the attitude and abilities of understudies so that afterward when they take off the Islamic boarding school they can be autonomous. Subsequently, it is common that Islamic boarding schools try to create themselves by taking genuine activity (dakwah bil hal) within the community around the Islamic boarding school in all areas, counting financial strengthening.

To move on to the advancement program based on financial strengthening, at slightest the Islamic boarding school must meet the taking after necessities:

(a) the exercises carried out must be coordinated and useful to the Islamic boarding school and the encompassing community, particularly the powerless community, (b) the usage is carried out by the Islamic boarding school and the community itself, (c) since the Islamic boarding school and the frail community discover it troublesome to work alone due to need of control, the endeavors to engage the Islamic boarding school economy too include the improvement of joint commerce exercises (cooperatives) in particular bunches related to trade units that can be enabled by the understudies, (d) mobilizing the support of the encompassing community to assist each other within the system of social solidarity. In this case, it incorporates the interest of nearby individuals who have progressed.

There are a few Islamic boarding schools that attempt to create an exertion to extend the capacity of understudies within the field of business or financial matters. Beginning from the mindfulness that not all understudies will become ulama, a few Islamic boarding schools attempt to prepare

understudies with aptitudes within the field of financial improvement. This implies that the understudies created are anticipated to have involvement and, ideally, certain viable abilities that will afterward be utilized as capital to find a living pay after taking off the Islamic boarding school. In the event that we watch the financial behavior within the Islamic boarding school environment in common, we will figure what conceivable models are as of now running in these businesses. There are at slightest four sorts of conceivable financial trade designs within the Islamic boarding school environment

1. financial endeavors centered on the kyai as the individual most capable for creating the Islamic boarding school. For case, a kyai includes a huge clove ranch. For upkeep and gathering, the kyai includes his understudies to work on it. At that point a mutualistic relationship happens that's commonly advantageous:
the kyai can deliver his manor, the understudies have extra wage, and at long last with the benefits created from the clove manor, the kyai can back the improvement needs of his Islamic boarding school. such as the case in Pandeglang, to be specific the Nurul Hidayah Cilaja Islamic boarding school, Pandeglang area (murtadlo: 2011)
2. Islamic boarding school financial endeavors to fortify the operational costs of the Islamic boarding school. For case, the Islamic boarding school has beneficial commerce units such as leasing out assembly corridors, houses, etc. From the benefits of these beneficial endeavors, the Islamic boarding school is able to fund itself, so that all operational costs of the Islamic boarding school can be secured by these financial endeavors. Just like the Sidogiri Islamic boarding school which has a few businesses such as general stores, basic supply stores whose comes about are utilized to back the Islamic boarding school.
3. financial endeavors for understudies by giving abilities and capacities for understudies so that afterward these abilities can be utilized after taking off the boarding school. Boarding schools make instructive programs in such a way that they are related to financial endeavors such as horticulture and creature cultivation. The objective is exclusively to prepare understudies to have extra abilities, with the trust of getting to be arrangements and apparatuses to gain a living. Baitul Hamdi Boarding School in Menes Pandeglang can be utilized as an case of a boarding school in this sort as well, since there understudies are welcomed to cultivate and plant.
4. financial wanders for graduated class of santri. The administration of the Islamic boarding school by including graduated class of santri raises a certain commerce with the point of starting a beneficial commerce for person graduated class, ideally the remaining benefits can be utilized to create the Islamic boarding school. The most need remains to empower alumni of santri. This is often as done by the Sidogiri Islamic boarding school in Pasuruan, East Java and the Maslakul Huda Islamic boarding school in Kajen Pati, Central Java.

Development of People's Economy Based on Islamic Boarding Schools

Article 33 of the 1945 Constitution is the legal umbrella in the implementation of the people's economic system, namely an economic system that has the goal of realizing people's sovereignty in the economic sector. There are three main principles in the people's economy:

1. The economy is structured as a joint venture based on the principle of family.
2. Branches of production that are important for the country and that control the livelihoods of many people are controlled by the state.
3. The earth, water and all the wealth contained therein are controlled by the state and used as much as possible for the prosperity of the people.

In the interim, in enabling the community, Islamic boarding schools have at slightest three thought processes. To begin with, Devout thought processes, since destitution is opposite to the socio-economic morals of Islam. Moment, Social thought processes, since the kyai is additionally a pioneer who must overcome the neighborhood financial emergency. Third, Political thought processes, since nearby control holders have individual interface at the small scale and large scale levels. Islamic boarding schools in their work of serving the community can too be seen from their endeavors in

serving the community, particularly the got to react to issues of destitution, annihilate numbness, make a solid life and so on.).

Typically where it can be appeared how vital the presence of Islamic boarding schools is that don't as it were prioritize their claim interface but moreover the interests of the encompassing community, which have a more noteworthy put within the system of endeavors to improve the welfare of the community, both physically and rationally (Zaini, 2000).

Typically vital to get it since Islamic boarding schools were truly built up from and for the community. Islamic boarding schools were set up with the point of carrying out social change for the encompassing (community) range. They are display to commit themselves to creating Islamic lecturing in a wide sense, creating society in agreement with devout values and in turn are completely upheld by them (Usman, 1998).

One of the standards of strengthening is authority of financial capacity, specifically, the capacity to utilize and oversee generation, dissemination, craftsmanship and benefit instruments. Capacity in this setting concerns person execution which may be a sign of person competence that can be expanded through the learning prepare or coordinate association within the field, such as the competence to oversee the economy. The capacity (information and abilities of financial administration) that should be made strides; as communicated by Damihartini and Jahi is related to the angles of: (1) human assets (2) business (3) organization and administration (organization); and (4) agrarian procedures (Rimbawan, 2012).

Information and aptitudes are one of the disobedient in accomplishing work competence. Strengthening carried out by Islamic boarding schools towards their understudies or graduated class is strengthening through expanding the financial competence of the understudies so that afterward the understudies after returning to their community can gotten to be part models both within the religious field and within the beneficial financial field or as cadres of financial strengthening, in expansion to their main role as ustadz/ustadzah who have the capacity within the field of Islamic devout information. The community empowerment effort is not only the task and obligation of the government alone. However, it is also the responsibility of local institutions or organizations (Islamic boarding schools) in the community. This can be explained that fundamentally and substantively, local organizations have internal and external activities. Internal activities are in the form of consolidation and coordination inwardly by building solidarity and commitment. While external activities are in the form of empowerment efforts and services to the community.

Islamic boarding schools must be fully aware of their potential. Potential is an energy, a power that has not been fully utilized optimally. Potential is a hidden power that should be explored, improved and developed through appropriate and good supporting facilities and infrastructure as a step in achieving prosperity. Potential in economic activities means everything that can be developed and its useful value increased so that it has an economic impact, namely increasing the quality of life of the community. The economic potential of Islamic boarding schools is the economic capacity in Islamic boarding schools that is possible and feasible to be developed so that it becomes a source of livelihood for Islamic boarding schools and the surrounding community and is even able to encourage the regional economy as a whole to develop and be sustainable.

Referring to economic activities, among the economic potentials of Islamic boarding schools that deserve attention and development are production potential, distribution potential and consumption potential.

1. Production Potential

Islamic boarding schools with large enough land ownership, have many workers (students and the surrounding community) and have technology for production activities are indicators that Islamic boarding schools are producers in economic activities. Islamic boarding schools that have agricultural land, plantations, fish farms and are engaged in these sectors will have great potential to become producers in these fields. Islamic boarding schools that focus on small and medium-scale industries have great potential to become industrial players. Islamic boarding schools with the strength of their knowledge, studies and reviews of Islamic law are very likely to become book publishers and play a role in the printing industry. Here, the efforts of

- Islamic boarding schools to produce, change goods and services to be of high value are a form of production potential of Islamic boarding schools.
2. Distribution Potential
Distribution business is one of the business in product marketing where the activity is selling goods or services directly to consumers 20. In this case, Islamic boarding schools have great potential in capturing this business opportunity. Islamic boarding schools with the strength of their networks, students, alumni and Islamic boarding school networks will find their bargaining side in building this business. This business is a business that relies on the strength of its network.
 3. Consumption Potential
Consumption is an activity that is certainly often done by humans in their economic activities. The large number of Islamic boarding schools spread across the country of Indonesia and with a large number of students is also a very potential thing in economic activities in the field of consumption. Consumption activities are activities that are intended to reduce or use up the benefits of production results in the form of goods or services in order to meet needs.

Challenges of Developing a People's Economy Based on Islamic Boarding Schools

According to the Center for Research and Development of Religious Education, there are several problems that often hinder the success of developing economic enterprises in Islamic boarding schools (Puslitbang Pendidikan Agama, 2020), including:

1. financial endeavors in Islamic boarding schools are frequently considered to disturb the concentration of Islamic boarding schools as tafaquh fiddin;
2. who is the most on-screen character who carries out the economy within the Islamic boarding school:
 1. the kyai or a certain individual who is designated. The hazy division of parts that ought to be played makes the Islamic boarding school's financial endeavors not run;
 3. the attitude of building financial autonomy of Islamic boarding school understudies is still frail, both in concept and soul;
 4. financial commerce help from the government is frequently considered a free give, so if the capital given is utilized up it isn't a botch;
 5. perplexity in finding a showcase to offer their financial commodities.

Until presently, in making breakthroughs within the financial field, Islamic boarding schools have not been running on smooth tracks, but have confronted numerous deterrents. Common issues that can be recognized and confronted by Islamic boarding schools in creating financial businesses in their environment are around the issue of restricted quality Human Assets (HR) and the issue of restricted capital. As a result of the restricted quality of HR, the management of financial businesses within the Islamic boarding school environment has not been taken care of professionally. As for the issue of capital, it may be a common issue in all financial businesses, in any case of whether it is in Islamic boarding schools or exterior Islamic boarding schools. Indeed huge companies feel that capital is continuously missing.

However, Islamic boarding schools as one of the elite religious institutions have a fairly important role in carrying out empowerment, one of which is economic empowerment. Through this empowerment, it is ultimately aimed at creating students who are independent in their social life, so that Islamic boarding schools have a dual function, namely in addition to realizing students who are obedient in their religious life, they also have economic independence that can be used as agents of change, both for themselves and for society.

Concurring to (Mursyid. 2019), a few of the challenges right now being confronted by most Islamic boarding schools in carrying out their improvement are :

1. The picture of Islamic boarding schools as a conventional, unmodern, casual instructive institution, and indeed considered as an institution that gives birth to psychological warfare, has affected the mentality of society to take off the world of Islamic boarding schools. This is often a challenge that must be replied as before long as conceivable by the world of Islamic boarding schools nowadays.

2. The supporting offices and framework that are seen are still insufficient. Not as it were in terms of building framework that must be settled instantly, but there are moreover still a need of quarters rooms as a put for understudies to live.
3. Human assets. In spite of the fact that human assets within the devout field cannot be questioned, in order to progress the presence and part of Islamic boarding schools within the field of social life of society, genuine consideration is required. Arrangement and enhancement of human assets within the field of organization administration, as well as areas related to social life of society, must be a thought of Islamic boarding schools.
4. Openness and organizing. Expanding get to and networking is one of wants for the improvement of Islamic boarding schools. The authority of get to and organizing within the Islamic boarding school world still appears frail, particularly Islamic boarding schools found in farther and little regions. The difference between huge and little Islamic boarding schools is exceptionally clear.
5. Organization administration. Administration is an imperative component within the administration of Islamic boarding schools. At show, it is still seen that Islamic boarding schools are managed customarily, particularly within the dominance of information and innovation which is still not ideal. This could be seen within the documentation handle (information base) of understudies and graduated class of Islamic boarding schools which is still less structured.
6. The educational programs is situated towards the life aptitudes of understudies and the community. Islamic boarding schools are still concentrating on expanding the devout understanding and encounter of understudies and the community. If we see at the progressively troublesome challenges ahead, expanding the capacity of understudies and the community isn't as it were adequate in the devout field alone, but must be upheld by aptitudes that are of an expert nature.
7. Organization financial freedom. Budgetary needs are continuously an deterrent in carrying out Islamic boarding school exercises, both those related to the wants of Islamic boarding school improvement and within the process of every day Islamic boarding school exercises. Not some Islamic boarding school advancement forms take a long time fair holding up for gifts or gifts from exterior parties, indeed having to raise reserves on the side of the street. In reality, Islamic boarding schools have a part of financial potential, it's fair that inventiveness in investigating sources of stores from Islamic boarding schools is missing in Islamic boarding school human assets, which at that point happens that Islamic boarding schools are detached educate and hold up for the entry of givers.

Based on the over actualities, it is obvious that Islamic boarding schools within the future are required to move forward themselves, organize themselves in confronting the competition of the instruction trade, as has been done by Muhammadiyah, the autonomy of the individuals and others. But the changes and advancements in address are as it were restricted to administration and not its fashion, let alone changing dress from Salafiyah to Mu'asyir (cutting edge), since that will as it were crush the positive values of Islamic boarding schools as is happening in a few Islamic boarding schools nowadays.

Conclusions and Suggestions

The financial movement of Islamic boarding schools is one pointer of the development of the people's economy beginning to develop and create in a higher course. The financial movement of Islamic boarding schools at the starting pointed at institutional freedom has ended up a huge capital that's exceptionally potential to be created for enabling the people's economy. Key steps must be taken by Islamic boarding schools in creating the financial freedom of Islamic boarding schools and empowering the economy of the community or individuals.

Pesantren is not an elite institution but an comprehensive one where the stream of globalization, the time of data communication innovation, and the mechanical transformation 4.0 must be reacted to emphatically for its financial advancement and gotten to be portion of enhancing its presence in this

millennial century. Pesantren is an institution with tall judgment with extraordinary potential that will be able to gotten to be the premise of the people's financial quality that moves greatly beneficially.

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