PUBLIC EXPENDITURE MANAGEMENT IN INDONESIA: Islamic Economic Review on State Budget 2017
Aan Jaelani

ECONOMIC INDEPENDENCE OF PESANTREN: The Study at Pekalongan Region
M. Nasrullah, Kuat Ismanto, Nalim

DO GOVERNMENT AND PRIVATE SHARIA COMMERCIAL BANKS PRACTICE SIMILAR FINANCIAL SOCIAL RESPONSIBILITY DISCLOSURE?
Nurdin, Mir'atun

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Editorial Preface

This issue (Vol. 15 issues 2) of Hunafa: Jurnal Studia Islamika offers eight articles covering topics of Islamic economic. Various issues relating to Islamic economic are presented interestingly to contribute to the body of knowledge and practices. Academia and practitioners in Islamic economic may gain insight from reading these articles.

The first article is titled Public Expenditure Management In Indonesia: Islamic Economic Review On State Budget 2017 by Aan Jaelani from Fakultas Syariah dan Ekonomi Islam IAIN Syekh Nurjati Cirebon. This paper discusses the management of public expenditures in Indonesia in State Budget 2017 from the theory of public expenditures, and the theory of public goods, then the author compared with the theory of public expenditure in Islamic economics. Public expenditure management in Indonesia has implemented a distribution system that divided public expenditure for central government expenditures, transfers to the regions, and the village fund.

The second article in the issue is titled IKI SAE MAS as an Integrated Soft Skills Concept from The Qur’an and Sunna Perspective by Aries Musnandar Universitas Islam Raden Rahmat (UNIRA) Malang. This paper highlights the function of instructional management of soft skills to the success of students’ performance. The study employs a qualitative research method with multiple case study design, in which a meaning-making activity is underlined as the first objective of interpretive research in understanding social phenomena of education activities.

The third article is titled Economic Independence Of Pesantren: The Study at Pekalongan Region by M. Nasrullah, Kuat Ismanto, and Nalim Nalim from Fakultas Ekonomi dan Bisnis Islam IAIN Pekalongan. The article describes the economic map of Pesantren in Pekalongan region. The study found that almost all Pesantren in Pekalongan region have a business unit. The existing business
unit, mostly engaged in trade. The businesses itself is oriented to meet the internal needs of religious school, especially students.

The fourth article is by Mohammad Jeffry Maulidi BPN Praya Lombok Tengah. The article is titled *Halal Tours As The Form Of Islamic Civilization Progress: Special Economic Zone Mandalika Lombok*. The article discusses the implementation of da'wah in Halal tourism in Special Economic Zones (KEK) in Lombok. The application of Islamic cultural values through social construction and approach of education Sunnah can improve progress and contribution to society and quality of facilitation of educational development to increase understanding source of human power.

The fifth article is titled *Do Government And Private Sharia Commercial Banks Practice Similar Financial Social Responsibility Disclosure?* by Nurdin Nurdin and Mir’atun Mir’atun from Institut Agama Islam Negeri (IAIN) Palu, Sulawesi Tengah. The article discusses the differences between government and private owned sharia banks using six sharia banks samples. The sample was purposively selected from Indonesian Bank website. The data analysis shows that all three variables; independent commissioners, boards of directors, and sharia supervisory boards are significantly impacted the companies’ corporate social responsibility practices.

The sixth article is titled *Islamic Economic Model in Reducing Gap of Growth and Unemployment* by Sumar’in Sumar’in and Iwan Kusnadi from Institut Agama Islam Sultan Muhammad Syafiuddin Sambas. The article discusses the effect of economic growth on unemployment. The article concludes that there is a negative influence toward economic growth in the rate of Indonesia and unemployment in 1998-2018. Economic development in Islamic economy perspective focuses on three elements such as forbidden interest (*ribā*) as instrument financial, optimization zakat and characteristics of an element of spiritual, moral, and material.

The seventh article is titled *Creative Economic Management Of Tangkit Lama Village Sungai Gelam Sub-District Muara Jambi District* by
Sumarto Sumarto from STAI Ma’arif Jambi. The article discusses the reality of the village of Tangkit Lama in Muara Jambi Regency in developing creative economic activities.

The last article is titled *Debt Policy Analysis as a Mediation of Financial Distress Predictions for Companies Registered at The Jakarta Islamic Index (JII) In 2013-2016* by Witri Aulia Maudy and Hendri Tanjung from Universitas Ibn Khaldun Bogor. The article discusses the effect of Debt Policy (DER) on Financial distress (Altman Z-score Modification) and the influence of Managerial Ownership (MOWN), Dividend Policy (DPR), Profitability (ROA), Liquidity (CR), Company Size (SIZE), to the Debt and Financial distress Policy.

I hope the articles presented in this issue adds further empirical evidence to the growing body of research that examines economic in the Islamic context. The articles could trigger other research related to Islamic economic across economic institutions in Indonesia.

*Nurdin Nurdin*

*Editor-in-Chief*

*HUNAFA: Jurnal Studia Islamika XV, II*
ECONOMIC INDEPENDENCE OF PESANTREN:
The Study at Pekalongan Region

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Abstract. Islamic boarding school (pesantren) is often only considered as a conservative Islamic educational institution. In fact, pesantren has the number of interesting aspects to be deeply apart from studying the religion. As an institution, it involves many parties. The study aims to describe the economic map of pesantren in Pekalongan region. This research is categorized as field research using survey. The primary data were collected through questionnaires, interviews, and observations of the 25 pesantren in Pekalongan region. The validation of data is done through triangulation of data and sources. Pesantren which became the object of this research is pesantren which had established for at least three years and had a business unit. Based on the description of the research’s findings and discussion, it was concluded that almost all pesantren in Pekalongan region has a business unit. The existing business unit, mostly engaged in trade. The businesses itself is oriented to meet the internal needs of the religious school, especially students. Pesantren has the role in determining every type of business unit and corporate governance run by the religious schools. The governance/management of the business unit was run in a simple, not follow the rules of modern business management yet. However, pesantren has involved students in business management. The operations results of this business unit at least have contributed to boarding operations.


Keywords: Pesantren business; economic independence; Pesantren empowerment; society empowerment

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Introduction

Pesantren is a religious institution that has been existed for a long time. As time goes by, pesantren are now expected to not only perform traditional transmission and transfer of Islamic studies, maintenance of Islamic tradition, the reproduction of the scholars, but also became the health extension center, the center for the development of appropriate technology for rural communities, the center of the rescue efforts and the preservation of the environment, and another more important is to became the center of economic empowerment in the community.¹

In 2015, the number of pesantren in Indonesia was as many as 28.961 institutions and the number of students was as much as 4.028.660 people (DG Pendis MORA, 2016). Geographically, the majority of pesantren are located in Java, which is about 81.8% of the total pesantren. The students go through various levels of

education, from primary to university level. Based on the residence, the majority of 62.47% students are inhabitant students.

Some pesantren have been making some efforts in the economic empowerment with a variety of patterns, including: (1) economic effort centered on Pesantren as the person who is the most responsible for developing pesantren, (2) the economic efforts of pesantren to strengthen operational costs of pesantren, and (3) economic efforts for students with the skills and abilities for students in order to be utilized later after going out from pesantren.²

The study about the empowerment of pesantren, one of them was done by Prastyo. This research is focused on pesantren empowerment through English language learning to the students. Further, Sudjak, Asiyah, and Sakdiyah³ stated that Pesantren could become an agent of ecological environmental values. Pesantren became the agents of community development through self-employment.⁴ This value can be obtained through the teachings of the Prophet Muhammad taught at pesantren. This is because the Prophet Muhammad has good values in business. The learning pattern refers to the environment of the learners, which is based on the needs and concerns of the environment can empower the students for mastering the skills.⁵ The values given at pesantren, like the Sufi values can be implemented into entrepreneurship.

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Personal spirit, straight intention can be the spirit of entrepreneurship and making decision. The relation of pesantren as the head of pesantren, the society as a social basis, and students as the party that is lead can be a synergy that could not be released. The findings of Muttaqin showed that spiritual motivation, as belief motivation, religious motivation, and mu‘āmalah motivation, the leadership of pesantren, influence the economic independence of students. In fact, the coaching that is done by pesantren with economic empowerment variable. It means that the coaching done by pesantren can positively impact the economic empowerment towards the society around pesantren.

On its practice in the field, Pondok Pesantren Darul Ulum Banyuanyar Pamekasan has a business unit that includes the shopping store, the production of goods, service sector, and finance. The entrepreneurial activity in the shopping store as an effort to meet the needs of local households to the society around Pesantren. The goods production activities include the production of bottled drinking water Nuri, the production of ice blocks, the production of snack and craft production. While in the service sector includes photocopy, typing, and bindery. Moreover, it also sets up financial institutions such as BMT Nuri which already has

16 branches. In the management of this business unit, the students are involved.\footnote{N. S. Suwito, “Model Pengembangan Ekonomi Pondok Pesantren,” \textit{EDUKASI: Jurnal Penelitian Pendidikan Agama dan Keagamaan} 6, no. 3 (2017).}

Another example can be seen at Pesantren Sidogiri Pasuruan, East Java. This \textit{pesantren} applies social entrepreneurial by innovating the establishment of social entrepreneurs belonging to internal, such as establishing Kopontren Sidogiri, Pustaka Sidogiri, or external agencies such as BMT Maslahah, BMT UGT Sidogiri, SRB UMMU Sidogiri, and Koperasi Agro Sidogiri established by the civil society of the boarding house.\footnote{S. Sudjak, U. Asiyah, and R. A. Prasetyo, “The Role of Islamic Religious school as Socialization Agent of Ecological Values (A Case Study in Salaf-Modern Islamic Religious School),” \textit{WACANA, Jurnal Sosial dan Humaniora} 20, no. 4 (2018).} In corporate governance at Pesantren, Mukmin Mandiri and Nurul Karomah Pesantren delegate their students. The results of operations are used to finance the operations of \textit{pesantren}, such as the construction and maintenance of infrastructure of \textit{pesantren}.\footnote{M. Qomar, \textit{Pesantren: dari Transformasi Metodologi menuju Demokratisasi Institusi} (Jakarta: Erlangga, 2002).}

From this description, it appears that \textit{pesantren} might access the opportunities outside of the main activities (core business) in Pesantren, such as social, civic, even economic empowerment. Therefore, this study focused on how far the existing business unit at \textit{pesantren} can contribute the religious school operational funding. By this study, it will also be imaged the pattern of the economic independence of \textit{pesantren}.\footnote{A. R., Reginald and I. Mawardi, “Kewirausahaan Sosial Pada Pondok Pesantren Sidogiri Pasuruan. \textit{Jurnal Ekonomi Syariah Teori dan Terapan} 1, no. 5 (2015).}

Pekalongan region, including seven cities/regencies in the north coast of Java, is categorized as a region which has a considerable number of \textit{pesantren}. A number of businesses have been undertaken by various Pesantren, either by modern \textit{pesantren}...
and classical pesantren (salaf). This paper explores the questions of business activity in the economy that has been developed and run by pesantren. Furthermore, it also understands how far the business support the operations of pesantren.

**Research Methodology**

This research is classified as field research with the survey. The religious school (Pesantren) which became the research objects were 25 pesantren in Pekalongan region. The criteria of pesantren itself as research object namely have been established for three years and have a business unit. Pesantren which were studied were not distinguished between classical and modern pesantren. The data were collected through questionnaires, observation, and interview. Interviews were conducted to deepen the questionnaire. The validation of data was done since the data collection in the field. The collected data then were analyzed and concluded descriptively.

1. **Research Findings**

3.1 **The General Overview of Pesantren in Pekalongan Region**

As an illustration, it is provided the profile of pesantren in Pekalongan region. The aspects presented are the number of students, the assets of pesantren, the type and the number of businesses at pesantren. Among the 25 pesantren which became the respondents, the number of students served in the form of a scale as shown in the following figure (Figure 1).

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Figure 1. Data of the Amount of Pesantren Students

Figure 1 above shows that from 25 chosen pesantren, there are seven pesantren which have 100-250 students, eight pesantren have 251-400 students, seven pesantren have 401-550 students, and eight pesantren have more than 550 students. Among the eight pesantren which have more than 550 students, there are 5 pesantren which have more or equal to 1000 students, namely: Pesantren Attauhidiyah (6000 students) and Ma'hadut Thalabah (1300) in Tegal, Al-Hikmah 1 (3500) and Al-Hikmah 2 (5900) in Brebes, and Al Fusha (1000) in Pekalongan.

A large number of students provide considerable opportunities for pesantren in order to develop the religious school. As illustrated, each month the students must meet their essential life such as eating, drinking, bathing, clothing, stationery and more. This provides an opportunity for pesantren to provide a wide range of requirements. If the needs can be met by the religious school, then every year it will generate an income that can be used to support operational costs as well as developing the infrastructure of the religious school.

Pesantren Anang, as the head of Tazakka religious school, revealed that

... if a religious school has 300 students, then from a business trading on the needs of students, the religious school could
generate approximately Rp500 million - Rp1 billion per year, with a note that the religious school students were not allowed to go out.

Every pesantren has assets in various forms, such as buildings, fields, plantations, and other assets that can be used for operational purposes or the purposes of the religious school. The assets owned by pesantren majority come from endowments or owned by the foundation. The asset value of each pesantren who became the respondents is ranged between Rp 1 billion to Rp 100 billion. Below is the data value of assets owned by the religious school in Pekalongan region.

![Bar Chart](chart.png)

**Figure 2. The Number of Assets Owned by Religious School**

Figure 2 above shows that among the 25 pesantren which became the respondents, there are eight pesantren have the assets of Rp 1-3 billion, eight pesantren with assets of Rp 3-5 billion, four pesantren with assets of Rp 5-8 billion and ten pesantren have assets of more than Rp 10 billion. The above data shows that every pesantren has a very big asset. The assets of pesantren essentially consist of learning and teaching buildings, schools, dormitories, mosques, shops, and fields. Those are not owned individually and obtained instead of individual effort. Most of the assets acquired from pesantren endowments or donations by the wealthy (aghniyāʿ)
or guardians of students as a token of gratitude and thanks to the religious school.

3.2. Types, Number, and the Utilization of Pesantren’s Business Unit

From the survey of 25 pesantren, it was found that nearly all pesantren as the respondents owns a business. The types of business units owned by pesantren are very diverse, from the majority to minority businesses. Among the 25 pesantren, as many as 13 pesantren has only one type of business. There are only three pesantren who have more than four types of businesses. In detail, the type and number of business units owned by pesantren are presented in Table 1.

Table 1. Types and Number of Pesantren's Business Unit

<table>
<thead>
<tr>
<th>Sector</th>
<th>Types of Business</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>a. Rice fields</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>b. Rice mill</td>
<td>1</td>
</tr>
<tr>
<td>Plantation</td>
<td>Food gathering</td>
<td>6</td>
</tr>
<tr>
<td>Farming</td>
<td>Animal farming</td>
<td>5</td>
</tr>
<tr>
<td>Manufacture</td>
<td>Apparel</td>
<td>1</td>
</tr>
<tr>
<td>Printing</td>
<td>Photocopy</td>
<td>2</td>
</tr>
<tr>
<td>Trading</td>
<td>Stores / minimarket</td>
<td>21</td>
</tr>
<tr>
<td>Transportation</td>
<td>Car rental</td>
<td>1</td>
</tr>
<tr>
<td>Food/Beverages</td>
<td>a. Mineral water</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>b. Bottled drinks</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>c. Pastry</td>
<td>1</td>
</tr>
<tr>
<td>Communication</td>
<td>a. Radio</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>b. Magazine</td>
<td>1</td>
</tr>
<tr>
<td>Financial Service</td>
<td>Koperasi simpan pinjam</td>
<td>2</td>
</tr>
<tr>
<td>Rental Service</td>
<td>a. Hall rental</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>b. Soundsystem rental</td>
<td>2</td>
</tr>
<tr>
<td>Cleaning Service</td>
<td>Laundry</td>
<td>2</td>
</tr>
</tbody>
</table>
Art

*Marawis group, marching band, and salawat*

Telecommunication

Balance top up

| Source: Analyzed data, 2017 |

The data in table 1, among 25 *pesantren* that became respondents, 21 religious schools had a shop or co-operative. It is very reasonable because *pesantren* realize that the students’ needs of the food, drinks, stationery as well as toiletries are very high and are met by a shop or co-operative. The existence of stores or minimarket in boarding environment yet underutilized even tend to be what it is because of the philosophy used is not pure business philosophy. In addition, some *pesantren* still allow their students to purchase goods from a retail store outside.

Stores in *pesantren* sell a wide range of students’ needs. Some other pesantren do not sell or provide needs since the caregivers of *pesantren* assume that *pesantren* is owned by the community, then the community should also get a blessing from the existence of the religious school. Other factors that inhibit *pesantren*’s desire to establish stores or cooperative is the presence of retail stores such as Indomaret and Alfamart. The existence of a modern store causes the students to prefer to buy their basic needs outside the boarding.  

Other types of business owned by *pesantren* are the rice fields. There are 10 *pesantren* which have rice fields. The management pattern of rice fields between one pesantren and another is almost the same. The majority of *pesantren* cooperate with others to manage it then *pesantren* get the results sharing. Some *pesantren* also employ their students to learn to manage the rice fields. The uniqueness of this rice management is that for results in the form

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of rice are not fully enjoyed by the foundation (for sale) but some are used to meet the rice needs of the students.\textsuperscript{17}

Other business units are pretty much owned by pesantren is art services. The art services included marawis group, salawat or marching band. The formation of the group is based on the desire to spread Islam through the arts. The formation of these groups attracts people so that people might employ their services for a show or enliven the celebration events or religious events. Pesantren parties do not ask for a charge for their students’ performance. However, when it enters the busy months, as Rajab, Syawwāl, Ramaḍān, or Rabī’ al-Awwal in which the request to show is quite a lot, it is a blessing for the students and the religious school.

Another business unit that owned by pesantren is plantations. The yards held by pesantren were planted with a wide variety of plants, such as sengon, avocado, papaya, chili, jasmine, and more. The income earned by pesantren from thus business also hasn’t been able to be used for pesantren’s development. In fact there is a pesantren which gives the results of the fields for the purposes of the students’ consumptions. According to Pesantren Zaeni and Pesantren Abdurrohim, garden or farm yields are typically used to meet the nutritional needs of the students so that the students would meet their nutrition value.

Those facts show that most pesantren still consider that pesantren is the place to deepen the knowledge; not a place to earn money. It is reflected in the statements of some pesantren stating that pesantren never thought of a large amount of assets, the magnitude of profit, or even about business. What they think is how to keep the commission from the Trustees of the students so that their children could be the individuals who are better in the future.

\textsuperscript{17} D. Zuhairini (et al.), \textit{Sejarah Pendidikan Islam} (Jaktara: Bumi Aksara, 1992).
3.3. The Pattern and Students’ Involvement in Maintaining the Business Unit of Pesantren

The development business unit at pesantren relies heavily on many sides. Among the factors that can affect the management pattern of pesantren’s business unit is partnership support from various parties, such as Government and private parties. There are pesantren which have established some close partnerships with the banking in students’ money management. For example Pesantren Al Fusha, Kedungwuni, Pekalongan. That pesantren has been partnering with the Government to develop e-money banking in the students’ transaction. This pattern of cooperation has provided a positive impact both pesantren or banking. The program also has supported government programs to minimize the use of cash.

Pesantren Al-Hikmah Cikura 2 Kab. Brebes has developed a partnership with various institutions or agencies. The first partnership was with the banking. This pesantren cooperates with the bank in the provision of ATM, even in pesantren has also pioneered a partnership to build the application in order to facilitate students in paying bisyaroh (students’ dues) each month. Pesantren Al Hikmah 2 does not only cooperate with banks, but also with BBAT (Balai Benih Air Tawar) Subang, Ministry of agriculture, and others. From those cooperations, this Pesantren successfully developed several business units, such as organic rice, fish nurseries, and more.

In any business management, it is almost a certainty that the students have involvement in management. In some businesses that require specific expertise, there is Pesantren which takes from outsiders. However, if seen from the level of education, the staffs are in high school educated.

3.4. The Sources and Contribution of Pesantren’s Business Units toward the Operational of Pesantren

According to the survey of 25 pesantren, it indicates that there are six sources of operational funding of pesantren, including the sources from pesantren, students, social funds, the results of the business units, and other sources. All religious school that became
respondents obtained their financial from the students. Students’ sharia is the major source. The second source comes from government assistance. Waqf, zakat, infāq, and ṣadaqah become the third source. The following table (Table 2) shows that only a few pesantren are capable of financing the operations of the religious school.

<table>
<thead>
<tr>
<th>No</th>
<th>Name of Religious School (Pesantren)</th>
<th>Pesantren Operational Costs Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ponpes Walindo Manbaul Falah KPBR IV</td>
<td>Kyai: - Students: 45% Government: - Social Funds: - Business Units: 55% Others: -</td>
</tr>
<tr>
<td>2</td>
<td>Ponpes Modern Al-Qur’an Buaran</td>
<td>Kyai: - Students: 100% Government: - Social Funds: - Business Units: - Others: -</td>
</tr>
<tr>
<td>3</td>
<td>Ponpes Al Utsman</td>
<td>Kyai: - Students: 100% Government: - Social Funds: - Business Units: - Others: -</td>
</tr>
<tr>
<td>4</td>
<td>Ponpes Syafi’i Akrom</td>
<td>Kyai: - Students: 100% Government: - Social Funds: - Business Units: - Others: -</td>
</tr>
<tr>
<td>5</td>
<td>Ponpes Al Fusha</td>
<td>Kyai: - Students: 100% Government: - Social Funds: - Business Units: - Others: -</td>
</tr>
<tr>
<td>6</td>
<td>Ponpes Salafiyyah Syafi’iyah Proto</td>
<td>Kyai: - Students: 100% Government: - Social Funds: - Business Units: - Others: -</td>
</tr>
<tr>
<td>7</td>
<td>Ponpes Al-Amin</td>
<td>Kyai: - Students: 100% Government: - Social Funds: - Business Units: - Others: -</td>
</tr>
<tr>
<td>8</td>
<td>Ponpes Daaru Ulul Albab</td>
<td>Kyai: - Students: 100% Government: - Social Funds: - Business Units: - Others: -</td>
</tr>
<tr>
<td>9</td>
<td>Ponpes NU Miftahul Ulum</td>
<td>Kyai: - Students: 98% Government: 1% Social Funds: - Business Units: 1% Others: -</td>
</tr>
<tr>
<td>10</td>
<td>Ponpes Ma’hadut Tholabah</td>
<td>Kyai: - Students: 100% Government: - Social Funds: - Business Units: - Others: -</td>
</tr>
<tr>
<td>No</td>
<td>Ponpes</td>
<td>40%</td>
</tr>
<tr>
<td>----</td>
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</tr>
<tr>
<td>11</td>
<td>Ponpes Nurul Huda</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Ponpes Al Qur’an Buaran</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Ponpes Salaf &amp; Tahfidzul Qur’an Al Arifiyah</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Ponpes Darusalaam</td>
<td>90%</td>
</tr>
<tr>
<td>15</td>
<td>Ponpes Darul Ulum</td>
<td>96%</td>
</tr>
<tr>
<td>16</td>
<td>Ponpes Nurul Athfal</td>
<td>80%</td>
</tr>
<tr>
<td>17</td>
<td>Ponpes Al Islah</td>
<td>100%</td>
</tr>
<tr>
<td>18</td>
<td>Ponpes Modern Al Manaar</td>
<td>80%</td>
</tr>
<tr>
<td>19</td>
<td>Ponpes Salafiyah</td>
<td>90%</td>
</tr>
<tr>
<td>20</td>
<td>Ponpes Darul Ma’arif</td>
<td>90%</td>
</tr>
<tr>
<td>21</td>
<td>Ponpes Al Mubarok</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Ponpes Al Islah</td>
<td>10%</td>
</tr>
<tr>
<td>23</td>
<td>Ponpes Hidayatul Muhtadin</td>
<td>100%</td>
</tr>
<tr>
<td>24</td>
<td>Ponpes Al-Hikmah 2</td>
<td>60%</td>
</tr>
<tr>
<td>25</td>
<td>Ponpes Assaalam Religious School Pekalongan</td>
<td>60%</td>
</tr>
</tbody>
</table>

Source: analyzed data 2017
Table 2 above also shows that not many pesantren that have business unit were able to donate pesantren’s operations. There are only seven, or about 28% that obtain their financial from their business unit. If it is compared to them who do not get it, then it is still small.

Ponpes Walindo becomes a pesantren that has the most substantial portion of pesantren’s financial obtained from the business units. This condition is quite ideal as an example of the management of the business unit for another pesantren. In this pesantren, the business unit contributed 55% to the finance the religious school. In three other pesantren, namely al-Islah, Assaalam, and al-Hikmah reach 25%. Two other religious schools are 15%, namely Nurul Atfal and modern Almanar.

The previous description shows that almost all pesantren have a business unit. Therefore the business unit that owned by pesantren are a bit much to have contributed towards pesantren’s operations. In some pesantren, this business unit is able to contribute significantly to the sustainability of pesantren. Although most pesantren have a business, the results of operations have not been able to contribute to pesantren caused by several things. First, the corporate governance is still simple and not-profit-oriented. Second, the competence and experience of the staffs are simple as well. The organizers also did not understand well about financial management and so on. The pesantren said that these businesses are run by the principle of all belong to Allah (li Allāh Ta’ālā).

KH. Anang Rikza Masyhadi as the head of Modern Pesantren Tazakka, Batang, Central Java, said that the business of li Allāh Ta’ālā is really able to turn the economy of the community and the welfare of teachers. This opinion appears in the following statement.

That pesantren should be able to be independent and maximize the potential within the infrastructure development and social change. Pesantren Tazakka has several business units, such as cooperatives, orchards, fisheries, rice fields, fried chicken, bread production, and more. These business units are able to turn around the local economy and improve the welfare of
teachers. The income from business units are also used for scholarships for teachers to continue to pursue higher education.

From the field observations, it indicates that actually those all *pesantren* have the opportunity to develop the business. Human resources business can be met by the students. Apart from that, *pesantren* actually has a clear market segment, which is to meet the needs of the students themselves. These businesses are even run by students, that makes it possible to develop well even be able to compete with some businesses outside *pesantren*. In fact, there are *pesantren*’s businesses that are able to meet the needs of society outside the religious school.

**Discussions**

The role and function of *pesantren* have shifted toward social. *Pesantren* in the modern era is no longer just as a center of religious education but has grown into an institution of social and economic empowerment.\(^\text{18}\) However, there are some characteristics of *pesantren* which is difficult to be eliminated until whenever.\(^\text{19}\) These characteristics can be seen from the central role of *pesantren* at *pesantren* as the founder or as a caregiver. *Pesantren* as role models, for students he should be respected. In addition, usually, *pesantren* also became a role model for the community around *pesantren*.\(^\text{20}\) It is the power position of *pesantren* as a social capital which is very important to realize community empowerment (Suwito, 2008). Another characteristic of *pesantren* is the level of

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self-reliance, simplicity, loyalty, and a fairly solid alumni network.\textsuperscript{21}

From those exposures, they reflected several patterns of \textit{pesantren} associated with the development of the business unit. The patterns that can be recorded include: a) \textit{pesantren} live along with the community, b) \textit{pesantren} as economic empowerment, c) \textit{pesantren} is determined to build the business, but the resource that is owned is still minimal d) \textit{pesantren} has the resources, but it has not been managed well.\textsuperscript{22}

Social capital owned by \textit{pesantren} is a good capital base in order to develop the economic potential. The central role of \textit{pesantren} become the key in the economic development or business unit. Some \textit{pesantren} or guardian or a trustee of \textit{pesantren} that has a vision of economic development, are able to mobilize the potentials possessed by the religious school.\textsuperscript{23} An example is Pesantren Sidogiri Pasuruan, East Java. This \textit{pesantren} is the one that successfully develops the Koperasi Pondok Pesantren (Kopontren) and \textit{bayt al-māl wa al-tamwil} (BMT) that have assets of billions rupiah. The basic idea of the establishment of the business unit initiated by the anxiety of the scholars of the extent of the practice of usury around the religious school. Therefore, \textit{pesantren} initiated the establishment of financial institutions non riba (BMT) with the principles of \textit{ṣidq}, \textit{amānah}, \textit{tablīgh} and \textit{faṭānah}. It also puts \textit{wa ta‘āwanū ‘alā al-birr wa al-taqwā}.\textsuperscript{24}

In the modern era, the functions of \textit{pesantren} are not only as a religious thinker printer or scholars (center of excellence) but also as a reliable human resources printers who have the power to


empower communities (community empowerment). Religious school as a community-based institution is possible to do a social transformation to achieve a better community life.\textsuperscript{25} In the context of social development, \textit{pesantren} is bridging the society with other institutions. \textit{Pesantren} acts as the implementing agency of forest and land rehabilitation activities.\textsuperscript{26}

\textit{Pesantren} have all the requirements needed to become a powerful economic institution and capable of empowering communities. The potential possessed by \textit{Pesantren} is (1) \textit{pesantren}, the roles of \textit{pesantren} in society are not only as the object of all the questions of the community but has developed into a driving force of the community in achieving \textit{falāḥ} and \textit{maṣlaḥah};\textsuperscript{27} (2) students, every \textit{pesantren} has students that every day, every week, even every year have to meet their personal needs. The more students exist, the greater economic development potential will be; and (3) assets, every \textit{pesantren} has assets that are owned by a foundation or private that can be used to develop the economy of \textit{pesantren}.

The development partnership between \textit{pesantren} and the institutions or Government agencies as well as private has been developed by \textit{pesantren}. The initiation of the partnership pattern can be formed by \textit{pesantren} or an institution or agency. Institutions or agencies mainly banking should be able to see the potential that is owned by \textit{pesantren}. Business unit development can be also done by creating \textit{pesantren} as a laboratory of economic activity.\textsuperscript{28} During this time, the business units owned by \textit{pesantren} have involved the students in the operations, but from the marketing side, they still concentrated for internal fulfillment, not many business units that can be accessed by the public.

\textit{Pesantren} can be a place for growth and development of Muslim entrepreneur candidates. It is based on the fact that the

\textsuperscript{25} Ibid.
\textsuperscript{26} H. P. Daulay, \textit{Sejarah Pertumbuhan dan Pembaruan Pendidikan Islam di Indonesia} (Jakarta: Kencana Prenada Media Group, 2007).
\textsuperscript{27} U. Nuha, “The Role Of Pondok Pesantren In Encountering Asean Economic Community (AEC),”: 103-116.
\textsuperscript{28} Ibid.
students acquire muʿālamah education as well as practice it in daily life. The students are also involved in the management of the business unit. The graduated students can form an alumni network so that it will form a community which directly or indirectly can contribute to the development of the religious school.

Conclusions

Based on the description of the research’s findings and discussion, it can be concluded that almost all pesantren in Pekalongan region have a business unit. The business unit is mostly engaged in trade. The businesses are oriented to meet the internal needs religious school, especially students. Pesantren has a major role in determining every type of business unit and corporate governance run by the religious schools. Pesantren’s effort has not been developed in supporting the religious school operations. The governance of the business unit is run in a simple, not follow the rules of modern business management yet. However, religious school students have been involved in business management. However, most of pesantren have not cooperated with agencies or government agencies or the private sector in training and developing the business unit.

Based on the conclusions above, it can be drawn some recommendations to follow up the findings of the study. First, the government or the authorities have to pay attention to the religious school, because pesantren have considerable economic potential in order to build a society empowerment. The government’s attention might be by providing business management training owned by the business unit. Second, pesantren reform, by not leaving the characteristics of religious school, with the method of keeping the old traditions while adjusting to the better modern traditions(al-muhāfażah ‘alā al-qādim al-ṣāliḥ wa al-akhūz bi al-jādīd al-aṣlāḥ). Pesantren make changes to the curriculum by adding subjects of Islamic economics and entrepreneurship.

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References


