

# THE ROLE OF PESANTREN IN THE DEVELOPMENT OF SHARIA ECONOMY IN INDONESIA

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## Abstract

Pesantren as one of the oldest educational institutions in Indonesia has an important role in the process of developing Islamic economics in Indonesia. Islamic boarding schools, with their various strategic potentials, deserve to be the locomotive of the Islamic economy. The purpose of this study is to analyse how the role of Islamic boarding schools in the development of Islamic economics in Indonesia. This research is a library research whose data is through library sources and other references related to the role of Islamic boarding schools in efforts to develop Islamic economics in Indonesia. The results showed that, (1) Pesantren is one of the oldest educational institutions that plays an important role as a locomotive of Islamic economics in Indonesia because it was born on the initiative and initiative of Muslim community leaders who are inherent and become an inseparable part of the social system of Indonesian Muslim society, (2) Pesantren can be a pioneer of the people's economy because the commitment of the students in their religion can affect the economic activities carried out by the students and the focus of pesantren activities on Islamic studies can make it a driver of Islamic economics in the community as well as giving birth to young entrepreneurs with Islamic souls, (3) There are three approaches that can be taken to develop pesantren as a centre for the development of Islamic economics and community economics, namely the teaching reform approach, the approach taken by the government and the approach originating from the initiative of private organisations that develop science, (4) Optimisation of all resources owned by pesantren can create a great force in the economy if managed properly.

**Keywords:** Pesantren, Sharia Economy

## A. INTRODUCTION

Sharia Economics is part of Islamic law where the rules are flexible so that they can respond to any changes, economic developments and human business. Indeed, the Islamic economic system was born along with the birth of Islamic law brought by the Prophet Muhammad SAW. The new reality shows that the Islamic economy is growing and developing in the midst of the conventional economic system which is

considered to always be the cause of the economic crisis. Islamic economics is present as a solution to the current world economic problems.

In Indonesia itself, the development of Islamic economics looks quite significant. The development of the national Islamic economy is reflected in the growth of activities in the Islamic banking sector, Islamic insurance, Islamic capital markets, Islamic microfinance institutions and zakat management. The development of Islamic economics in Indonesia has entered a new phase where all stakeholders of the Islamic industry work hand in hand in synergy to build a more advanced economic system. With the development of Islamic economics that continues to grow and develop, the duties and responsibilities of Islamic economic stakeholders need to be fulfilled.

Pesantren as one of the oldest educational institutions in Indonesia has an important role in the process of developing Islamic economics in Indonesia. Pesantren is a cultural institution that was born on the initiative of Muslim community leaders and has become an inseparable part of the social system of Indonesian Muslim society. Until now, the social role played by pesantren continues to survive and provide colour in the lives of Muslim communities. Sociologically, pesantren are classified as unique institutions and have a distinctive style. This can be seen from the central role of the kiai as the initiator of the establishment of the pesantren, the relationship between santri and kiai, and the relationship between the community and the kiai. Historically, pesantren have documented various histories of the Indonesian nation, both the socio-cultural history of the Islamic community, the economy and politics of the Indonesian nation. Pesantren are the main witnesses to the spread of Islam in Indonesia<sup>1</sup>. Pesantren were able to bring major changes to the perception of the people of the archipelago about the importance of religion and education.

As the oldest educational institution in Indonesia, pesantren has its own uniqueness that is not owned by other educational institutions, especially educational institutions originating from the West. The presence of pesantren is not only limited as a place to study. But more than that, pesantren have other roles that are no less important in the socio-cultural life of Indonesian Muslim communities. Even during

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<sup>1</sup>A. Mujib, et. al., *Intelektualisme Pesantren: Potret Tokoh dan Cakrawala Pemikiran di Era Perkembangan Pesantren* (Cet. III; Jakarta: Diva Pustaka, 2006), h. 1

the colonialism period, the role of santri was so strong in fighting the colonisers. In the pre-independence period, figures such as H. O. S. Tjokroaminoto, KH. Mas Mansyur, KH. Hasyim Asy'ari, KH. Ahmad Dahlan, Ki Bagus Hadikusumo, KH. Kahar Muzakir had a great influence in realising Indonesian independence<sup>2</sup>.

The resources owned by pesantren are very strong social capital to carry out its role as an institution that is tasked and responsible for shaping civilised Indonesian society. Islamic boarding schools, with their various strategic potentials, deserve to be the locomotive of Islamic economics. This is because until now, pesantren are still the largest and most influential Islamic educational institutions as well as being the centre of legitimised ulama and da'i cadre in the community. The increasingly widespread practice of Islamic economics in the midst of Indonesian Muslim society is part of the social engineering process to restore the glory of Islamic civilisation. Through a set of resources it has, pesantren basically have enormous potential in developing Islamic economics.

Departing from this, the author is interested in looking further at how the pesantren is related to the development of Sharia economics in Indonesia, into a research entitled "*The Role of Pesantren in the Development of Sharia Economy in Indonesia*".

## B. RESEARCH METHODS

This research is a library research whose data is through library sources, namely literature review through library research. Library research is closely related to theoretical studies and other references related to the role of pesantren in the development of Islamic economics in Indonesia.

The analysis in this study uses descriptive-analysis, which explains and describes the focus of the main study of research from concepts related to the role of pesantren in the development of Islamic economics in Indonesia based on the analysis of the opinions of scholars, scholars and experts who are competent in the study, so that the exposure presented becomes easier to read and understand.

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<sup>2</sup>Hidayat, T. (2016, Oktober 17). Peran Pesantren dalam Mengusir Segala Bentuk Penjajahan. Diambil 23 Mei 2019, dari Republika Online website: <https://republika.co.id/berita/dunia-islam/hikmah/16/10/17/of6exr396-peran-pesantren-dalam-mengusir-segala-bentuk-penjajahan>

Meanwhile, to present conclusions using deductive analysis, where general things are concluded into specific conclusions.

## C. RESULTS AND DISCUSSION

### 1. Pesantren in Indonesia

#### a. History of Pesantren and its Development in Indonesia

Pesantren is an educational institution that has strong roots (indigenous) in Indonesian Muslim society, in its journey it is able to maintain and maintain its survival system and has a multi-aspect education model. The embryonic phase of the birth of pesantren began during the Walisongo era, around the 15th-16th centuries. Syaikh Maulana Malik Ibrahim or Sunan Gresik was the first person to build a recitation institution which was the forerunner of the establishment of pesantren as a place to educate and galvanise students. The aim was for the students to become proficient preachers before they were deployed directly in the wider community. Sunan Gresik's efforts found momentum as the throne of Majapahit power began to fall (1293 - 1478 M). Islam developed rapidly, especially in coastal areas which happened to be the centre of inter-regional and even inter-state trade<sup>3</sup>. In the 7th M or the first century of hijriyah, it is known that there was a Muslim community in Indonesia (Peureulak), but they were not yet familiar with pesantren education institutions. The educational institutions that existed in those early days were mosques or better known as meunasah in Aceh, where Muslim communities studied religion. The institution of pesantren as it is known today originated from Java.

Regarding the history of the establishment of the first or oldest pesantren in Indonesia, there are differences of opinion among researchers, both the name of the pesantren and the year of its establishment. Based on the results of data collection conducted by the Ministry of Religious Affairs in 1984-1985, it was found that the oldest pesantren in Indonesia was Pesantren Jan Tanpes II in Pamekasan Madura which was founded in 1762. But this data from the Ministry of Religious Affairs was rejected by Mastuhu<sup>4</sup>. Meanwhile, according to Martin van Bruinessen, Pesantren Tegalsari, one of the villages in Ponorogo, East Java is the oldest pesantren in

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<sup>3</sup>Alwi Shihab, *Islam Inklusif* (Cet. I; Bandung: Mizan, 2002), h. 23

<sup>4</sup>Mastuhu, *Dinamika Sistem Pendidikan Pesantren: Suatu Kajian tentang Unsur dan Nilai Sistem Pendidikan Pesantren* (Jakarta: INIS, 1994), h. 19

Indonesia which was founded in 1742 M<sup>5</sup>. Perbedaan pendapat tersebut karena minimnya catatan sejarah pesantren yang menjelaskan tentang keberadaan pesantren.

To this day, pesantren still show their existence as an integral part of the nation's strength. In addition to the educational process, pesantren in its history also played a role in mobilising strength in order to seize Indonesian independence from the hands of the invaders. At least the history of the "Jihad Resolution" in October 1945 is evidence of the real contribution of the santri in seizing independence. History also reminds us of how Laskar Hizbullah under the leadership of KH Zainul Arifin and Laskar Sabilillah under KH Masjkur, which today has been transformed into the Indonesian National Army (TNI). So it is natural that many figures from among the santri have received the title of National Hero. This historical evidence then became the basis for the Indonesian Government in 2015 to establish 22 October as Santri Day.

Pesantren is an Islamic educational institution that has its own characteristics. The boarding school is the oldest Islamic institution in the history of Indonesia that has a major role in the process of continuing national education. In terms of etymology, boarding school is an ancient institution that teaches various religious sciences. There is a similarity (linguistically) between pesantren in Hindu history. In terminology, KH Imam Zarkasih defines pesantren as an Islamic educational institution with a dormitory or cottage system, where the kyai is the central figure and the mosque is the centre of activity that animates it, as well as the teaching of Islam under the guidance of the kyai followed by santri as the main activity<sup>6</sup>. KH Abdurrahman Wahid defines pesantren as a place where santri live<sup>7</sup>.

Pondok Pesantren is a series of words consisting of pondok and pesantren. The word pondok (room, hut, small house) is used in Indonesian by emphasising the simplicity of the building. There is also the possibility that the word pondok comes from the Arabic "funduk" which means a bed room, guesthouse or simple hotel. In general, the cottage is indeed a simple shelter for students who are far from their

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<sup>5</sup>Abdullah Aly, *Pendidikan Islam Multikultural di Pesantren: Telaah terhadap Kurikulum Pondok Pesantren Modern Islam Assalam Surakarta* (Cet. I; Yogyakarta: Pustaka Pelajar, 2011), h. 154-156

<sup>6</sup>Amir Hamzah Wiryosukarto, et al., *Biografi KH. Imam Zarkasih dari Gontor Merintis Pesantren Modern* (Ponorogo: Gontor Press, 1996), h. 51

<sup>7</sup>Abdurrahman Wahid, *Menggerakkan Tradisi; Esai-esai Pesantren* (Cet. I; Yogyakarta: KIS, 2001), h. 17

place of origin. Meanwhile, the word pesantren comes from the basic word "santri" which is affixed with the prefix "pe" and the suffix "an" which means a place where students live<sup>8</sup>.

Today, pesantren in Indonesia are growing and developing very rapidly. Throughout the 18th century to the 20th century, pesantren as Islamic educational institutions were increasingly felt by the community at large, so that the emergence of pesantren in the community was always responded positively. Pesantren known to the public today is an Islamic educational institution that has an important role in educating the nation's life and as a centre for Islamic development. Even along with the times, pesantren today continue to improve themselves by carrying out various educational patterns and innovations to face the challenges of an increasingly complex era. Pesantren has an important role as a totality of the educational environment in its full meaning and nuances. Pesantren can also be said to be a laboratory of life, where students learn to live and socialise in various aspects and aspects.

#### **b. Functions and Objectives of Pesantren Education in Indonesia**

Pesantren has a religious breath, the presence of kiai, the existence of mosques, scientific references with clear lines (sanad) and boarding facilities. Everything is framed in ways of sincerity, politeness, and the creation of extraordinary moral spaces. Because of the role and uniqueness of pesantren, the state was present by enacting Law No. 18/2019 on Pesantren. This law aims for the state to give recognition in the form of recognition of equality to pesantren graduates, then affirmed with policies and spaces for flexibility, then facilitated while maintaining their uniqueness and independence. It needs to be emphasised that the Pesantren Law does not intend to intervene in pesantrens, instead its policy derivatives have the spirit to protect the uniqueness and independence of pesantren. This includes removing obstacles to the noble ideals of pesantren.

Pesantren as Islamic educational institutions have developed in accordance with the changing times, especially with the advancement of science and technology. Changes in the form of pesantren do not mean that pesantren lose their

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<sup>8</sup>Zamakhsyari Dhofier, *Tradisi Pesantren: Studi tentang Pandangan Kyai* (Cet. VII; Jakarta: LP3ES, 1997), h. 18

characteristics. The pesantren system is a means in the form of organisational devices created to achieve educational goals that take place in pesantren. At the beginning of its development, there were two functions of pesantren, namely as educational institutions and as religious broadcasting institutions. The main function is still attached to the pesantren, although in later developments the pesantren underwent changes.

Education is a long-term investment. So when talking about educating children, the institution must really be considered. So, pesantren is the ideal place that is the safest and most comfortable. The main reason is that parents get a better guarantee in terms of religious understanding supported by the provision of science and technology that is now taught in various pesantren.

### **c. Prospects for Pesantren Development in Indonesia**

Pesantren is the forerunner of Islamic educational institutions in Indonesia. The early presence of pesantren is estimated from 300-400 years ago and reached almost all levels of the Indonesian Muslim community, especially in Java. After Indonesia's independence, especially since the transition to the New Order and when economic growth really took off, pesantren education became more structured and the curriculum improved. The existence of pesantren in Indonesia has lasted almost 5 centuries. It is not surprising that many pesantren products have been involved in the leadership of the nation. This advantage is because it is supported by the character of santri who have skills, wisdom and competence in knowledge, especially in the religious field.

Statistically, the Ministry of Religious Affairs noted that until now the number of pesantren throughout Indonesia has reached around 36,600. Meanwhile, the number of active students is 3.4 million and the number of teachers (kiai/ustad) is 370 thousand. Since long ago, pesantren have not only functioned in the education process, but also da'wah and community empowerment. That is why the Ministry of Religious Affairs appreciates these three main functions through various policies with the tagline "Maintaining Tradition, Guarding Innovation". The Ministry of Religious Affairs' support is in line with the rule of al-muhaafazhatu 'ala al-qadiim ash-shaalih, wa al-akhdzu bi al-jadiid al-ashlah. On the one hand, it wants to maintain tradition, cultural identity, good values in pesantren, on the other hand,

pesantren are also a vehicle for the development of science, technology, and modernity values<sup>9</sup>.

Currently, the level of pesantren has developed at the college level in the form of an institution called Ma'had Aly. Initially, Ma'had Aly graduates were seen as having the quality of deep religious knowledge, but there was no recognition from the state. Now, the state has recognised Ma'had Aly graduates in their legal formal aspects, so that their diplomas are equivalent to undergraduate degrees in general.

## 2. Sharia Economics in Indonesia

### a. Sharia Economic Policy in Indonesia

In the world of economics, Islamic economics is also known as Islamic economics. In principle, Islamic economics represents a middle ground between the capitalist economic system and the socialist economic system. Therefore, the Islamic economic system applies the principles of goodness from the two economic systems. Islamic economics is an economic system that implements the basic values and principles of sharia, sourced from the teachings of the Islamic religion. The values and principles of sharia are universally applicable in all aspects of life, including in economic and financial activities.

The year 2022 is the right time for the national economy to recover from the impact of the Covid-19 pandemic that has occurred over the past few years. In the midst of efforts to revive the national economy, Islamic economics and finance have great potential to become a new source of growth for the economy, especially towards the vision of an advanced Indonesia in 2045. Moreover, the vision of sharia economy 2024, which reads "an independent, prosperous and civil Indonesia by becoming the world's leading sharia economic centre", is in line with Indonesia's vision. Islamic economics is undeniably the right stepping stone in achieving advanced Indonesia 2024. There are four main things in realising the vision of the Islamic economy, namely the development of the halal product industry, the development of the Islamic financial industry, the development of Islamic social

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<sup>9</sup>Muhammad Ali Ramdhani, *Pesantren: Dulu, Kini dan Mendatang*, <https://ditpdpontren.kemenag.go.id/artikel/pesantren--dulu--kini--dan-mendatang>, diakses pada tanggal 13 Februari 2023

finance, and the development and expansion of Islamic business activities. The four prioritised programmes are implemented in quick wins that can be realised in a short time. In addition to being quick wins, priority programmes are prioritised to have a large multiplier effect<sup>10</sup>.

In the development of the halal product industry, there is currently a codification of export data, so that an integrated record of export halal commodities can be made. In the future, the same thing is being developed on import data. Real steps in this aspect can also be seen from the synergy of all related parties in several matters, such as the preparation of the Indonesian Halal Industry Master Plan, strengthening business processes and accelerating 10 million self-declare halal certifications, prioritising domestic products for the fulfilment of the halal industry, and optimal utilisation of the Halal Industrial Zone (KIH). Regarding the development of the Islamic financial industry, acceleration is focused on the manifestation of Islamic financial service innovations for the wider community to enjoy, including the provision of Islamic options, increasing capital capacity through investment, and sharia schemes for Government and Business Entity Cooperation (PPP) projects in various sectors. To enhance the development of Islamic social finance, acceleration is centred on digital transformation and sustainability in aspects of the Islamic Microfinance Industry (IKMS) based on mosques, Islamic boarding schools and other communities. In addition, the main focus is also centred on supporting community welfare through Islamic social funds, especially cash waqf. Efforts to develop and expand sharia business activities are focused on strengthening market access, production technology, legality and certification, as well as funding sources and payment digitalisation. In addition, the establishment of the Sharia Economic Data Centre (PDES) as a policy reference is also being worked on<sup>11</sup>.

#### **b. Development of Islamic Economics in Indonesia**

The development of Islamic economics in Indonesia began thirty years ago with the establishment of Bank Muamalat as the first Islamic bank in Indonesia. Along the

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<sup>10</sup>Rezkiana Nisaputra, *Amanat Agar Ekonomi Syariah Bergerak Lebih Cepat*, <https://kneks.go.id/berita/494/amanat-agar-ekonomi-syariah-bergerak-lebih-cepat?category=1>, diakses pada tanggal 02 Februari 2023

<sup>11</sup>*Ibid*

way, various regulations were issued to support the strengthening of Indonesia's Islamic economic ecosystem. Starting from regulations regarding Islamic banking, the issuance of State Sharia Securities (SBSN), to regulating the governance of the Sharia social financial sector (zakat and waqf). As the halal industry develops in Indonesia, the state also provides protection and guarantees for the halalness of products consumed by the public. Mandatory certification applies to food and beverage products, as well as other products such as cosmetics and pharmaceuticals.

The potential for the development of Islamic economics in Indonesia is still wide open, considering Indonesia as one of the countries with the largest Muslim population in the world. To be able to utilise this potential, of course, strategies and breakthroughs are needed so that the Islamic economy can contribute more to the national economy. The Top 15 Global Islamic Economy Indicator which consists of indicators of Islamic finance, halal food, Muslim-friendly tourism, Islamic fashion, halal medicines and cosmetics as well as media and recreation, shows that Indonesia's position has not risen significantly when compared to other Muslim countries.

Indonesia has a vision to become the world's leading sharia economic centre, and to achieve this, it must be done in two ways, namely strengthening the Sharia Economic and Financial Programme, as well as carrying out the Sharia Economic Policy Mix to increase business capacity and competitiveness, sharia financing for MSMEs and priority sectors, and increasing sharia economic literacy. The Indonesian government is also committed and is preparing several new policies and programmes related to the Islamic economy, especially for the Coordinating Ministry for Economic Affairs which is given the mandate to coordinate policies in the real sector, for example on the halal industry. For future programmes, by looking at the existing potential, as well as the seriousness of all ministries/agencies related to sharia economy, and infrastructure readiness, it is hoped that Indonesia will be able to become the largest sharia economic and financial centre in the world.

### **3. The Role of Pesantren in the Development of Sharia Economics in Indonesia**

#### **a. Pesantren Economic Independence**

In addition to being a place for fostering the moral piety of santri and learning Islamic religious sciences, pesantren should also diversify their specialised

knowledge and or diversify their practical expertise. This means that each pesantren needs to create a certain advantage (plus value) that distinguishes one pesantren from another, for example by increasing excellence in certain scientific expertise such as excellence in expertise in hadith studies, or certain religious disciplines, or it can also be in the form of other practical skills such as language skills, agricultural skills and other practical skills.

Some pesantren in the country have tried to do such things and have proven to have shown success, such as Pesantren Gontor with an emphasis on aspects of foreign language skills (Arabic and English). Certain pesantrens emphasise the mastery of the tools (nahwu and shorof). Pesantren that try to equip santri with practical skills such as agricultural skills at Pesantren Darul Falah in Ciampea near Bogor, West Java. In entering an increasingly competitive world, in the future such pesantren need to continue to be developed, even if possible, the variety of competencies needs to be increased. For example, in the field of scientific expertise, there are pesantren that add their plus points with expertise in tafsir, fiqh, aqid, falak science, and so on; in the field of practical expertise, for example, there needs to be a fisherman-style pesantren, an automotive pesantren, an electronic pesantren, and so on<sup>12</sup>.

The National Committee for Sharia Economics and Finance (KNEKS) places pesantren as stakeholders that have great potential in the development of the Islamic economy, especially the halal industry. The activities of pesantren business units in the halal product sector and the provision of Islamic financial services can benefit the welfare of pesantren and the surrounding community. This statement is in line with the 2019-2024 Indonesian Sharia Economic Masterplan published by the Ministry of National Development Planning/National Development Planning Agency (2018) that pesantren play a role in the national halal value chain. The pesantren business unit is one of the inputs of the national halal industry that can support the economic

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<sup>12</sup>Murtadho, *Pesantren dan Pemberdayaan Ekonomi (Studi Kasus Pesantren Baitul Hamdi dan Pesantren Turus di Pandeglang)*, <https://balitbangdiklat.kemenag.go.id/berita/pesantren-dan-pemberdayaan-ekonomi>, diakses pada tanggal 15 Februari 2023

independence of pesantren and actively build the human resources of the halal industry in Indonesia<sup>13</sup>.

Pesantren can support human resource development by providing entrepreneurial skills to santri. Pesantren have the potential to develop Islamic economics to achieve the economic independence of the people, so that pesantren play a role in nation building and alleviate poverty. The economic potential of pesantren in Indonesia still needs to be optimised. Optimising pesantren business units in the long term can create pesantren economic independence, so that in its management, pesantren no longer depend on santri fees or assistance from other parties. Although still limited, currently the development of pesantren business units has occurred sporadically in several pesantren, especially pesantren that have a large enough endowment factor in the form of assets and the number of graduating students.

#### **b. Economic Empowerment of the People Based on the Pesantren Economy**

The pesantren paradigm as a community development centre assumes that pesantren are appropriate and strategic institutions for the development of the surrounding community. Pesantren is considered to have high elasticity in responding to every form of society that exists, as well as being considered more communicative so that it can be more accepted by the community. Departing from this, the pesantren needs to be further developed as a centre for community empowerment, in addition to being a place to cultivate prospective ulama. This paradigm seemed to begin to emerge around the 1970s at the same time as the idea of renewal of Islamic thought in Indonesia was being promoted. At that time, the Minister of Religious Affairs of the Republic of Indonesia, Prof. Mukti Ali, tried to roll out and encourage the horizontal expansion of pesantren education activities, which must include not only religious studies, but also other subjects<sup>14</sup>.

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<sup>13</sup> Suharto, S. & Fasa, M. I. (2018). *Model Pengembangan Manajemen Bisnis Pondok Modern Darussalam Gontor Ponorogo. Indonesia*. Li Falah: Jurnal Studi Ekonomi dan Bisnis Islam, 3(2), 92-110.

<sup>14</sup> Murtadho, *Pesantren dan Pemberdayaan Ekonomi (Studi Kasus Pesantren Baitul Hamdi dan Pesantren Turus di Pandeglang)*, <https://balitbangdiklat.kemenag.go.id/berita/pesantren-dan-pemberdayaan-ekonomi>, diakses pada tanggal 15 Februari 2023

The dynamics of pesantren in Indonesia have experienced rapid development. Pesantren are not only synonymous with religious education institutions, but they are also expected to contribute to the economic life of the people. There are many potentials and benefits that can be felt with the establishment of a pesantren. So far, most people only see the potential of pesantren in the fields of religious education, social education and politics. Whereas pesantren have potential in the fields of health, technology development, environmental restoration and the most important field is economic empowerment for the surrounding community. So, it can be said that the function of pesantren is as a centre of religious thinkers (centre of excellence), producing human resources (human resources) and also empowering the community (agent of development)<sup>15</sup>.

Pesantren have a strategic role in empowering the people's economy. With all its uniqueness and resources, pesantren can be a pioneer in advancing the economy of the Indonesian people. The hope is that Indonesia can become a prosperous country through pesantren-based economic empowerment. There are two reasons why pesantren can be the pioneers of the people's economy. First, santri are a group of people who are highly committed to their religion. The commitment of the santri in their religion can affect the economic activities carried out by the santri. Secondly, the focus of pesantren activities on Islamic studies can make them a driving force for Islamic economics in the community as well as giving birth to young entrepreneurs with an Islamic spirit.

### c. **Optimising the Role of Pesantren in Sharia Economic Development**

There are three approaches that can be taken to develop pesantren as centres of sharia economic development and community economics, namely: (1) the approach of teaching reform by several pesantren that develop regularly and coordinated by the kyai of the pesantren themselves who have been in contact with modern education; (2) the approach taken by the government, especially the Ministry of Religious Affairs through packages of assistance programs; (3) the approach that comes from the initiative of private organisations that develop science by cooperating closely with certain progressive pesantren.

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<sup>15</sup> Nadzir, M. (2015). *Membangun Pembedayaan Ekonomi Di Pesantren*. *Economica: Jurnal Ekonomi Islam*, 6(1), 37–56.

Optimisation of all resources owned by pesantren can create a great force in the economy if managed properly. In terms of assets, for example, pesantren can utilise the vast amount of land they have to be used in farming activities. The workers of the farming activities can be the santri who are carried out alternately or can also employ the community around the pesantren as farmers who manage the land. The harvest obtained can be sold to finance the operational activities of the pesantren. In addition, pesantren can also utilise other assets owned by them to be aimed at the economic sector. This asset utilisation must be accompanied by good asset management from the pesantren so that asset utilisation can take place optimally.

Furthermore, in terms of human resources, the students can be equipped with skills for entrepreneurship so that the pesantren can have a business entity that can support the economic activities of the students and the community. There are many pesantren that have formed joint entrepreneurial groups between pesantren or between pesantren and the community. In addition to entrepreneurial skills, pesantren can also provide skills about creativity to their students so that the students can make a creative product to sell or make a tool that can help ease the work of the community around the pesantren.

The economic potential of pesantren will be better if the pesantren can establish a cooperative or Baitul Maal Wattamwil (BMT). Through these two institutions, it will bring closer and introduce the community to sharia economic practices. Through socialisation to the community, cooperatives or BMT can be an effective means to advance the pesantren economy while educating the community. Through cooperatives or BMTs, coaching and funding of MSMEs established by the community can be carried out. This role can make the economy more vibrant because people who lack business capital can get capital as well as business coaching from this MFI. Through cooperatives or BMTs, it is expected to be able to release people's dependence on moneylenders. People can breathe more freely because slowly they are no longer dependent on moneylenders who always charge high interest and hamper the economic growth of the community. Through co-operatives or BMT, it is expected to be able to realise economic justice. Economic justice can be better created due to equitable distribution of funds and does not favour certain groups.

#### **D. CONCLUSION**

The following are conclusions from the description of the results and discussion of the role of pesantren in the development of Islamic economics in Indonesia:

1. Pesantren is one of the oldest educational institutions that plays an important role as a locomotive of Islamic economics in Indonesia because it was born on the initiative of Muslim community leaders who are inherent and become an inseparable part of the social system of Indonesian Muslim society.
2. Pesantren can be a pioneer of the people's economy because; 1) santri are a group of people who are highly committed to their religion. The commitment of the santri in their religion can affect the economic activities carried out by the santri; 2) the focus of pesantren activities on Islamic studies can make it a driver of Islamic economics in the community as well as giving birth to young entrepreneurs with an Islamic spirit.
3. There are three approaches that can be taken to develop pesantren as centres of Islamic economic development and community economy, namely: (1) the approach of teaching renewal by several pesantrens that develop regularly and coordinated by the kyai of the pesantren themselves who have been in contact with modern education; (2) the approach taken by the government, especially the Ministry of Religious Affairs through aid program packages; (3) the approach that comes from the initiative of private organisations that develop science by cooperating closely with certain progressive pesantrens.
4. Optimisation of all resources owned by pesantren can create a great force in the economy if managed properly, for example, in terms of assets, pesantren can take advantage of the vast land they have to be used in farming activities, in terms of human resources, students can be equipped with skills for entrepreneurship so that pesantren can have a business entity that can support the economic activities of students and the community, in terms of institutions, pesantren can establish cooperatives or Baitul Maal Wattamwil (BMT) where through these two institutions it will bring closer and introduce the community to the practice of Islamic economics.

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