

Sharia Finance Approach for Financial Empowerment of Mawaridussalam Islamic Boarding School

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Article Information	Abstract
Article History: Received Accepted Published	<p>The Ministry of Religious Affairs reports that as of January 2023, there are 26,975 Islamic boarding schools in Indonesia. However, the potential of pesantren has received less attention, both from the government and from the pesantren itself. On the other hand, each pesantren usually has assets in various forms, such as: buildings, fields, plantations and other property that can be used for operational purposes or madrasas. However, the diverse potential of farmers has not been fully utilized, and farmers are highly dependent on SPP funds and secondary funding sources. For this reason, the community service team of the Faculty of Economics, Universitas Muslim Nusantara Al-Washliyah carried out socialization through a sharia economic approach to strengthen the economy of Islamic boarding schools at the Mawaridussalam Islamic Boarding School. The socialization material provided to pesantren residents is the result of previous research in the form of research papers, manuscripts published in credible journals, conference proceedings, books, websites, etc. From the results of this hard work, the team successfully completed its service at the Mawaridussalam Islamic Boarding School. Various possibilities of pesantren such as building assets, sports facilities, land and human resources can be developed as a source of economic empowerment managed on the basis of Islamic economics. Capital that can be used as a basis for economic empowerment based on the Islamic economy includes captive markets, demographics, Baitul Mar or similar financial institutions, productive waqf relations and management.</p>
Keywords: Economic Empowerment, Pesantren	

INTRODUCTION

Pesantren play a very important role in the educational structure of the country. As a protector of society that upholds community integrity and social control, Pesantren acts ethically towards pesantren residents, towards others, towards Allah SWT and those around him. Pesantren is an alternative education in the advancement of national education. We know that pesantren have been regeneration institutions since their foundation, places where religious knowledge was instilled and Islamic traditions developed. But in accordance with the functions of the times and the demands of national development, pesantren not only function as educational institutions, but also as religious and social institutions. Pesantren is also expected to transform this role into an agent of change and development of local community conditions.

Currently there are thousands of Islamic boarding schools in Indonesia which certainly have enormous economic potential. According to a report by the Ministry of Religious Affairs of the Republic of Indonesia, as of January 2023, there are 26,975 Islamic boarding schools in Indonesia. Unfortunately, the potential of pesantren has received less attention, both from the government and from within the pesantren. So far, the government seems to be less aware of the economic potential of pesantren, viewing it only as a traditional educational institution that lacks strategic value in the economic field. Internally, Pesantren itself does not consider the economic sector as part of the administration. This is because the economic sector is a daily problem so it does not need to be taken seriously. The important role that must be played in today's society is not only related to the issue of moral strength, but also social issues. Because of its function, pesantren can indeed be an intermediary, and are expected to be a dynamicator and catalyst for the empowerment and development of human resources in all fields, including the role of pesantren in the economic field. Each pesantren has assets in various forms such as buildings, fields, plantations and other assets that can be used for operational needs or madrasahs. The average wealth of pesantren usually comes from waqf or foundations. Each property of the pesantren is usually worth Rp. 1 billion, Rp. 10 billion. The same thing was also experienced by mawwaridussalam pesantren, a boarding school in Deli Serdang, North Sumatra. This pesantren has several assets that can be used as capital to empower the pesantren financially to be more independent and not dependent on tuition fees paid by students, such as: buildings, free land, sports facilities, but not optimized properly.

Pesantren Mawaridussalam has all the necessary qualifications to become a strong financial institution capable of empowering the community. These opportunities include: 1) Pesantren acts as a driving force in realizing fahlah and community benefits in the community. 2) Santri has great internal potential for economic development because every Santri must meet their needs every day, week and month. The more farmers owned by students, the greater the potential that farmers can develop economically. 3) Islamic boarding school assets in the form of buildings, sports facilities, vacant land and other assets have potential that can be utilized for domestic economic development. In order to maintain sustainability, educational institutions need independence and a permanent source of funding that is sustainable in nature to support various operational activities and development of pesantren. Usually, alternative sources of funds owned by pesantren are sourced from irregular (*incidental*) funds, such as: donors, student donations, infaq, waqf and other sources. The financial situation of established pesantren can certainly be realized with the support of a conducive climate. Therefore, it is very important to provide opportunities for economic empowerment of pesantren to increase students' knowledge about micro, small and medium enterprises (MSMEs) management. So that pesantren do not only depend on perfunctory financial resources, but can finance themselves. The existence and management of good business units will certainly increase the income of farmers which will ultimately lead to an increase in the national economy. This increase will have a significant impact on the economy and can absorb and turn the wheels of the community's economy. Based on the description above, the Community Service Team of the Faculty of Economics carries out socialization through a sharia economic approach to strengthen the economy of the Mawaridussalam Islamic boarding school.

RESEARCH METHOD

This community service is carried out by conducting direct socialization to students and managers of the mawaridussalam Islamic Boarding School, Deli Serdang Regency, North Sumatra Province. This socialization activity took place with 2 team members from the Faculty of Economics, Al-Washliyah Nusantara Muslim University. In conducting socialization, the team explained the points in the economic empowerment of pesantren through an Islamic economic approach. This method was chosen because pesantren are very potential Islamic educational institutions. The material presented to students and leaders of Islamic boarding schools is the result of previous studies in the form of research, manuscripts that have been published in trusted journals, proceedings, books and websites.

RESULTS AND DISCUSSION

The total Muslim population of Indonesia reaches 87.18% of the total population of Indonesia. Therefore, Indonesia is considered as a country with the largest Muslim population in the world and certainly has great potential to encourage the development of the Islamic economy. As an Islamic educational institution, pesantren make an important contribution to economic development, especially the Indonesian Islamic economy. This is due to the large number of Islamic boarding schools in Indonesia. Data shows that so far there are 28,194 Islamic boarding schools throughout Indonesia, mainly in rural areas, with 18 million students. The huge potential of Islamic boarding schools throughout Indonesia, combined with a large Muslim population, presents an opportunity to boost the Islamic economy. The government is now trying to make Indonesia the center of sharia law in the world. The government also sees great potential in pesantren which it believes will play a major role in realizing the ideals of making Indonesia the center of the world sharia economy. Pesantren have great potential to move the national economy towards an inclusive direction. Pesantren are considered as the engine or locomotive of the Islamic economy because of its diverse possibilities. The progress of the Islamic economy in Indonesia cannot be separated from the role of pesantren. This is because Pesantren remain the largest and most influential Islamic educational institutions in society, or legitimate institutions and centers of da'wah and academic cadres. The output of Islamic economics should be the hallmark of Islamic boarding schools, and students who study muamalah fiqh need to understand it more than others because the knowledge they learn has become part of everyday life. One of the basic steps that can be taken by mawaridussalam Pesantren to strengthen the Islamic economy is the potential possessed by pesantren, as is the case with other pesantren: 1. Pesantren has an enthusiastic market (captive market) consisting of the community around ustaz, santri, and pesantren. The market is expected to expand in areas such as restaurants, grocery stores, and bookstores. This business can be developed through Islamic cooperatives or similar institutions belonging to pesantren. 2. Islamic boarding schools can form sharia cooperatives or a type of Baitul Mal that functions as a place to save and borrow for students and the surrounding community. The funds managed by this agency can also be used as capital for other pesantren companies or invested in other products. 3. The friendship of Santri, Leaders, and Ustadz is established by participating in saving at Islamic boarding school financial institutions. Community relations and emotional relationships that exist between pesantren residents can be channeled into economic development that drives pesantren. 4. The potential of waqf transferred to pesantren by the community can be utilized as productive waqf. This waqf can be used as a source of funding for productive businesses owned by pesantren and can advance the economy of pesantren.

CONCLUSION

The Community Service Team from the Faculty of Economics, Universitas Muslim Nusantara A-Washliyah has successfully completed the task in order to carry out service at the Mawaridussalam Islamic Boarding School. Various potentials owned by mawaridussalam Islamic Boarding School, such as building assets, sports facilities, land and human resources can be developed into sources of economic empowerment managed based on the Islamic economy. Developing the economic independence of Islamic boarding schools is part of the Islamic economic development strategy in

Indonesia to create inclusive growth. Sharia economics for pesantren residents is an indirect way for people to have basic capital in developing skills that will be useful and have an impact on the surrounding community and this can be done by mawaridussalam Islamic boarding schools. Some of the capital that can be used as a basic material for economic empowerment based on the Islamic economy include: Islamic boarding schools have a captive market, existing demographics can be utilized by opening sharia cooperatives, baitul maal or similar financial institutions, relationships that have emotional connections and productive waqf management. Mawaridussalam Islamic boarding schools must be able to act quickly in managing their resources in order to utilize their various potentials to strengthen the pesantren economy. A strong pesantren economy, independent from other parties, will make pesantren independent, grow and develop, and have a real impact on their existence in the community.

ACKNOWLEDGMENT

The author's thanks go to the Institute for Research and Community Service at the Universitas Muslim Nusantara Al-Washliyah Medan, which has supported the course of this service.

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