PESANTREN'S ECONOMIC INDEPENDENCE DISCOURSE: REVITALIZATION OF FIKIH MUAMALAH LEARNING AS FINANCIAL LITERACY EDUCATION IN PESANTREN

Habib Maulana Maslahul Adi
Madin Tamrinush Shibyan Kudus
maslahulhabib@gmail.com
Nur Romdlon Maslahul Adi
Universitas Islam Negeri Sunan Ampel Surabaya
nur.romdlon.maslahul.adi@uinsby.ac.id
Afifah Ikram Mufidah
Madrasah Ibtidaiyah Tamrinush Shibyan Kudus
afifah.ikramvd@gmail.com

Abstract

The function of pesantren is indeed as a place to gain religious knowledge (*tafaqquh fi ad-dīn*), but it cannot be denied that pesantren have great potential in the economy. Considering this potential, pesantren should prepare their cadres to become reliable and skilled resources in order to realize the economic independence of the pesantren. It is not enough for the development of santri resources to be equipped with entrepreneurship skills alone and without managerial skills, especially financial management skills. Therefore, santri need to obtain good financial literacy education so that they are competent in increasing the economic independence of the pesantren. This study aims to provide an overview of financial literacy education for santri in welcoming the economic independence of pesantren. As a conceptual scientific article, this study relies on exploration of various sources related to financial literacy and economic independence of pesantren. Based on the studies that have been conducted, it is concluded that financial literacy education for santri as an initial step towards the economic independence of pesantre can be carried out in three stages, namely: the introduction stage through the introduction of concepts and financial literacy material adapted to *fiqh al-mu'āmalāt* material; the application stage through extracurricular activities and *khidmah* in pesantren, and the development stage through programs to increase environmental involvement and pesantren collaboration with the community, leaders, institutions, and business actors.

Keywords: Economy; pesantren; fiqh; muamalah; financial literacy

Abstrak

Fungsi pesantren memang sebagai tempat menimba ilmu agama (tafaqquh fi ad-dīn), namun tidak dapat dipungkiri bahwa pesantren memiliki potensi yang besar dalam bidang ekonomi. Melihat potensi tersebut, pesantren harus mempersiapkan kader-kadernya untuk menjadi sumber daya yang handal dan terampil agar dapat mewujudkan kemandirian ekonomi pesantren. Pengembangan sumber daya santri tidak cukup hanya dibekali dengan kemampuan berwirausaha saja dan tanpa dibekali dengan kemampuan manajerial, terutama kemampuan mengelola keuangan. Oleh karena itu, santri perlu mendapatkan pendidikan literasi keuangan yang baik agar mereka berkompeten dalam meningkatkan kemandirian ekonomi pesantren. Penelitian ini bertujuan untuk memberikan gambaran mengenai pendidikan literasi keuangan bagi santri dalam menyongsong kemandirian ekonomi pesantren. Sebagai sebuah artikel ilmiah konseptual, penelitian ini

bertumpu pada eksplorasi berbagai sumber yang berkaitan dengan literasi keuangan dan kemandirian ekonomi pesantren. Berdasarkan kajian yang telah dilakukan, disimpulkan bahwa pendidikan literasi keuangan bagi santri sebagai langkah awal menuju kemandirian ekonomi pesantren dapat dilakukan dalam tiga tahap, yaitu: tahap pengenalan melalui pengenalan konsep dan materi literasi keuangan yang disesuaikan dengan materi fiqh al-mu'āmalāt; tahap aplikasi melalui kegiatan ekstrakurikuler dan khidmah di pesantren; dan tahap pengembangan melalui program-program peningkatan pelibatan lingkungan dan kerjasama pesantren dengan masyarakat, tokoh, lembaga, dan pelaku usaha.
Kata kunci: Ekonomi; pesantren; fikih; muamalah; literasi keuangan

A. Introduction

Promoting pesantren through economic independence is one of three things that need to be strengthened by pesantren, in addition to culture (*ḥaḍārah*) and culture (*ṡaqāfah*). This aspect needs to be pursued in order to improve the quality of pesantren, because there are still many pesantren that are managed very simply.[1] In addition to the educational and cultural aspects, the progress of pesantren can also be supported by the ability to be independent in the economy.[2] Because with economic independence, it can make pesantren not depend on external parties, which may have a different orientation from the vision of pesantren.[3] It also makes pesantren not only rely on santri contributions in carrying out operations, but can actually open opportunities to provide scholarships to their santri.

Efforts for economic independence for pesantren or even for all elements in pesantren are not something that deviates from Islamic teachings. Because these efforts are precisely in line with the message of the Prophet Muhammad:

لَأَنْ يَحْتَطِبَ أَحَدُكُمْ حُزْمَةً عَلَى ظَهْرِهِ خَيْرٌ لَهُ مِنْ أَنْ يَسْأَلَ أَحَدًا فَيُعْطِيَهُ أَوْ يَمْنَعَهُ. (رواه البخاري)[4]

"Indeed, a bundle of firewood on the back of one of you (sold) is better than asking someone else, whether given or not."

Also in harmony with the message of the Prophet Muhammad:

مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ، خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلِ يَدِهِ، وَإِنَّ نَبِيَّ اللَّهِ دَاوُدَ عَلَيْهِ السَّلَامُ، كَانَ يَأْكُلُ مِنْ عَمَلِ يَدِهِ. (رواه البخاري)[5]

"There is no mouthful of food better than food the result of one's own sweat. Indeed, the Prophet Dawud a.s. eat from their own work."

Both of these messages indicate the importance of economic independence for all people, besides aiming to avoid begging, they are also to liberate themselves, by determining the direction of life without being burdened with debt to other people. In another sense, it can be understood briefly that pesantren or various elements of human

[1] Umiarso and Nur Zazin, *Pesantren Di Tengah Arus Mutu Pendidikan: Menjawab Problematika Kontemporer Manajemen Mutu Pesantren* (Semarang: Rasail Media Grup, 2011), 225.

[2] Noor Mahfudin, *Potret Dunia Pesantren* (Bandung: Humaniora, 2006), 52.

[3] Zaini Hafidh and Badrudin, "Pesantren Dan Kemandirian Perekonomian: Studi Tentang Kewirausahaan Di Pondok Pesantren Ar-Risalah Cijantung IV Ciamis," *Manageria: Jurnal Manajemen Pendidikan Islam* 3, no. 2 (2018): 257–67, https://doi.org/10.14421/manageria.2018.32-03.

[4] Abū 'Abdillāh Ibn Ismā'īl Al-Bukhārī, *Matn Al-Bukhārī Al-Juz Aṡ-Ṡānī* (Beirut: Dār al-Fikr, 2008), 9.

[5] Ibid., 8.

resources in pesantren who try to be independent in the economy are the same as trying to carry out the message conveyed by Rasulullah Muhammad Saw.

The function of the pesantren is indeed as a place to gain religious knowledge (*tafaqquh fi ad-dīn*), but it cannot be denied that the pesantren also has enormous potential in the economy. This is because pesantren have a close relationship of trust between kiai, santri, alumni, as well as with the community, which can unwittingly become valuable capital in developing economic activities.[6] So it is only natural that the National Sharia Economic Committee (KNES) of Indonesia positions pesantren as stakeholders with great potential in the development of the Islamic economy, especially the halal industry sector.[7] Because the existence of pesantren that have independent business and economic units can have a considerable impact on pesantren and the community who place great trust in pesantren.[8]

Considering this great potential, then it is appropriate for pesantren to prepare their cadres to become reliable and skilled human resources in order to realize the economic independence of pesantren.[9] Because no matter how big the potential possessed by pesantren, it seems that it will not have a big impact when the human resources–in this case the santri–do not yet have the capacity to optimize it. The development of resources carried out by the pesantren can at the same time be an effort to strengthen the three main pillars of the pesantren, namely the center of excellence, human resources, and agent of development.[10]

In an effort to develop pesantren's resources, it is actually not enough just to trace the interests and talents of the santri, then the life skills which are part of the abilities of the santri are fostered and developed. But it is also necessary for the santri–who are expected to be able to become the drivers of the pesantren economy–to be equipped with managerial skills, both in terms of organizational management and financial management.[11] Given the importance of financial management skills for santri who are expected to drive the economic independence of pesantren, pesantren need to provide proper financial literacy education for santri.

Financial literacy education is a learning activity that aims to acquire skills in managing concepts and risks, skills in order to be able to make effective decisions in a financial context, both individually and socially, and to be able to participate in the community environment.[12] Financial literacy is also one of the six basic literacy agreed

---

[6] Ujang Suyatman, "Pesantren Dan Kemandirian Ekonomi Kaum Santri (Kasus Pondok Pesantren Fathiyyah Al-Idrisiyyah Tasikmalaya)," *Al-Tsaqafa: Jurnal Ilmiah Peradaban Islam* 14, no. 2 (2017): 303–14, https://doi.org/10.15575/al-tsaqafa.v14i2.2001.

[7] Maya Silvana and Deni Lubis, "Faktor Yang Mempengaruhi Kemandirian Ekonomi Pesantren (Studi Pesantren Al-Ittifaq Bandung)," *Al-Muzara'ah* 9, no. 2 (2021): 129–46, https://doi.org/10.29244/jam.9.2.129-146.

[8] Suharto and Muhammad Iqbal Fasa, "Model Pengembangan Manajemen Bisnis Pondok Modern Darussalam Gontor Ponorogo, Indonesia," *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam* 3, no. 2 (2018): 92, https://doi.org/10.31332/lifalah.v3i2.1199.

[9] Ugin Lugina, "Pengembangan Ekonomi Pondok Pesantren Di Jawa Barat," *Risalah: Jurnal Pendidikan Dan Studi Islam* 4, no. 1 (2018): 53–64, https://doi.org/10.31943/jurnal_risalah.v4i1.48.

[10] Toha Maksum and Muh Barid Nizarudin Wajdi, "Pengembangan Kemandirian Pesantren Melalui Program Santripreneur," *Engagement: Jurnal Pengabdian Kepada Masyarakat* 2, no. 2 (2018): 221–32, https://doi.org/10.52166/engagement.v2i2.40; Abdul Halim and Muhammad Choirul Arif, *Manajemen Pesantren* (Yogyakarta: Pustaka Pesantren, 2005), 243.

[11] Tirta Rahayu Ningsih, "Pemberdayaan Ekonomi Pesantren Melalui Pengembangan Sumber Daya Lokal (Studi Pada Pondok Pesantren Daarut Tauhid)," *Lembaran Masyarakat: Jurnal Pengembangan Masyarakat Islam* 3, no. 1 (2017): 74–75.

[12] Kemdikbud, *Materi Pendukung Literasi Finansial* (Jakarta: Kementerian Pendidikan dan Kebudayaan, 2017), 5.

upon by the World Economic Forum (WEF), in addition to reading and writing literacy, numeracy literacy, scientific literacy, digital literacy, and cultural and citizenship literacy.[13]

The pesantren curriculum is actually very serious about financial literacy. This argument is proven by the discussion of *fiqh al-mu'āmalāt* in the pesantren curriculum which examines economic transactions. In fact, jurisprudence views financial literacy so seriously, the position of *fiqh al-mu'āmalāt* is right after the discussion of *fiqh al-'ibādāt*.[14] In *fiqh al-mu'āmalāt* it has also covered various scopes of financial literacy, among which is to contain explanations of various kinds of economic transactions such as buying and selling, borrowing, leasing, partnerships, and so on.[15] However, in learning it is not uncommon to just stop at the cognitive aspect and rarely continue to hone the affective and psychomotor aspects.

Studies on financial literacy in the pesantren environment have actually been carried out by academics and scholars, both from within the pesantren and from outside the pesantren itself. An example is the study conducted by Setiawan[16] regarding financial literacy education through learning *fiqh mu'āmalāt* based on the *Kitab Kuning* and Fachrurrozie et al[17] about increasing financial technology literacy for modern santri and pesantren caregivers in facing the industrial revolution era through instilling values in inspirational classes. Then studies on economic independence have also been carried out a lot. Like the study conducted by Silvana & Lubis[18] on factors affecting pesantren economic independence, as well as a study conducted by Suyatman[19] about pesantren and the economic independence of santri and their pesantren.

Even though there have been many studies on financial literacy and the economic independence of pesantren, as far as the search has been carried out, not a single study has focused on financial literacy education and its relation to the economic independence of pesantren. So that it becomes a gap that needs to be filled in order to perfect the ideas from various similar studies that have been carried out before. The large number of search results for similar studies mentioned above is also an indication of the importance of these studies. Because of the reality that is being faced and in line with the times, it is only appropriate that santri are given more opportunities to get to know basic literacy–apart from reading and writing literacy–, especially financial literacy, which allows santri to become agents of developing pesantren independence in the economic field.

B. METHODOLOGY

Based on the description above, it is understandable that the purpose of this study is to provide an overview of financial literacy education in pesantren based on *fiqh*

[13] Kemdikbudristek, *Modul Literasi Finansial Di Sekolah Dasar* (Jakarta: Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi, 2021), 1.

[14] Ibrāhīm Ibn Muḥammad Ibn Ahmad Al-Bājūrī, *Ḥāsyiyah Al-Bājūrī 'Alā Syarḥ Al-'Allāmah Ibn Qāsim 'Alā Matn Abī Syujā' Al-Juz Aṡ-Ṡāliṡ* (Jeddah: Dār al-Minhāj Li an-Nasyr Wa at-Tauzī', 2016), 585; Abū Bakr Syaṭa' Ibn Muḥammad Ad-Dimyāṭī, *I'ānah at-Ṭālibīn 'Alā Ḥalli Alfāẓ Fatḥ Al-Mu'Īn Al-Juz Aṡ-Ṡāliṡ* (Beirut: Dār al-Kutub al-'Ilmiyyah, 1995), 5.

[15] Adib Rifqi Setiawan, "Pendidikan Literasi Finansial Melalui Pembelajaran Fiqh Mu'āmalāt Berbasis Kitab Kuning," *Nazhruna: Jurnal Pendidikan Islam* 3, no. 1 (2020): 141, https://doi.org/10.31538/nzh.v3i1.522.

[16] "Pendidikan Literasi Finansial Melalui Pembelajaran Fiqh Mu'āmalāt Berbasis Kitab Kuning."

[17] "Peningkatan Literasi Financial Technology Bagi Santri Zaman Now Dan Pengasuh Pondok Pesantren Dalam Menghadapi Era Revolusi Industri Melalui Penanaman Nilai Dalam Kelas Inspirasi," *Jurnal Pengabdian Al-Ikhlas Universitas Islam Kalimantan Muhammad Arsyad Al Banjary* 6, no. 3 (2021): 326–36, https://doi.org/jpaiuniska.v6i3.4503.

[18] "Faktor Yang Mempengaruhi Kemandirian Ekonomi Pesantren (Studi Pesantren Al-Ittifaq Bandung)."

[19] "Pesantren Dan Kemandirian Ekonomi Kaum Santri (Kasus Pondok Pesantren Fathiyyah Al-Idrisiyyah Tasikmalaya)."

mu'āmalāt learning in welcoming the increase in pesantren economic independence. As a conceptual scientific article, this study relies on exploration of various sources, both conceptual scientific ideas that have been published and previous research literature relating to financial literacy and economic independence of pesantren.

C. Discussion

1. Financial Literacy as a Santri's Life Skill

Financial literacy education for santri, which aims to provide life skills assistance for santri, certainly needs to be designed as well and as effectively as possible. So it is necessary to determine the scope as a reference for delivering material, as well as determine indicators that can be used as a reference in conducting evaluations. The scope of financial literacy education for santri includes material and material descriptions that can be related to the concept of *fiqh al-mu'āmalāt* based on pesantren's salaf books. While the achievement indicators can be compiled by taking into account the internal base of the pesantren and its external environment.

The scope of financial literacy is indeed very broad, because every skill related to finance is certainly within the scope of financial literacy. Therefore it is necessary to make restrictions by considering the needs faced. The limitations on the scope of financial literacy put forward by the Ministry of Education and Culture are as follows: the definition of economic transactions and types of practice; deployment of economic resources (earnings); the concept of spending as the fulfillment of needs; the concept of saving; the concept of sharing; and the concept of financial crime.[20]

In connection that financial literacy education here is aimed to santri of the pesantren, the scope also needs to be adjusted to the curriculum used in pesantren. In this case, fiqh subjects, especially *fiqh mu'āmalāt* material, play an important role in financial literacy education for santri. The concept of material and a description of the scope of financial literacy education in pesantren based on *fiqh mu'āmalāt* material can be seen more clearly in Table 1 below:

Tabel 1 The Scopes Financial Literacy Education in Pesantren

Topics		Scopes
a.	Understanding of economic transactions (*al-buyu'*) and various types of practice	• *bai'* (sale), *rahn* (mortgage), *ijārah* (rent), *dain* (debt), *śaman* (medium of exchange), *nuqūd* (money), etc.
b.	Introduction to economic resources	• Natural resources and human resources
c.	The concept of spending (*taṣarruf al-māl*) as meeting basic needs	• Priority scale based on use (*manfa'ah*) • Moderate lifestyle or not extravagant (*isrāf*)
d.	The concept of saving (*al-iqtiṣād/at-taufīr*) in *fiqh* terminology	• Saving (*at-taufīr*), insurance (*at-ta'mīn*), investment (*al-istiśmār*), and partnership (*al-musyārakah)*
e.	The concept of various (*ṣadaqah*) based on Islamic jurisprudence	• *Infaq, waqf, hibah, hadiyah*, etc. • Taxes (*jizyah*)
f.	Concepts and practices of *fiqh*-based financial crimes	• *Saraqah, risywah*, etc.

The formulation of material on financial literacy education that is adapted to the *fiqh mu'āmalāt* material as mentioned above should not just go away, in the sense that it is only conveyed to santri without any further effort from the teacher or facilitator to find out the level of competency achievement regarding financial literacy. But before

[20] Kemdikbud, *Materi Pendukung Literasi Finansial*.

moving into the realm of evaluation, what needs to be prepared first is related to competency achievement indicators. This is because the competency achievement indicators are formulations of abilities that must be carried out or displayed by santri to demonstrate the achievement of basic competencies regarding financial literacy. In other words, the achievement indicators here are meant to be a reference in evaluating financial literacy education in pesantren.

Referring to the KBBI, an indicator is something that can provide (become) instructions or information.[21] Meanwhile, competency achievement indicators are something that can be used as a guide to the achievement of learner competencies. Based on this definition, it can be a basis for interpreting that an indicator of financial literacy education for santri is something that can provide clues to the achievement of acquiring skills in managing concepts and risks, as well as skills in order to be able to make effective decisions in a financial context for santri of the pesantren.

Several indicators that can be adopted as indicators of achieving financial literacy in pesantren are as follows: 1) there is an increase in the financial literacy index in pesantren; 2) the availability of financial literacy modules and teaching materials, or in this case, *fiqh mu'āmalāt* literature; 3) implementing a lifestyle that is not excessive or wasteful (*isrāf*); 4) increasing the use of sharia financial products; 5) being a critical and intelligent consumer by considering the usability aspect (*manfa'ah*); 6) preferring and prioritizing local products as an effort to help others; 7) integrating financial literacy activities with the education and culture of pesantren.

2. Financial Literacy in Extracurriculars and *Khidmah* at Pesantren

The purpose of literacy education is so that learners can acquire skills. Therefore, literacy education should not stop at the theoretical aspect alone, but also needs to be endeavored so that there can be a balance between theory and practice. The balance between theory and practice also needs to be applied in relation to financial literacy education for santri. The theory of financial literacy that santri have acquired must be put into practice, or in other words, santri’s practice regarding finance must be adapted to the theory they have acquired.

There are several types of extracurriculars that can be used as a means of applying financial literacy, referring to the Financial Literacy Module issued by the Ministry of Education and Culture, including: saving, borrowing and borrowing, using the school yard, discussing the use of gardens and canteens, making crafts, shopping as needed, sharing with others, and contra financial crime.[22]

The content of financial literacy values and the types of practices as stated above can also be implemented in pesantren, both through extracurricular activities and *khidmah* as commonly found in pesantren. Values that can be implemented in pesantren extracurriculars, for example, are making crafts or handycrafts at PP Al-Luqmaniyyah Yogyakarta,[23] entrepreneurship at PP Entrepreneur Al-Mawaddah Kudus,[24] and anti-

[21] BPPB-Kemdikbudristek, “KBBI Daring,” KBBI Daring, accessed October 27, 2022, https://kbbi.kemdikbud.go.id/.

[22] Kemdikbudristek, *Modul Literasi Finansial Di Sekolah Dasar*, 3–9.

[23] Ahmad Hinayatullohi, “Manajemen Ekstrakurikuler Dalam Upaya Pengembangan Diri Santri Pondok Pesantren Al-Luqmaniyyah Yogyakarta,” *At-Tarbiyat: Jurnal Pendidikan Islam* 2, no. 1 (2021): 25–44, https://doi.org/10.37758/jat.v2i1.132.

[24] Muhammad Arifin and R. Roedhy Setiawan, “Peningkatan Kapasitas Santri Pondok Pesantren Entrepreneur Al-Mawaddah Kudus Melalui Pelatihan Web,” *Muria Jurnal Layanan Masyarakat Statistik* 1, no. 1 (2019): 22–27, https://doi.org/10.24176/mjlm.v1i1.3111.

corruption counseling at PP Tambak Beras Jombang.[25] Whereas in *khidmah* activities at pesantren, for example, is the use of pesantren land at PP Al-Lathifiyah 1 Bahrul Ulum Jombang,[26] canteens and minimarket at PP Al-Urwatul Wutsqaa Sidrap.[27]

3. Optimizing Financial Literacy with Increasing Environmental Involvement

The ability of santri in terms of financial literacy should not stop at the mere aspect of knowledge, but also needs to be further developed by being directly involved in financial literacy activities so that their experience increases. Optimizing santri financial literacy skills can be achieved through increasing direct involvement in collaborative programs with the community, leaders, formal and non-formal institutions, as well as business actors. Apart from being able to make the santri's financial literacy skills more optimal, these efforts can also expand the impact of the pesantren's economic independence on the economy of the community around the pesantren.

Optimizing financial literacy skills for santri through programs to increase environmental involvement, for example, are as follows: 1) collaborating with philanthropic institutions to share stories with santri about how their struggles manage public trust to share with others, even opening opportunities for santri to be directly involved and feel the experience; 2) cooperate with financial audit institutions to hold legal discussions–or in the language of pesantren, it is *Bahtsul Masail*–related to activities that are indicated as financial crimes in accordance with those found by the institution; 3) provide assistance to business actors who are interested in developing their business in accordance with sharia principles or *fiqh al-mu'āmalāt*; 4) collaborate with other pesantren to develop a joint venture with the aim of expanding the economic impact for each pesantren and the environment in general.

The examples of programs to increase environmental involvement to support financial literacy education for santri as mentioned above are actually not new ideas in the world of pesantren. Because the cooperation and openness of pesantren towards philanthropic institutions continues to be woven and strengthened for the sake of mutual progress. For example, what was done by the Entrepreneur Pesantren Tegalrejo with NU Care-Lazisnu of Central Java in the field of pesantren-based economic empowerment.[28] Vice versa, philanthropic institutions often do not hesitate to invite santri from various pesantren to study or even join philanthropic institutions, in order to gain knowledge and experience in managing people's funds. As was done by NU Care-Lazisnu who invited santri to be open in terms of financial literacy when visiting the Pesantren An-Nawawi Tanara, Serang, Banten.[29]

Furthermore, collaborative efforts between pesantren stakeholders and financial institutions that are authorized in Indonesia have also continued to be carried out, and recently there has even been a recommendation for financial misappropriation practices

---

[25] Emmilia Rusdiana et al., "Pengenalan Penyuluh Antikorupsi Sebagai Upaya Pencegahan Korupsi Pada Pondok Pesantren Tambak Beras Jombang," *Jurnal Pengabdian Hukum Indonesia (Indonesian Journal of Legal Community Engagement) JPHI* 2, no. 2 (2020): 160–75, https://doi.org/10.15294/jphi.v2i2.34496.

[26] Waslah et al., "Pemanfaatan Lahan Sempit Untuk Meningkatkan Kreativitas Santri Dengan Menggunakan Hidroponik Di Pesantren," *Pertanian: Jurnal Pengabdian Masyarakat* 2, no. 1 (2021): 4–7.

[27] La Sakka, "Potret Pemberdayaan Santri Di Pondok Pesantren Al-Urwatul Wutsqaa Di Desa Benteng Kab. Sidrap," *Al-Qalam* 22, no. 2 (2016): 328–36, https://doi.org/10.31969/alq.v22i2.309.

[28] Redaktur, "NU-CARE Lazisnu Jateng Kerjasama Dengan PP Entrepeneur Tegalerjo," nujateng.com, accessed September 24, 2022, https://nujateng.com/2018/12/nu-care-lazisnu-jateng-kerjasama-dengan-pp-entrepeneur-tegalerjo/.

[29] Agung Sasongko, "NU Care-Lazisnu Dorong Santri Jadi Amil Zakat," www.republika.co.id, 2018, https://www.republika.co.id/berita/p55ba6313/nu-carelazisnu-dorong-santri-jadi-amil-zakat.

carried out by one of the large philanthropic institutions in Indonesia. The Pondok Pesantren Deliberation Forum (FMPP) XXXVII, after conducting the *Bahtsul Masail*, stated that the practice of financial fraud committed by Aksi Cepat Tanggap (ACT) was deemed unlawful because it violated laws and regulations, so ACT's management deserved to be examined and held accountable. Then also recommends that social fund management institutions have their activities supervised by the Financial Services Authority (OJK) and can be audited by the Supreme Audit Agency (BPK RI).[30]

The collaboration of various institutions–both government and private–and business owners is also not left behind. As was carried out by Bank Indonesia (BI) Solo which assisted pesantren to develop santri entrepreneurs in the field of agriculture,[31] the goat farming assistance program belonging to the Pesantren Business Management Agency (BPUP) of the Pesantren Raudhatut Thalibin in South Kalimantan in the Prosperous Santri Program (PASS) conducted by ADARO,[32] as well as mentoring for pesantren business incubation through business management training organized by LPPM Kalla Institute.[33]

Various descriptions of efforts to collaborate and increase the involvement of the pesantren environment to support financial literacy education for santri have actually occurred, it's just not evenly distributed. Because it is little seen that only large and well-established pesantren have taken on a role or have had the opportunity to collaborate with the environment in question. So that the Directorate of Diniyah Education and Pondok Pesantren of the Ministry of Religion of the Republic of Indonesia needs to open space and provide access to all pondok pesantren to collaborate with the wider environment in order to optimize financial literacy education in pesantren.

D. Conclusions and Recommendations

Proficiency in managing concepts and risks as well as skills for making effective decisions in a financial context or what is known as financial literacy is one of the important elements for santri who are expected to become part of the agents of pesantren’s economic independence. Provision of financial literacy skills for santri can be pursued through three stages, namely the introduction stage, the application stage, and the development stage..

The introduction stage aims to make financial literacy a life skill for santri through the introduction of various financial literacy concepts and materials adapted to *fiqh al-mu'āmalāt* material which is part of the fiqh subject in the curriculum of pesantren. The application stage aims to provide opportunities for santri to practice their knowledge of financial literacy through extracurricular activities and *khidmah* at pesantren. The development stage aims to optimize the students' financial literacy skills and expand the impact of the pesantren's economic independence on the economy of the community

---

30 A.Syalaby Ichsan, “Ulas ACT, FMPP Minta Lembaga Sosial Diaudit BPK,” www.republika.co.id, 2022, https://www.republika.co.id/berita/ri2uqy483/ulas-act-fmpp-minta-lembaga-sosial-diaudit-bpk.

31 Farida Trisnaningtyas, “Dukung Ekonomi Pesantren, BI Solo Dampingi Ponpes Manfaatkan Lahan Untuk Pertanian,” Solopos.com, 2021, https://www.solopos.com/dukung-ekonomi-pesantren-bi-solo-dampingi-ponpes-manfaatkan-lahan-untuk-pertanian-1114797.

32 Herlina Lasmianti, “ADARO Dampingi Pertenakan Kambing Di Pesantren Melalui PASS,” kalsel.antaranews.com, 2020, https://kalsel.antaranews.com/berita/215060/adaro-dampingi-pertenakan-kambing-di-pesantren-melalui-pass.

33 Hasbi Zainuddin, “Dampingi Inkubasi Usaha Pesantren, LPPM Kalla Institut Gelar Pelatihan Pengelolaan Bisnis,” Makassar.terkini.id, 2022, https://makassar.terkini.id/dampingi-inkubasi-usaha-pesantren-lppm-kalla-institut-gelar-pelatihan-pengelolaan-bisnis/.

around the pesantren through the pesantren's collaborative program with the community, figures, formal and non-formal institutions, as well as business actors..

Based on the conclusions above, also considering the urgency of financial literacy in pesantren, there are several recommendations for various parties. Among them are recommendations for: 1) Directorate of Diniyah Education and Pondok Pesantren of the Ministry of Religion of the Republic of Indonesia, to develop financial literacy modules for pesantren; 2) Pondok Pesantren in Indonesia, so that stakeholders in pesantren provide opportunities for santri to gain access to financial literacy in order to increase the economic independence of pesantren; 3) santri, so that they welcome the discourse of financial literacy in pesantren and try to increase their knowledge and skills related to financial literacy independently; 4) pesantren environment, in order to provide support and open oneself to collaboration with pesantren in the success of the pesantren’s financial literacy movement.

REFERENCES

Ad-Dimyāṭī, Abū Bakr Syaṭa’ Ibn Muḥammad. *I’ānah at-Ṭālibīn ‘Alā Ḥalli Alfāẓ Fatḥ Al-Mu’Īn Al-Juz Aṡ-Ṡāliṡ*. Beirut: Dār al-Kutub al-‘Ilmiyyah, 1995.

Al-Bājūrī, Ibrāhīm Ibn Muḥammad Ibn Ahmad. *Ḥāsyiyah Al-Bājūrī ‘Alā Syarḥ Al-‘Allāmah Ibn Qāsim ‘Alā Matn Abī Syujā’ Al-Juz Aṡ-Ṡāliṡ*. Jeddah: Dār al-Minhāj Li an-Nasyr Wa at-Tauzī’, 2016.

Al-Bukhārī, Abū ‘Abdillāh Ibn Ismā’īl. *Matn Al-Bukhārī Al-Juz Aṡ-Ṡānī*. Beirut: Dār al-Fikr, 2008.

Arifin, Muhammad, and R. Roedhy Setiawan. “Peningkatan Kapasitas Santri Pondok Pesantren Entrepreneur Al-Mawaddah Kudus Melalui Pelatihan Web.” *Muria Jurnal Layanan Masyarakat Statistik* 1, no. 1 (2019): 22–27. https://doi.org/10.24176/mjlm.v1i1.3111.

BPPB-Kemdikbudristek. “KBBI Daring.” KBBI Daring. Accessed October 27, 2022. https://kbbi.kemdikbud.go.id/.

Fachrurrozie, Agus Wahyudin, Ahmad Nurkhin, and Hasan Mukhibad. “Peningkatan Literasi Financial Technology Bagi Santri Zaman Now Dan Pengasuh Pondok Pesantren Dalam Menghadapi Era Revolusi Industri Melalui Penanaman Nilai Dalam Kelas Inspirasi.” *Jurnal Pengabdian Al-Ikhlas Universitas Islam Kalimantan Muhammad Arsyad Al Banjary* 6, no. 3 (2021): 326–36. https://doi.org/jpaiuniska.v6i3.4503.

Hafidh, Zaini, and Badrudin. “Pesantren Dan Kemandirian Perekonomian: Studi Tentang Kewirausahaan Di Pondok Pesantren Ar-Risalah Cijantung IV Ciamis.” *Manageria: Jurnal Manajemen Pendidikan Islam* 3, no. 2 (2018): 257–67. https://doi.org/10.14421/manageria.2018.32-03.

Halim, Abdul, and Muhammad Choirul Arif. *Manajemen Pesantren*. Yogyakarta: Pustaka Pesantren, 2005.

Hinayatullohi, Ahmad. “Manajemen Ekstrakurikuler Dalam Upaya Pengembangan Diri Santri Pondok Pesantren Al-Luqmaniyyah Yogyakarta.” *At-Tarbiyat: Jurnal Pendidikan Islam* 2, no. 1 (2021): 25–44. https://doi.org/10.37758/jat.v2i1.132.

Ichsan, A.Syalaby. “Ulas ACT, FMPP Minta Lembaga Sosial Diaudit BPK.” www.republika.co.id, 2022. https://www.republika.co.id/berita/ri2uqy483/ulas-act-fmpp-minta-lembaga-sosial-diaudit-bpk.

Kemdikbud. *Materi Pendukung Literasi Finansial*. Jakarta: Kementerian Pendidikan dan Kebudayaan, 2017.

Kemdikbudristek. *Modul Literasi Finansial Di Sekolah Dasar*. Jakarta: Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi, 2021.

Lasmianti, Herlina. “ADARO Dampingi Pertenakan Kambing Di Pesantren Melalui PASS.”

kalsel.antaranews.com, 2020. https://kalsel.antaranews.com/berita/215060/adaro-dampingi-pertenakan-kambing-di-pesantren-melalui-pass.

Lugina, Ugin. "Pengembangan Ekonomi Pondok Pesantren Di Jawa Barat." *Risalah: Jurnal Pendidikan Dan Studi Islam* 4, no. 1 (2018): 53–64. https://doi.org/10.31943/jurnal_risalah.v4i1.48.

Mahfudin, Noor. *Potret Dunia Pesantren*. Bandung: Humaniora, 2006.

Maksum, Toha, and Muh Barid Nizarudin Wajdi. "Pengembangan Kemandirian Pesantren Melalui Program Santripreneur." *Engagement: Jurnal Pengabdian Kepada Masyarakat* 2, no. 2 (2018): 221–32. https://doi.org/10.52166/engagement.v2i2.40.

Ningsih, Tirta Rahayu. "Pemberdayaan Ekonomi Pesantren Melalui Pengembangan Sumber Daya Lokal (Studi Pada Pondok Pesantren Daarut Tauhid)." *Lembaran Masyarakat: Jurnal Pengembangan Masyarakat Islam* 3, no. 1 (2017): 57–78.

Redaktur. "NU-CARE Lazisnu Jateng Kerjasama Dengan PP Entrepeneur Tegalerjo." nujateng.com. Accessed September 24, 2022. https://nujateng.com/2018/12/nu-care-lazisnu-jateng-kerjasama-dengan-pp-entrepeneur-tegalerjo/.

Rusdiana, Emmilia, Nurul Hikmah, Ahmad Bashri, and Rojil Nugroho Bayu Aji. "Pengenalan Penyuluh Antikorupsi Sebagai Upaya Pencegahan Korupsi Pada Pondok Pesantren Tambak Beras Jombang." *Jurnal Pengabdian Hukum Indonesia (Indonesian Journal of Legal Community Engagement) JPHI* 2, no. 2 (2020): 160–75. https://doi.org/10.15294/jphi.v2i2.34496.

Sakka, La. "Potret Pemberdayaan Santri Di Pondok Pesantren Al-Urwatul Wutsqaa Di Desa Benteng Kab. Sidrap." *Al-Qalam* 22, no. 2 (2016): 328–36. https://doi.org/10.31969/alq.v22i2.309.

Sasongko, Agung. "NU Care-Lazisnu Dorong Santri Jadi Amil Zakat." www.republika.co.id, 2018. https://www.republika.co.id/berita/p55ba6313/nu-carelazisnu-dorong-santri-jadi-amil-zakat.

Setiawan, Adib Rifqi. "Pendidikan Literasi Finansial Melalui Pembelajaran Fiqh Mu'āmalāt Berbasis Kitab Kuning." *Nazhruna: Jurnal Pendidikan Islam* 3, no. 1 (2020): 138–59. https://doi.org/10.31538/nzh.v3i1.522.

Silvana, Maya, and Deni Lubis. "Faktor Yang Mempengaruhi Kemandirian Ekonomi Pesantren (Studi Pesantren Al-Ittifaq Bandung)." *Al-Muzara'ah* 9, no. 2 (2021): 129–46. https://doi.org/10.29244/jam.9.2.129-146.

Suharto, and Muhammad Iqbal Fasa. "Model Pengembangan Manajemen Bisnis Pondok Modern Darussalam Gontor Ponorogo, Indonesia." *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam* 3, no. 2 (2018): 92–110. https://doi.org/10.31332/lifalah.v3i2.1199.

Suyatman, Ujang. "Pesantren Dan Kemandirian Ekonomi Kaum Santri (Kasus Pondok Pesantren Fathiyyah Al-Idrisiyyah Tasikmalaya)." *Al-Tsaqafa: Jurnal Ilmiah Peradaban Islam* 14, no. 2 (2017): 303–14. https://doi.org/10.15575/al-tsaqafa.v14i2.2001.

Trisnaningtyas, Farida. "Dukung Ekonomi Pesantren, BI Solo Dampingi Ponpes Manfaatkan Lahan Untuk Pertanian." Solopos.com, 2021. https://www.solopos.com/dukung-ekonomi-pesantren-bi-solo-dampingi-ponpes-manfaatkan-lahan-untuk-pertanian-1114797.

Umiarso, and Nur Zazin. *Pesantren Di Tengah Arus Mutu Pendidikan: Menjawab Problematika Kontemporer Manajemen Mutu Pesantren*. Semarang: Rasail Media Grup, 2011.

Waslah, Emi Lilawati, Ayu Rohmaniatasari, Asfuyaul Bariyyah, and Anton Muhibuddin. "Pemanfaatan Lahan Sempit Untuk Meningkatkan Kreativitas Santri Dengan Menggunakan Hidroponik Di Pesantren." *Pertanian: Jurnal Pengabdian Masyarakat* 2, no. 1 (2021): 4–7.

Zainuddin, Hasbi. "Dampingi Inkubasi Usaha Pesantren, LPPM Kalla Institut Gelar Pelatihan

Pengelolaan Bisnis.” Makassar.terkini.id, 2022. https://makassar.terkini.id/dampingi-inkubasi-usaha-pesantren-lppm-kalla-institut-gelar-pelatihan-pengelolaan-bisnis/.