



Traditional Boarding Schools in Dealing with Sharia Economic Development (Case Study at The Sidogiri Islamic Boarding School, Pasuruan, East Java)

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Abstract

This research aims to examine traditional Islamic boarding schools in facing sharia economic developments by focusing the study on the Sidogiri Pasuruan Islamic Boarding School, East Java. The descriptive case study method with a sociological approach was applied in the data collection process. Meanwhile, data analysis was carried out using data reduction steps, data presentation and drawing conclusions. The results of the study found that Traditional Islamic Boarding Schools are able to maintain and produce human resources with trustworthy personalities (trustworthiness) as the main capital in developing human resources in sharia economic and financial institutions. Although there is no special material related to the study of Maliyyah muamalah fiqh. However, Islamic boarding schools have succeeded in capturing the essence of preparing qualified human resources by implementing the values of trust for students contained in the educational curriculum at Islamic boarding schools.

Keywords: *Islamic Boarding Schools, Santri, Human Resources, Islamic Economics*

Abstrak

Penelitian ini bertujuan untuk mengkaji terkait pondok pesantren tradisional dalam menghadapi perkembangan ekonomi syariah dengan mempusatkan kajiannya di Pondok Pesantren Sidogiri Pasuruan Jawa Timur. Metode deskriptif studi kasus dengan pendekatan sosiologis diaplikasikan dalam proses pengumpulan data. Sedangkan analisis data dilakukan dengan langkah reduksi data, sajian data dan menarik kesimpulan. Hasil kajian mendapati bahwa Pondok Pesantren Tradisional mampu menjaga dan melahirkan sumber daya manusia berkepribadian yang dapat dipercaya (amanah) sebagai modal utama dalam pengembangan sumber daya insani lembaga ekonomi dan keuangan syariah. Walaupun tidak ada materi khusus terkait kajian fikih muamalah maliyyah. Akan tetapi, pondok pesantren berhasil menangkap esensi dalam penyiapan sumber daya manusia yang mumpuni dengan mengimplementasikan nilai-nilai amanah bagi para santri yang terdapat pada kurikulum pendidikan di pondok pesantren.

Kata Kunci: *Pesantren, Santri, Sumber Daya Manusia, Ekonomi Syariah*

INTRODUCTION

The development of Islamic economics and finance in Indonesia has experienced significant growth. This was marked by the establishment of many sharia financial and economic institutions. Based on the Sharia Banking Statistics (SPS) of the Financial Services Authority (OJK) January

2022, the number of Islamic banks with the status of Islamic Commercial Banks (BUS) reached 15 units with details of 499 units of Operational Branch Offices (KCO), 1,345 units of Sub-Branch Offices (KCP) and 192 Cash Offices (KK). Apart from that, there are 20 sharia banking units with the status of Sharia Business Units (UUS), with details of 117 KPOs, 201 KCPs and 66 KKs. Meanwhile, sharia banking with the status of Sharia People's Financing Bank (BPRS) totaled 198 KCO and 297 KK (OJK, 2022). In addition, not only Islamic economic and financial institutions of the banking type are experiencing development, but also non-Islamic-based banking institutions are also experiencing development, such as the capital market, pawnshops, insurance, mutual funds and so on (Nurjaman & Ayu, 2021).

Of course, this development needs to be supported by qualified human resources in understanding the fiqh muamalah of Maliyah as the main reference for the operational system of Islamic banking institutions and Islamic non-banking institutions. Higher education institutions, both PTKI and PTU, already have study programs that are expected to become experts in the field of sharia economic law. At PTKI and PTU there are already Islamic Economics Law Study Programs (HES) or other study programs that are closely related to the preparation of qualified human resources in the field of Islamic economics and finance. However, this condition is not optimal because of limited credits which must combine law and sharia sciences. So students often find it difficult to dig up classic books which are often used as references in determining sharia products and activities of sharia institutions. Because of this, qualified input is needed for HES study programs that have good language skills so they can understand references related to both classical and modern fiqh muamalah maliyah.

Apart from that, it is hoped that qualified input will also come from students at Islamic boarding schools. After graduating from Islamic boarding schools, with various variations, students are expected to continue their studies at universities. Islamic boarding schools are technically a place inhabited by students. This shows the importance of the characteristics of Islamic boarding schools as an integrated educational environment (Marzuki Wahid, 2001). Based on Law number 18 of 2019 concerning Islamic Boarding Schools (Islamic Boarding Schools Law) in article 4 it is emphasized that the role of pesantren is not only engaged in Islamic religious education, but also in the field of da'wah and community empowerment. So it is expected that students who graduate from Islamic boarding schools can become individuals who excel in various fields within the framework of faith, piety and noble character (Indonesia, 2019).

History shows that pesantren are dynamic and adaptive institutions. Islamic boarding schools have a high level of resilience in responding to social challenges. That is why Islamic boarding schools have a very high

response to changing times. At its inception, pesantren functioned as Islamic religious educational institutions (Khusnuridlo, 2006). Later, the role of the pesantren became a da'wah institution, empowering the people. Even during the colonial period, Islamic boarding schools played a role as the center of the people's struggle against the colonialists. In the 1980s, pesantren functioned as centers of community empowerment. Furthermore, in the 2000s, along with the growth of social economic and financial institutions, Islamic boarding schools were also asked to become centers of social economic development and of course centers for the implementation of Islamic economics and finance (Marlina, 2014).

Pesantren as a center for the study of Islamic Sciences is always developed in the context of the challenges of its time. With their intellectual power, Islamic boarding schools have great potential to become engines of the Islamic economy in Indonesia. However, in reality the study of Islamic economics in Indonesia has not touched much on the pesantren world. Economic studies are still concentrated in universities. Strengthening the role of Islamic boarding schools in the study of Islamic economics is very important. It will influence the development of Islamic economics in general and the study of Islamic economics in particular. The role of Islamic boarding schools is needed so that they can develop rapidly and maintain sharia as a solution to the economic problems faced by Muslims. The contribution of Islamic boarding schools to Islamic economics can be strengthened by reviving the study of Fiqh and Ushul Fiqh in Islamic boarding schools. Islamic boarding schools can become centers of contemporary Muamalah fiqh studies that study modern economic problems. Islamic boarding schools have large capital that other educational institutions do not have. Only the study still focuses on Fiqh issues and only in the Syafii Madzhab. Muamalah fiqh studies are maximally studied by pesantren. If there are Islamic boarding schools that discuss muamalah fiqh, the books used are classic books that were compiled to answer the problems of the times. Kyai in Islamic boarding schools seem not interested in conducting in-depth studies related to this fiqh muamalah, so that the book is not developed (Ahmad Syakur, 2018).

This is different from one of the Islamic boarding schools in Indonesia, namely the Sidogiri Pasuruan Islamic Boarding School, East Java. In the development of Islamic economics and finance, the Sidogiri Islamic boarding school has several Islamic economic and financial developments, including: First, it has the Baitul Mal Wa Tamwil (BMT) Savings and Loans Cooperative with assets of up to 20 trillion (Bakhri, 2022). BMT already has dozens of branches in various cities in Indonesia. Second, having a grocery store business activity under the name Basmallah Shop. This Basmallah store already has around 240 branches spread across various cities in Indonesia (Munjil, 2022). So when you visit a city and find a Basmallah

shop, then it is a branch of the business activities of the Sidogiri Islamic boarding school.

Based on this, on the one hand the study of fiqh muamalah which is not well developed in Islamic boarding schools is a separate homework for Islamic boarding schools in preparing qualified human resources to make Islamic boarding schools a center for economic empowerment of the people. However, on the other hand, existing Islamic boarding schools are capable of developing Islamic economics and finance through various business activity instruments, one of which is the Sidogiri Pasuruan Islamic Boarding School, East Java. Therefore, this study will discuss the position of traditional Islamic boarding schools in dealing with the development of Islamic economics. This research study is devoted to the Sidogiri Pasuruan Islamic Boarding School, East Java, which is one of the oldest Islamic boarding schools and is also still in the category of traditional Islamic boarding schools. The purpose of this research is to examine and analyze the position of traditional Islamic boarding schools (Sidogiri Islamic Boarding School) in dealing with the development of the Islamic economy. So that through this research, it is hoped that it will be able to provide a body of knowledge that can be applied to all Islamic boarding schools to deal with the development of the Islamic economy in order to make Islamic boarding schools a center for economic empowerment of the people.

LITERATURE REVIEW

The Potential of Islamic Boarding Schools as Centers for Community Economic Empowerment

Islamic boarding schools have a strong identity, namely as the oldest educational institution in Indonesia (Nasir, 2010). Islamic boarding schools have accommodated and colored educational institutions that gave birth to superior generations and took part in educating the life of the nation which is one of the ideals of the Indonesian nation. The dark struggle of the Indonesian people to be independent and to become a sovereign country, of course, cannot be separated from the role of Islamic boarding schools led by charismatic clerics and their students who strive, fight and are willing to sacrifice their souls, bodies and wealth to expel invaders from the motherland we love. This (Tamin, 2017). Therefore, Islamic boarding schools became one of the most powerful communities and became a threat to the colonial government at that time.

The role of Islamic boarding schools in the birth of the Indonesian nation is one of the concrete manifestations that Islamic boarding schools are not only educational institutions but have also participated in the fields of politics, security and national defense (Ahmad Royani, 2018). Islamic boarding schools have inflamed the spirit of struggle to eradicate injustice, inequality, and fight for the right to independence and abolish all

colonialism in its various forms. Seeing these facts, has provided an indicator that the position of Islamic boarding schools is not limited to ivory towers that do not stand on the surrounding environment.

Along with its development, Islamic boarding schools in today's modern era are not only agents of religious education, but also participate in the development of science or science. Islamic boarding schools also have functions as educational institutions, da'wah institutions, and ulema cadre institutions (Karimah, 2018). In the 1980s, through the Islamic Boarding School and Community Development Center (P3M), the position of Islamic boarding schools received a new function, namely as a community empowerment institution. Furthermore, in the 2000s, Islamic boarding schools received an additional function, namely as an institution for community economic development (Marlina, 2014).

Based on this function, of course, the position of Islamic boarding schools which were previously limited to religious education institutions to give birth to Muslim intellectuals has added functions according to needs by looking at the potential of Islamic boarding schools that are able to realize these additional functions. Meanwhile, when there is an additional function for Islamic boarding schools, of course there will be changes to the management of Islamic boarding schools and their educational curriculum. The pressing conditions and the demands of the times that give confidence to the Islamic boarding school, inevitably require changes to the governance and operational systems of learning at Islamic boarding schools.

The life of Islamic boarding schools which positions the kyai apart from being one of the basic elements of forming Islamic boarding schools also has a central position in the Islamic boarding school community. Kyai are considered as owners, managers, teachers as well as leaders in Islamic boarding schools (Mukhroji, 2018). Therefore, to change something related to the life cycle of the Islamic boarding school, including its management and educational curriculum, of course, depends on the kyai as the leader in the Islamic boarding school.

The role of the kyai in managing and running the operational system for the sustainability of Islamic boarding schools has created a sub-culture that tends to be closed and exclusive (Anwar, 2010). Whereas the position of Islamic boarding schools is an integral part of a culture from the surrounding community, including in the educational curriculum system that is enforced therein. As it develops, this exclusive sub-culture cannot be avoided by the collision of the enormity of the general education system that hits it. The collision resulted in the existence of Islamic boarding schools being contaminated. This means that Islamic boarding schools are open to continue to exist, through the collaboration of an education system that is a dual education system in one institution, namely Islamic boarding school education and also general education.

The application of two education systems in Islamic boarding schools is of course a major strength for pesantren in carrying out the various functions assigned to them. As explained earlier, one of the functions of Islamic boarding schools is as an institution for people's economic development. Meanwhile, if you look at the flow of globalization that is growing rapidly, the crush and pressure from economic problems is one of the factors causing disorientation in Muslim society. The economic environment which is increasingly capitalistic, materialistic and hedonic seems to provide space for legitimacy for the community to have a permissive attitude towards something even though it distorts religious teachings (Rijal, 2019).

This condition essentially makes modern Muslim society tired, depressed and lose reference due to these economic demands. All economic activities which are essentially functioned to meet the needs of human life, instead there is a shift in function to become economic activity that pursues the satisfaction of tastes and even mere desires. However, because of the nature of lust and desire that knows no boundaries, humans are stuck with an attitude of never stopping to fulfill them. This condition makes humans tired and helpless (Marlina, 2014.) Referring to this reality, the position of Islamic boarding schools can make social changes for society. The charismatic leadership of the kyai will be able to change the pattern of economic behavior in the surrounding community. Through economic development in the Islamic boarding school environment which changes the economic orientation of the community which has changed its function, namely having the goal of fulfilling or satisfying desires, sufficient to meet needs, in accordance with its main function. Changing a consumerist lifestyle, into a moderate lifestyle. So that Islamic boarding schools can become an example of economic development by directing the economic activities of modern society within the framework of worship, which was originally only to satisfy physical needs.

The most effective weapon in realizing the role of Islamic boarding schools in carrying out social change and carrying out their functions as an institution for the development of the people's economy is the science of sharia economic law or fiqh muamalah Maliyah. The position of Islamic economic law in essence will be able to bring human degrees closer to piety in the economic field. That is, people's economic activities are directed to the principles of mutual help, justice and benefit and in accordance with sharia principles. Therefore, Islamic economics law is the most appropriate reference which is used as the main basis for Islamic boarding schools in realizing the development of a people's economy (Marlina, 2014).

Islamic boarding schools with charismatic kyai in them, still have a very big social role for the life of Indonesian people (**Rosita, 2018**). Even though the development of technology and information as well as

modernization continues to hit the dynamics of every Muslim society, the position of the kyai and the Islamic boarding schools they foster can become a solid stronghold to shield society from various diseases from a modernizing culture. The potential and influence of a kyai's social position should be an opportunity in developing the sharia economy pioneered by the Islamic boarding school community. The purpose of this development is part of creating social engineering in order to create an ideal community life according to Islamic teachings.

If you see opportunities for Islamic boarding schools in the development of Islamic economics, of course they must be accompanied by making Islamic boarding schools a center for learning Islamic economics and a laboratory for sharia-based business (Ahmad Syakur, 2018). The position of Islamic boarding schools as centers of Islamic economics learning is in line with the objectives of Islamic boarding schools, namely as an institution for the formation of Muslim intellectuals in the field of economics or referred to as Muslim economists who are very much needed by the community. The cadre of Muslim intellectuals in the economic field is of course very easy for Islamic boarding schools which incidentally are intellectuals whose daily activities are struggling with the study of classic yellow books, in which there is a source of reference in the form of muamalah maliyyah fiqh theory.

Conditions like that are certainly a great opportunity to give birth to Muslim economists who come from Islamic boarding schools. The students' mastery of Arabic grammar, and the method of legal istinbath through mastery of the science of ushul fiqh and the science of fiqh rules becomes a skill as the basic capital that must be possessed by a Muslim economist. Because the main problem in the development of Islamic economics today is in human resources who are less than perfect in understanding Islamic economics, causing problems in influencing society. That is, through the cadre of human resources originating from Islamic boarding schools, it is expected to be able to overcome these problems. Moreover, Islamic boarding schools are recognized by the community as an institution for the cadre of scholars. When the cleric became a Muslim economist in developing the sharia economy, what's more, his position was urgently needed as the Sharia Supervisory Board at the Islamic Financial Institution (LKS) which has the task of overseeing and maintaining the entire operational system of LKS in accordance with sharia principles (Marlina, 2014).

Apart from that, Muslim economists (santri) can become mouthpieces for socializing the development of Islamic economics for the community. This means that Muslim economists (santri) are role models and their voices through instructions and directions will be heard and implemented by the public more than economists who come from non-Islamic boarding schools.

So that when Islamic boarding schools with their human resources develop Islamic economics and are successful, of course this will be followed by the community who make Islamic boarding schools their role models (Marlina, 2014).

This is of course also an opportunity for Islamic boarding schools as centers of sharia-based business laboratories. Islamic boarding schools can carry out their role as production and consumption institutions by utilizing natural potential, human resources, labor and mastery of technology, so that Islamic boarding schools can supply goods and services that are urgently needed by the community. For example, if an Islamic boarding school develops production potential in agriculture, then the Islamic boarding school is a producer in agriculture. Meanwhile, if Islamic boarding schools develop potential in the industrial sector, then these Islamic boarding schools are producers in the industrial sector.

Seeing this potential, the position of Islamic boarding schools is very likely to become a center for sharia-based business practices. The resources that are owned are of course very potential in developing the Islamic economy. Moreover, Islamic boarding schools are required to have economic and financial independence. The independence of Islamic boarding schools in terms of finance will make it easier for Islamic boarding schools to be co-opted with certain interests that come from outside the Islamic boarding school. Through independence with the development of business and business units, it will be able to make Islamic boarding schools have income that can be used in running an operational system for the sustainability of Islamic boarding schools.

RESEARCH METHOD

This research study uses a descriptive case study method by obtaining data directly from the field. The purpose of using this approach is to explain and describe specifically in a case that is being studied carefully, the focus is then analyzed sharply to the intersection of research on traditional Islamic boarding schools in dealing with the development of the Islamic economy, namely Sidogiri Islamic Boarding School, Pasuruan, East Java. The approach in this study uses an empirical or sociological juridical approach. This study uses legal sources, both written law, such as laws relating to Islamic boarding schools and other regulations, and unwritten sources of law. The empirical approach is used as a determination that law is a social reality that occurs and appears to be carried out by the community.

Based on that, this research is a type of qualitative research by focusing on studies related to society, history, behavior, organizational functionalization, social activities, and others that are related to traditional Islamic boarding schools in dealing with the development of the Islamic

economy, namely Sidogiri Islamic Boarding School, Pasuruan, Java. East. The data collection technique was carried out by conducting interviews with informants who were considered relevant to the object of research, namely the administrators of the Sidogiri Islamic boarding school, Pasuruan, East Java. In addition, data collection techniques were carried out through library research and documentation studies as a support for interview techniques. While the data analysis technique is carried out through three stages, namely: First, data reduction techniques. This technique is a form of data analysis technique by selecting data and focusing on data that has been obtained from data collection techniques that are sharper and focused on the object of research. Second, data presentation techniques. This technique is a form of data analysis technique that presents selected data into a form that can be easily understood and interpreted. In this study, data is presented in the form of narratives and tables as an affirmation of the novelty of the research being conducted. Third, the conclusion technique. This technique is a data analysis technique that is carried out by drawing common threads from data that has been presented as a conclusion whose validity can be accounted for.

RESULT

Profile of the Sidogiri Pasuruan Islamic Boarding School, East Java

Sidogiri Islamic Boarding School is located in Sidogiri Village, Kec. Kraton Kab. Pasuruan, East Java. Sidogiri was founded by a Sayyid who came from Cirebon, West Java. The sayyid was named Sayyid Sulaiman. He is a descendant of Rasulullah SAW from the Basyaiban clan. His father was named Sayyid Abdurrahman who was an immigrant from Waliyullah's country, Tarim Hadramaut, Yemen. As for his mother named Syarifah Khodijah who is the daughter of Sultan Sulaiman bin Syarif Hidayatullah. Thus, from his mother's lineage, Sayyid Sulaiman is the grandson of Sunan Gunung Jati (Supriadi, 2023).

Sayyid Sulaiman founded the Sidogiri Islamic boarding school with the help of K. Aminullah. He is a student and son-in-law of Sayyid Sulaiman from Bawean Island. The establishment of the Sidogiri Islamic Boarding School began with the clearing of the wilderness by Sayyid Sulaiman and his son-in-law. The clearing was carried out for 40 days and selected a wilderness area which was named Sidogiri. The choice of this Sidogiri wilderness area is believed to mean that the land and what is contained therein is good and blessed land.

Based on the records found, there are two versions of the year the Sidogiri Islamic Boarding School was founded, namely: first, the Sidogiri Islamic Boarding School was founded in 1718 in the Panca Warga records signed by K.H Nurhasan Nawawi, K.H Cholil Nawawi, and K.H A. Sa'dullah Nawawi on the 29th October 1963. Secondly, the Sidogiri Islamic

Boarding School was founded in 1745, this was based on a letter signed by K.H A. Sa'dullah Nawawi who signed the letter found in 1971 during the 1971 anniversary of the Sidogiri Islamic Boarding School's birthday. 226. So through this second letter, the Sidogiri Islamic Boarding School was founded in 1745 and this second version is used as the anniversary of the Sidogiri Islamic Boarding School every year.

The existence of the Panca Warga, hereinafter referred to as the Family Council, greatly assists caregivers in making important policies in managing the Sidogiri Islamic Boarding School so that it develops more and more. As for the order of the caregivers, there are several versions, because it was not recorded in the past. Based on the note signed by KH. A. Nawawi Abd. Djalil in 2007, the order of Caretakers of the Sidogiri Islamic Boarding School until now is: Sayyid Sulaiman (d. 1766), KH. Aminullah (died late 1700s/early 1800s), KH. Abu Dzarrin (d. 1800s), KH. Mahalli (d. 1800s), KH. Noerhasan bin Noerkhotim (died mid-1800s), KH. Bahar bin Noerhasan (died early 1920s), KH. Nawawie bin Noerhasan (died 1929), KH. Abd. Adzim bin Oerip (died 1959), KH. Abd. Djalil bin Fadlil (died 1947), KH. Cholil Nawawie (died 1978), KH. Abd. Alim Abd. Djalil (died 2005), KH. A. Nawawi Abd. Djalil (d. 2021), KH. Fuad Noerhasan (2021-Present) (Supriadi, 2023).

As for the learning activities at the Sidogiri Islamic boarding school, the ma'hadiyah system is informal, covering the recitation of classic turat books (yellow books) such as Fathul Qarib, Fathul Mu'in, Tafsir Al-Qur'an, Bidayatul Hidayah, Ta'limul Muta'allim, Kifayatul Ahyar, Nashaihul Ibad, and others, regular weekly recitations for the public, as well as various forms of istighatsah. Of course, ma'hadiyah activities also include congregational prayers, both maktuba and sunnah such as qiyamul layl and dluha, along with reading all awrad (various forms of wiridan), istighatsah ratibul haddad and ratibul 'aththas (Munjil, 2022).

Preparation of Human Resources in the Field of Sharia Economics and Finance at the Sidogiri Islamic Boarding School

If you look at the potential of Islamic boarding schools in carrying out their functions as institutions for community economic development through the implementation of the Islamic economic system, of course you have to look at the position of Islamic boarding schools in terms of making the most of these opportunities, conceptualized and having a good strategy. This means that Islamic boarding schools are actually able to rise to answer all demands by utilizing all their potential. For example, the Sidogiri Islamic boarding school, which has a salafi orientation, already has the concept of developing a people's economy by separating the Islamic boarding school community from the developed business activities. This means that the entire academic community of Islamic boarding schools from superiors to

subordinates, from kyai to santri are not allowed to carry out economic and business activities that are being developed. Businesses developed by Islamic boarding schools are managed by parties who are devoted to managing them. So that these parties are also not allowed to interfere with the problems of bureaucratic leadership, education and learning in Islamic boarding schools.

The concept of the Islamic boarding school operational system and business activities that must be managed separately. Being one of the concepts of Islamic boarding school economic development that positions qualified human resources in their respective fields, they are only given the authority to enter the business world managed by Islamic boarding schools. That is, every Islamic boarding school resource has its own duties and authorities. Kyai as a symbol of Islamic boarding schools are not involved directly in providing learning and dealing with the business world. Student learning is carried out by students who are qualified in their fields. Kyai is only a steering board for the continuity of Islamic boarding school life. Likewise in the business development carried out, there are special people who are qualified in their fields to manage and develop the Islamic boarding school business.

Separation of authority and delegation of human resources according to this field is what makes the Sidogiri Islamic boarding school have the concept of managing business and the economy independently. Now the Sidogiri Islamic boarding school has 240 grocery business units with partners spread across various cities throughout Indonesia under the name "Basmallah Shops". Therefore, when visiting a city and finding a shop with that name, it means that the owner is a partner of the Sidogiri Islamic boarding school. Apart from that, in the development of Islamic finance, Sidogiri Islamic boarding schools through BMT Sidogiri already have large assets (Munjil, 2022).

Based on that, the preparation of human resources at the Sidogiri Islamic Boarding School was not prepared in a structured way. This can also be seen from the learning curriculum that is taught there are no special studies related to the massive deepening of muamalah maliyyah fiqh. The separation between the three structures namely leadership, learning and business activities shows the concept of professionalism applied in Islamic boarding schools. That is, if the business activities carried out by Islamic boarding schools require human resources, then prepare resources according to the criteria. But the key to all the preparation of human resources is the concept of trust which in the learning of the students is very much emphasized in having this attitude as a manifestation of al-karimah morals. Therefore, muamalah maliyyah fiqh studies are less developed in Islamic boarding schools, so they are rarely understood, studied and even included in the Islamic boarding school learning curriculum. It can be

proven that when understanding muamalah maliyyah fiqh which according to Ali-Fikri is divided into two parts, namely (Suhendi, 2001).

First, fiqh muamalah adabiyah. This type of muamalah fiqh is muamalah fiqh in terms of aspects related to adab and moral issues related to transaction activities such as consent and qabul, mutual consent (rida), honest in transactions, not feeling forced, usury, ambiguity, maysir, forgery, fraud, hoarding and everything that comes from the human senses related to property in social life. In other words, fiqh muamalah adabiyah is muamalah fiqh which is related to one's ethics in conducting transactions (Syaikh, 2020).

Second, fiqh muamalah madiyah. This type of muamalah fiqh is muamalah fiqh in terms of aspects that are directly related to property. These assets become objects of fiqh muamalah in the form of objects that are lawful, unlawful, or subhat to be used as objects of contract or objects that reduce or give rise to benefits for human life. As for the scope of muamalah madiyah fiqh, such as exchange contracts (sale and purchase, ijarah and ju'alah), participation contracts (mudharabah, musyarakah, etc.) and social contracts (qordh, 'ariyah, hiwalah, kafalah, wadi'ah etc.) (Khoerudin., 2019).

Thus, one of the main needs of the students related to learning the educational curriculum at Islamic boarding schools is to study problems related to morals. So that when it is connected with the position of the fiqh type muamalah adabiyah which is also related to adab and morals. So indirectly, the study of fiqh muamalah maliyyah at Islamic boarding schools is developed by strengthening al-kharimah morals for the students, in order to create ethical human resources in every field of life. Strengthening ethics, morals, manners and morals is of course the main foundation for the students, when they return to their hometowns to be ready to appear in public life. Coupled with the mastery of science and technology learned in the Islamic boarding school environment, of course, this will be a comprehensive provision in developing and practicing knowledge, especially in the economic field that provides benefits to people's lives.

The alternative solutions that need to be carried out in fostering the role of Islamic boarding schools in the development of Islamic economics include: *First*, making special regulations as part of the support or derivative in carrying out the mandate of the Islamic Boarding School Law regarding the importance of Islamic boarding schools to study Islamic economic law in order to carry out their functions as institutions. community empowerment and as an institution for people's economic development. Through this special regulation, of course, all learning and economic development activities within the Islamic boarding school environment will be conceptualized in a massive and integrated manner as

the strength of the Islamic boarding school to be economically and financially independent.

Second, socializing how big the opportunities for Islamic boarding schools are by optimizing the resources in them in developing an Islamic economy that has benefits for the lives of the surrounding community. This socialization of course must involve all interested parties. That is, when government institutions (both central and regional) have work programs with the theme of community economic empowerment, these government institutions must participate in socializing the great opportunities for the power of Islamic boarding schools in developing the community's economy. Apart from that, academics and practitioners, Muslim scholars, social organizations have great power and influence for Islamic boarding schools in seeing their potential.

Third, Islamic boarding schools have a great opportunity to optimize human resources within them (kyai as the main influence force, santri as developer resources and the community as partners). Optimization of human resources is carried out with a special learning pattern that makes Islamic boarding schools a center for the study of sharia economic law. Through this special study, of course Islamic boarding schools will be able to produce qualified Islamic economic resources with mastery of other fields of science which are the main support as the basic capital to become a Muslim economist candidate. The study of sharia economic law can be included in the non-formal learning curriculum (a study of the yellow book with the theme of fiqh muamalah maliyyah) or formal by including it in the learning curriculum in khalafi schools.

Fourth, Islamic boarding schools have a great opportunity to optimize all the functions of Islamic boarding schools as educational institutions, religious symbols, cadre of Muslim intellectuals, community empowerment and development of a sharia-based populist economy. This optimization is carried out by turning Islamic boarding schools into sharia economics and business laboratories which are supported and developed by human resources as a result of optimizing the study of sharia economic law in a massive and integrated manner. Sharia economics and business laboratories at Islamic boarding schools are conducted as a pilot by making Islamic boarding schools as economic actors in terms of the production of goods and services needed by the community. The success of this laboratory function is of course by looking at opportunities, utilizing Islamic boarding schools' resources and also the needs of the surrounding community. As the policy sparked by the Governor of West Java that every Islamic boarding school must have at least one product or known as one pesantren one product. Through the establishment of an economics and business laboratory, Islamic boarding schools will certainly have income that is useful in supporting the operational system of Islamic boarding schools and

making the surrounding community economically and socially empowered.

Alternative Solutions to the Role of Islamic Boarding Schools in Islamic Economic Development

Functions of Islamic Boarding Schools in the Field of Economics	Problem	Alternative Solution
Community Empowerment Institute	Lack of Study of Sharia Economic Law (Fikih Muamalah Maliyyah)	Regulation
Community Economic Development Institute		Socialization
		Study of Sharia Economic Law
		Sharia Economic and Business Laboratory

Source: After Processing

Based on this solution, of course it is hoped that the study of sharia economic law or fiqh muamalah maliyyah in Islamic boarding schools can be carried out thoroughly, seeing the large opportunities for Islamic boarding schools in developing the community's economy. As an illustration, when in a rural area there are one or two Islamic boarding schools that are established, both study sharia economic law and develop sharia-based businesses that have benefits for the surrounding community. So indirectly, apart from carrying out its function as a community empowerment institution, Islamic boarding schools have also carried out its function as an institution for people's economic development. The role of Islamic boarding schools in reducing poverty and unemployment in rural areas is a great opportunity for the government to be able to collaborate with Islamic boarding schools with all their potential. All of this, of course, must be carried out in stages by optimizing the cadre of human resources in the field of sharia economic law as the forerunner or main capital in developing the economy in accordance with Islamic principles and teachings. Also through this step, Islamic boarding schools can develop sharia economics through Islamic boarding schools-based businesses, which can have an impact on the surrounding community, of course this is a field of da'wah for Islamic boarding schools in the economic field and is able to engineer sharia-based economic activities in order to create a thriving economy. provide benefit to all.

CONCLUSION

Based on the results of the discussion above, Pondok Pesantren is a resilient entity. Islamic boarding schools are able to adapt to the times. Islamic boarding schools have managed to maintain their distinctive

characteristics amidst the development of science and technology, including the development of Islamic financial institutions that have specific sharia compliance requirements. This uniqueness lies in the ability to maintain fixed principal provisions (continuity) and the dynamic development of the contract model in Islamic financial institutions (change). Islamic boarding schools have succeeded in maintaining their orientation so that they become trustworthy individuals (trustworthy) which are the main capital in developing human resources in the development of sharia economic law. Although there is no specific material related to the study of sharia economic law. However, Islamic boarding schools have succeeded in capturing the essence of preparing plenary human resources by internalizing the trustworthy values for students contained in every teaching material at Islamic boarding schools.

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