

SHARIA-BASED ECONOMIC EMPOWERMENT FOR ISLAMIC BOARDING SCHOOL: A STUDY ON GONTOR MODERN ISLAMIC BOARDING SCHOOL AT SOUTH KONAWA

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Abstract-- This paper aims to examine and explain Sharia-based empowerment for Islamic boarding schools. Islamic boarding schools, known as *Pesantren*, are considered to be religious institutions engaged in education proven as a benchmark for the nation's morality resistance in Indonesia. The development of *pesantren* continues to progress in responding challenges of the times. *Pesantren* is perceived as the caretaker of local culture that have a huge cultural impact, expected to take a part in this era of globalization. Thus, maintaining the existence of the Islamic boarding school's development means that it needs to be supported from the economical perspective for they can develop independently. This study seeks to explore the concept of sharia-based economic empowerment in the Modern Islamic Boarding School of Gontor for boys and girls at South Konawe which can contribute to other *Pesantren* to maintain their continuation. The results of the research on the economic empowerment model of the Modern Islamic Boarding School of Gontor for boys and girls at South Konawe comprises sharia-based and business units' economic empowerment. The implications of the economic empowerment of Islamic boarding schools as an effort to create economic independence within Modern Islamic Boarding School of Gontor at South Konawe are establishing the sharia-based economic insight, the work ethic of students, and the Islamic boarding schools' sustainability to maintain their continuation.

Keywords—Empowerment, Islamic Economics, Islamic Boarding School.

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INTRODUCTION

Islamic boarding schools, known as *Pesantren*, as religious institutions engaged in education, as well as developing and disseminating Islamic religious insight, functioning as a central figure for religious thinkers (Ridlwan Nasir, 2005: 80). As educational and religious institutions, Islamic boarding schools have proven to have central impact for education and perceived as barometer for the morality resistance of the people in making changes towards the transformation of Islamic and national values. Islamic boarding schools can adapt to changes and social challenges within the society in local, national and global contexts (Lukman Fauroni, 2011).

Pesantren is a formal educational institution. The learning methods and models implemented in *Pesantren* has been permanently imparted. *Pesantren* nowadays are not what Clifford Geertz thirty suggested years ago, which according to him, they were considered to be closed, esoteric, and

exclusive. Currently, almost all Islamic boarding schools organize formal education such as *madrasas*, public schools, and universities.

Islamic boarding schools viewed from the typology or form can be divided into three types; *Salafiyah* Islamic boarding schools which continue to maintain the recitation of classical books as the core of teaching and learning activities; *Khalafiyyah* Islamic boarding schools (modern) which have accepted or mixed the classical education system with a structured curriculum and also general subjects; Combined-type Islamic boarding schools that combine the *Salafiyah* and *Khalafiyyah* systems or organize formal education as well as studying classical books (Anwar Ali, 2011: 26-27).

Pesantren is uniquely original product of Indonesia. As educational institutions, it has institutional characteristics that are not preserved by other educational institutions in any country other than Indonesia. Therefore, Lukman Hakim, as Minister of Religious Affair, mapped out three trilogies of *pesantren* as provisions for developing their economic potential. The trilogy of the *pesantren* itself is within the category of educational patterns, religious, and social aspects. Islamic boarding schools and their students are seen as an important element in social life within the state. Therefore, their existence, as said by the Minister of Research, Technology and Higher Education, Mohammad Nasir, are assets for the progress of the nation.

Quantitatively, the development of Islamic boarding schools in Indonesia has increased. As it was recorded at the Ministry of Religious Affair, in 1997 there were only 4,196 Islamic boarding schools. It was then followed by research conducted by the Research and Development Center of the Ministry of Religious Affair in 2003-2004, the number of Islamic boarding schools was recorded to be 14,656. Then there was an increase in 2012, as many as 27,230 Islamic boarding schools were recorded. It increased again in 2014-2015 which showed there are 28,961 Islamic boarding schools. Up until 2016, there were more than 28,000 Islamic boarding schools recorded in the Ministry of Religious Affair.

Meanwhile, qualitatively the development of Islamic boarding schools can be seen from various aspects like institutional status, civil service, implementation of educational programs, expansion of the field of work, the distinctiveness of the scientific field, diversification of economic business, cooperation networks, and others. The diversity of developments produces various expressions of *pesantren* in the social life within the nation and state.

Specifically, in its economic activities, Nur Chamid's observations illustrates that there have been variations in attitudes as well as institutional engagement forms within the involvement of the government in taking part in the economic development of *pesantren* such as; first, *pesantren* which tend to distance themselves from the government which include all aspects of operational activities, especially in the economy. While the usual economic practices tend to abide by the concept of 'let it flow' which can be found in many *salaf* Islamic Boarding School categorized as having a small number of students. Second, Islamic boarding schools are trying to respond and cooperate with the government. Such type of *pesantren* is more attached to the government which affects their efforts and considered to be 'limping' and have not been recognized as successful institution. Third, is the type of Islamic boarding school that has such an attitude commonly found in *khalaf* or modern Islamic boarding schools (Nur Chamid, 2013). Therefore, in such cases, it can be seen that the economic activities in modern *pesantren* is more advanced and up to date compared to the economic activities in *salaf pesantren*.

As what Yono Haryono, as an Analyst of the Department of Economics and Sharia Finance of Bank Indonesia, said that Islamic boarding schools are still experiencing challenges in developing their economy. These challenges include limited market access to sell products, network limitations, both in terms of supply and demand, and limited capability to increase economic capacity. These various challenges, he continued, made the economic independence of *pesantren* in general still limited, both from the aspect of governance, as well as the capability of economic development.

Director of *Diniyah* Education and Islamic Boarding Schools, Ahmad Zayadi said that the Ministry of Religious Affair (Kemenag) continues to strive in empowering the economy of Islamic boarding schools. The objective is that this original uniquely Indonesian education does not only focus on producing students who master religious insight, but also fosters the birth of entrepreneurs who contribute in boosting the economy of the nation and state. Ahmad Zayadi also explained that there were two

policies for economic empowerment of *pesantren* that were taken by the Ministry of Religious Affairs such as, first, collaborating with the Investment Coordinating Board (*Badan Koordinasi Penanaman Modal*) and the Ministry of Industry in developing industrial estates through process of preparing the skilled workers who graduated from Islamic boarding schools, as well as synchronization of industrial and religious areas. Second, the Ministry of Religious Affairs and Bank Indonesia develop partnerships in the economic empowerment of Islamic boarding schools as well as strengthening the sharia-based economy, for instance, by preparing business incubation templates for Islamic boarding schools, a virtual market roadmap for Islamic boarding schools, business training, and also a festival for Islamic boarding schools (Kemenag, 2020).

Islamic boarding schools are indeed required to make some further improvement of the quality of education by developing curricular activities and actively participate in the advancement of the surrounding community. Of course, this will not be able to develop it properly if it is not supported by conventional funds such as *waqaf*, incidental assistance from the students' custodians, the government, the private sector, and the community or any other donors' activities. To overcome such problem, it is important to have a business unit and a concept of skills development in Islamic boarding schools that are required to generate funds for organizing the costs for Islamic boarding school activities. Having a proper improvement within the quality of education in Islamic boarding schools, it will bring a positive progress to the improvement of human resources, economy, and *pesantren's* education.

Meanwhile, in this case, Islamic boarding schools meet the criteria referred in the development concept, such as the development of independence, mentality, sustainability, institutions, and ethics. The independence of the *pesantren* is out of the questions. Until recently, the founders of the *pesantren* actually functioned the *pesantren* itself as a "small state". In its environment, most of the officials have their own economic system, income, and financial management which one of its aspects include the establishment of a business unit or activity engaged in Agribusiness and Agroindustry. This is as stated by the Director of Education General of Islamic Education, Kamarudin Amin, that the economic development of *pesantren* that has been shown so far is part of the independence of *pesantren* in managing and developing the independence itself (Amin Kamarudin, 2020).

Thus, to realize the independence of *pesantren* in managing and developing *pesantren*, it is necessary to hold economic empowerment activities based on Islamic understanding, having the objective to develop the potential of the resources owned by *pesantren* and as a source of financing for *pesantren* operations so that they can have an impact on the development of Islamic boarding schools themselves.

The selection of economic empowerment activities is determined by the ability of Islamic boarding school officials to read, define, utilize, and organize resources, both internally and externally. Various types of empowerment that can be developed in Islamic boarding schools include the fields of agribusiness, services, trades, and industry (M. Iqbal Fasa, Yogyakarta). As for the role of Islamic boarding schools in the resources they have, it is expected that they can become a dynamist and catalyst for empowering human resources, driving development in all fields, including in the economic field (Amin Haidari, 2004: 193-194).

In preserving the continuity of *pesantren* and its durability, *pesantren* must appear to be independent in managing its economy. In this case, one of the Islamic boarding schools having such commitment is the Modern Islamic Boarding School of Gontor for boys and girls in South Konawe. From its early establishment, this Islamic Boarding School has referred to itself as a "*Waqaf Pesantren*". Most of the *waqaf* themselves are used for business development, and some others are used for the teachers' prosperity and the financing aspect of Islamic boarding schools. Since its early period, Modern Islamic Boarding School of Gontor continues to experience uplifting developments. The number of assets and wealth of Modern Islamic Boarding School of Gontor continues to increase as well as the public's interest in studying at this educational institution. This Islamic Boarding School begins with a *waqaf* land which is less than 3 hectares, and continues to grow up to 5.5 hectares. Of course, with all of the *waqaf* land development programs managed productively through the business units.

As a modern Islamic boarding school that has a high commitment in developing its economic status through several business units. This Islamic boarding school firmly upholds the Islamic teachings

manifested in the business fields that are developed which can be seen from the several business units running that implement the prohibition of *riba*, helping each other between the officials of the Islamic boarding school itself in which when it is perceived as the whole mechanism, it leads to the Islamic awareness, or in other words a balancing effort between the worldly matter and the hereafter.

As for its economy, to meet the needs of the students and teachers, and also to develop a productive *waqaf* system, the caretakers of the Gontor Modern Islamic Boarding School in South Konawe initiated business units within different fields. These business units are engaged in services and production in which it is expected that the results from these business units can meet the needs of the students and teachers as it is instructed by caretaker of the focal Gontor Modern Islamic Boarding School.

From the initial observations by the researchers, the business units managed by the students and teachers showed a positive progress and had developed quite well. The development itself is shown on how a small business unit having a low and minimum capital turned in to such business units that creates other various business types. They are even able to recruit workers (students) from the local residents to take part in managing and developing the businesses in the production and services field at Gontor Modern Islamic Boarding School for boys and girls in South Konawe.

From the results of these managerial activities, as revealed by the caretakers of Gontor Modern Islamic Boarding School in South Konawe, it can support the manufacturing process of some additional buildings for the teaching and learning activities, dormitory buildings and bathrooms for students' facilities, additional facilities and infrastructure, even currently in the process of building an auditorium for gathering activities.

Based on this phenomenon, the economic-based activities within Islamic boarding schools can have a direct or indirect impact on the development of the Islamic boarding school itself. Hence, in this case, a sharia-based economic empowerment system can be applied to support the success of Islamic boarding schools in managing the resources enclosed by understanding Islamic principles or according to sharia. Sharia-based economic empowerment programs in Islamic boarding schools can be in a form of providing business skills training, entrepreneurship, and other forms of economic activity, aiming to support the main task of Islamic boarding schools like providing religious insight. Thus, Islamic boarding schools are expected not only to produce intellectual generations who are productive and spiritually competent, but also economically competent (Harjito, et. al., 2008).

One of the empowerment principles is mastery of economic capacity, consisting of the ability to utilize and manage production, distribution, carpentry, and service mechanisms. The ability in this context concerns with an individual performance which is in a form of individual competence that can be fostered through the learning process or directly involved in the practical activities, such as the competence to manage the economy. Ability (knowledge and skills of economic managers) that need to be improved; as expressed by Damihartini and Jahi are related to aspects of: (1) human resources; (2) entrepreneurship; (3) administration and management (organization); and (4) agricultural techniques (Nuhfil Hanani, 2005).

On the one hand, empowerment according to Islam, as what Amrullah Ahmad said, Islamic Community Development is a real system of action that offers alternative models of solving the problems of the people (*ummah*) in the social, economic, and environmental aspects within an Islamic perspective (Nanih Machendrawati, 2001: 29). When this empowerment is applied in the economic development of Islamic boarding schools, it will be able to find a model of economic empowerment as a solution to the problem of economic backwardness in developing their institutions.

In terms of this economic model, Islamic economy grows and develops in the midst of the conventional economic system (capitalism and socialism) considered to be the cause of the economic crisis. Islamic economics portray as a solution for today's world economic problems (Rozalinda, 2015: 5). Comprising to this research, the Islamic economic system as offers a solution to the problems experienced by the economic development of *pesantren's* empowerment.

The existence of these potential resources in the Modern Islamic Boarding School of Gontor for boys and girls in South Konawe, is a valuable asset to develop the *pesantren's* economy. Applying this economic development strategy through the management of business units carried out by students and

teachers, along with employees assisting in managerial activities, will be able to increase the existence of the *pesantren* in an effort to develop the *pesantren* itself.

This uniquely phenomenon within the object of the economic managerial system at Modern Islamic Boarding School of Gontor for boys and girls in South Konawe, alongside with the development of business units as a support system for the existence towards the establishment of Islamic boarding schools up until now, the researchers tried to examine more deeply on the "Sharia-based Economic Empowerment Model" a case study of business units in Modern Islamic Boarding School at Gontor, South Konawe.

1. RESEARCH METHOD

This study employed a qualitative research type to examine the natural condition of objects investigated, where the researcher functions as the key instrument. The data collection technique is done by triangulation (combined), inductive method was used to analyze the data, and the results of qualitative research emphasize meaning rather than generalization (Sugiyono, 2008: 1).

Qualitative approach within qualitative research, according to Staruss and Corbin (1997: 11), is research that produces findings that cannot be achieved (obtained) using statistical procedures or other means of quantification (measurement). Meanwhile, according to Bogdan and Taylor (1992: 21) qualitative research is defined as a research procedure that produces descriptive data in the form of speech or writing and the behavior of the people being observed.

Implementing such approach, it is expected that result illustrate in-depth descriptions of speech, writing, and or observable behavior from a particular individual, group, community, and or organization in a particular context setting investigated from a complete, comprehensive, and holistic point of view (Jusuf Soewadji, 2002: 52).

Qualitative research aims to obtain a general perception of social reality from the participant's perspective. This perception is not determined in advance but as result from analysis process within the social reality selected as the focus of the research. From the analysis, conclusions are then derived in the form of an abstract general understanding of the facts (Ibnu Hajar, 1996: 2). This qualitative research aims to understand a social phenomenon or social symptom more correctly and objectively by getting a complete picture of the phenomenon examined. Qualitative research is not about finding the relationship or impact between variables, but to gain a deep understanding of a phenomenon for a theory to be obtained (Jusuf Soewadji: 52).

The reasoning for the researcher to use this type of qualitative research in this study is that data were collected through observations, interviews, and narrative notes which is not in the form of numbers. In this case, the researcher tries to examine the case more deeply by describing the phenomena occurred at Modern Islamic Boarding School of Gontor for boys and girls in South Konawe, in the form of business units and other economic activities. Thus, the impact of the economic empowerment model within the Islamic Boarding School can be perceived.

Research methodology can be interpreted as efforts of individual to systematically abide by the rules to answer the problem investigated. Based on the focus of the problem and research objectives in achieving appropriate conclusions and analyzes the expected results, the method used in this research is field research.

2. RESULT AND DISCUSSION

2.1 Theoretical Discourse on Sharia-based Economic Empowerment

2.1.1 Empowerment

The term empowerment according to Ginanjar Kartasasmita, is an effort to build community power by encouraging, motivating and raising awareness of potential and trying to develop a progressive movement. Meanwhile, according to Wuradji, as it is quoted by Aziz, empowerment is a process of developing community awareness carried out in a transformative, participatory, and sustainable way through increasing capacity in dealing with various basic problems faced and improving living conditions in accordance with the expectations (Aziz Muslim, 2009: 3). In other words, empowerment is a process and a goal-oriented. As a process, empowerment is seen as a series of activities to strengthen the power or fostering the social status of weak groups in society, while as a goal, empowerment refers to the status quo or results to be achieved by a social change.

From some the definitions previously mentioned, it can be concluded that the notion of empowerment is an effort made through a series of activities to strengthen the confidence-building of a weak group in society to achieve a better life.

2.1.2 Awareness Theory

Awareness is the only level of mental life that is directly available to us. Thoughts can reach the awareness notion from two different directions. First, from the perceptual conscious system which is directed to the outside world and acts as a medium of perception of external stimuli. In other words, what we perceive through our senses, when it is not too ominous, it enters the notion of awareness.

The second source of awareness elements comes from within the mental structure and includes non-threatening thoughts from the preconscious, as well as threatening one but well-disguised thoughts from the unconscious state (Yustinus Semiun, 2006: 59). The ability to clearly convey one's thoughts and feelings, protecting and defend one's opinion (assertive attitude), the ability to direct and control as well as stand on one's own feet (independence), the ability to recognize people's strengths and weaknesses as well as enjoying happiness, even though one has weaknesses (self-esteem), as well as the ability to realize one's potential and feeling happy (satisfied) to achieves success at work and in personal life (actualization).

2.1.3 Sharia Economic Theory

In contrast to general economic principles, sharia-based Islamic economics also has its own principles based on the teachings of Islam, some of which are as follows:

- a) Various resources are seen as gifts or credits from Allah SWT to human beings
- b) Cooperation is the main vigor in sharia-based economy
- c) Sharia-based economics guarantees public ownership and its use is planned for the benefit of the people
- d) Forbid all forms of usury
- e) Sharia-based economics rejects an accumulation of prosperity controlled by a few people
- f) Prosperity that has met the limit or *nisab* must pay the zakat proportion

2.1.4 Characteristics of Sharia-based Economics

Sharia-based economics certainly has its own characteristics compared to conventional economic models. Some of them are the enforcement of the economic principle of divinity which emphasizes that all materialistic forms are originated from Allah SWT. Sharia-based economics is also called the median economy carried out by balancing various aspects of both the worldly things and the hereafter. Moreover, it also employs an impartial economy that shows aspects of justice for all parties involved within the practice.

2.2 Implications of Sharia-based Economic Empowerment: Islamic Boarding School Independence

Fundamentally, Islamic boarding schools cannot only act as centers of religious education, but it should be more than that. Islamic boarding schools also need to be centers of economic institutions that can provide motivation for the people around them. Most importantly, besides carrying out its main task as an Islamic education aimed at regenerating Islamic scholars, Islamic boarding schools have become centers of consistent and relatively successful educational engagements in instilling the spirit of independence, entrepreneurship, and self-reliance for not being dependent on others (Chabib Thaha, 1996: 52).

The independence of Islamic boarding schools in developing academic and non-academic systems is an inference from empowering process in Islamic boarding schools. In this particular case, the purpose of empowerment refers to the circumstances or results to be achieved by a social change such as empowered people who have the power or knowledge and ability to justify their physical, economic, and social needs, like having self-confidence, being able to convey aspirations, having a livelihood, participating in social activities and, being independent in carrying out their life tasks (Edi Suharto, 2005: 60). Just like what we have within the domain of business and economics insight. The experience

of managing business units carried out by the managers will be a very helpful discernment for how to do business. For example in the Bakery business unit whose activity is to produce bread. In this case, having a learning process and training on how to make bread, as well as knowing the ingredients to use, it will expand the manager's insight and knowledge of his business.

Moreover, business and economics insight can also be generated from routine financial managerial activities. As what happens in the services business unit in like Laundry. Having the policy of depositing financial reports every week, the financial administration for this business units will also be neatly organized.

Based on the results of Lukman Fauroni's research at the Al Ittifaq Islamic Boarding School, he explained that economic and business individuals will only succeed when they are supported by superior and highly competitive human resources with noble personalities. From this, the aspect of discipline and work ethic are applied from an early age, including within the expanse of skills, expertise, honesty, and integrity of morality. The nature of *al hafidz* within the economic behavior of the Prophet Yusuf and the Prophet Muhammad's credibility in all aspects of life, including economics, shows that in economics and business moral integrity is highly upheld.

Likewise, the results of the education and training taught by the students and teachers at Gontor Modern Islamic Boarding Schools for boys and girls in South Konawe, both business unit staff managers and organizations in other fields, will also manifest in the form of excellent work ethic discipline. The application of teaching values instilled with an Islamic basis, students will be motivated to do everything with high enthusiasm without leaving their traditional understanding.

Furthermore, the work ethic in Islam is very important and perceived as very basic manner because through a high work ethic, business individuals will be able to realize what they want as a provision for life, not only in this world but also in the hereafter. According to Muhammad Djakfar, he suggests that work is human being's nature as well as one of human's identity based on the principles of faith (theological) motivated to satisfy the needs of daily life so that they can live independently and not being a burden to others.

There are two aspects in the sense of meaning within the work that must be realized logically. First, the activities carried out should be based on particular motivation or goal-oriented so that a great sense of responsibility are growing to produce quality-based works or products. While secondly, the activity itself also should be done intentionally on in a conscious state which represents the planning process done carefully. Because of this reason, there is some sorts of a meaningful lifeforce to produce beneficial as well as impactful decisions and products (Toto Tasmara, 2000: 24).

As a business individual who adheres to the religious matter, especially Islamic principles, of course the hard-working efforts in business need to be well-adjusted with the praying acts to Allah SWT. Therefore, a Muslim, when he runs some businesses, should always have a high work ethic, manage the time allotment properly, perform self-introspection, always pray and be grateful to God.

Having the routine activities scheduled and equipped with the values of the teachings of the Islamic boarding school depicted in the concept of *Panca Jiwa*, the staff managing business unit can motivate themselves to carry out their mandate well. Displaying a good motivation, business unit managers will have a high work ethic. Because incorporating a high work ethic, they will be able to realize what they have been dreaming in life, not only in this world but in the hereafter also. The precautions of worldly life can be realized when the students have finished completing their studies at the Islamic Boarding School. They will be involved in the society with the organization's prerequisites in the business field. Meanwhile, the provisions for the afterlife are achieved in the form of blessings as the results of managing the business unit in the Islamic Boarding School sincerely and patiently. Of course, the managerial activities of this business unit is solely for realizing independence and fostering the development of the Islamic boarding school itself. The business activities originated from the character of the Islamic work ethic can be explored and calibrated based on the concepts of faith (*tawhid*), science, and good deeds.

The objective of implementing economical activities within Islamic boarding schools is to make it independent in terms of economic status. As for the Gontor Modern Islamic Boarding School for Girls in South Konawe, in this case, the economic activities is done to develop and improve the quality as well

as the quantity. Its implementation can also be seen from the perspective of the business unit's establishment created through a step-by-step method in particular period respectively. The establishment of business units in Gontor Modern Islamic Boarding School for Boys and Girls in South Konawe was able to contribute to the economic growth of Islamic Boarding School itself. As it was explained by Sadeq, that Islamic economics basically views economic growth as part of economic development. The definition rationalized about economic growth is "a sustained growth of a right kind of output which can contribute to human welfare". An increase experienced by the factors of production is not considered to be the economic growth when the production, for example, includes goods that are proven to have bad effects and endanger humans.

3. CONCLUSION

Based on the phenomena occurs within the field which showing the existence of various kinds of business units managed independently by the Gontor Modern Islamic Boarding School for Boys and Girls in South Konawe, it can be further reviewed that there are economic empowerment activities in the Islamic boarding schools based on sharia. Associated with several theories about economic empowerment based on Islam, this study examines the model of *pesantren's* economic empowerment aimed at business units as an activity considered to be economical in maintaining the independence of *pesantren*. Based on the results of the research and discussion that have been stated previously, the researcher can draw conclusions related to the Islamic-based Model of Economic Empowerment of Gontor Modern Islamic Boarding School for Boys and Girls in South Konawe, which can be found in economic activities implemented within the Islamic Boarding School itself. By way of the *pesantren's* economic empowerment model found in the Gontor Modern Islamic Boarding School for Boys and Girls in South Konawe, it comprises the Islamic boarding school economic empowerment model through the activities of business units.

The Implication of Islamic Boarding School Economic Empowerment as an effort to Construct Sharia-Based Economic Independence in Gontor Modern Islamic Boarding School for Boys and Girls in South Konawe is an inference of the results in Islamic boarding schools empowerment. Because essentially, the main objective of empowerment refers to the situations or results to be achieved by a social change through empowered people who have Islamic authority or knowledge and the ability to meet their physical, economic, and social needs, who are independent in carrying out their life tasks, but still relying on Islamic understanding. The implications of the surfacing knowledge about economics and business for students seems to be very useful. The advent of the work ethic of students and also implications for the sustainability of Islamic boarding schools was also found within the managerial activities. Hence, in this case, Islamic boarding schools can maintain their institutional existence. Moreover, as a business individual who adheres to religion, especially Islam, of course the realization of working hard efforts in business need to be well-adjusted with a praying act to Allah SWT the Almighty God.

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