



Development of Islamic Economy through the Empowerment of Boarding School as Economically Independent Institutions in Indonesia

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Abstract

Introduction: This study wants to illustrate: (1). nalyze the development of agricultural, plantation, and fishery businesses managed by Islamic boarding schools. (2) Analyze obstacles and opportunities for entrepreneurial business development developed in boarding schools. (3) Analyze possible solutions developed to improve the quality of entrepreneurship that has been developed by boarding schools. **Research Methods:** This research uses a qualitative approach. In-depth interviews and observations as data collection methods. Data analysis uses the approach used by Miles and Huberman. **Results:** The results of this study found that; First, the development of agricultural, plantation, and fishery businesses in Islamic boarding schools is still very conventional. Second, the challenge that arises is to expand the market network to market business products. Third, "Marrying" agricultural business activities that have been developed with optimal technological development. **Conclusion:** Broadening up the market by using the Internet will increase the income of Islamic Boarding Schools as Self-fulfillment institutions.

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INTRODUCTION

Indonesia's economy recorded positive growth in 2021 for the first time since the outbreak of the COVID-19 pandemic in early 2020, at 7.07% (yoy). This performance continues the improvement that has occurred until the first quarter of 2021 and is the highest growth since the fourth quarter of 2004 (7.16%, yoy). This growth has caused the real GDP value in the second quarter to exceed the real GDP value in the fourth quarter of 2019, before the Covid-19 pandemic. Economic gains were supported by positive performance of all components of demand and business sector. Moving forward, Bank Indonesia will continue to strengthen policy coordination with the Government and other relevant institutions, including monetary-fiscal policy coordination, export enhancement policy, and economic and financial inclusion, amidst the ongoing acceleration of vaccine rollout and implementation of health protocols.

On the demand side, economic gains in the second quarter of 2021 were primarily driven by improved export performance, household consumption, investment, and government consumption. In the second quarter of 2021, exports grew very high by 31.78% (yoy) supported by increasing demand from major trading partner countries. Household consumption for the first time recorded positive growth since the second quarter of 2020 of 5.93% (yoy), far improving from the performance in the first quarter of 2021 (-2.22%, yoy). The increase in household consumption is in line with improvements in public mobility, ongoing stimuli including relaxation of the PPnBM program and macroprudential policies, as well as seasonal patterns of National Religious Holidays. Investment performance began to record positive at 7.54% (yoy), primarily supported by improvements in non-building investment. Meanwhile, government consumption grew strongly by 8.06% (yoy), driven by accelerated realization of fiscal stimuli in the form of goods and capital expenditure, particularly related to the PEN program, as well as employee spending. In line with increasing exports and domestic demand, imports also grew strongly by 31.22% (yoy). In terms of business field (LU), all LU recorded positive growth. In the second quarter of 2021, economic growth was primarily driven by the Manufacturing Industry, Trade, Transportation and Warehousing, and Accommodation and Food and Drink Provisions. Spatially, improvements in national economic growth performance were supported by all regions, with the highest growth recorded in the Sulawesi-Maluku-Papua (Sulampua), Java, and Kalimantan regions.

Furthermore, the contribution of Muslims is very large from the economic aspect to national development, where the Ministry of Finance (Kemenkeu) again brought together various relevant stakeholders through the 5th Annual Islamic Finance Conference (AIFC) to discuss various major issues of Islamic finance, economy, and development in Indonesia. The theme of the activities raised at the 5th AIFC is the Role of Islamic Finance in Supporting Economic Recovery: Increasing Productivity, Financial Stability, Sustainable and Inclusive Growth. This forum is a discussion forum to promote the development of Islamic finance which includes the framework, application, models, Islamic business issues, and Islamic financial instruments used during the economic recovery after the COVID-19

pandemic and going forward. In the last decade, Islamic finance has become one of the fastest-growing sectors in the global financial industry, surpassing conventional financial markets. The Global Islamic Economic Report (2020) estimates that the value of Islamic financial assets will increase by 13.9 percent in 2019, from \$2.52 trillion to \$2.88 trillion. Furthermore, in 2021, in line with the increasing global trend, Islamic finance in Indonesia grew positively amid the pandemic. In terms of banking in May 2021, Islamic banking assets grew 15.6 percent (year-on-year) or reached Rp598.2 trillion.

In the international market, Indonesia ranks among the major contributors to global sukuk issuance. In addition, sukuk (state) proved to be one of the reliable sources of financing where in the period 2013-2021, there were 3,447 projects financed through sukuk. Indonesia has a huge opportunity to optimize the Islamic financial market by developing more variants of financing through sukuk or blended finance, such as Cash Waqf Linked Sukuk (CWLS) and Green Sukuk. In other Islamic financial sectors, along with the development of the financial technology (fintech) ecosystem, sharia fintech assets in Indonesia grew to reach IDR 134 billion in June 2021, representing 3 percent of total fintech assets in Indonesia. Although the contribution to overall fintech assets is relatively small, Islamic fintech assets have increased more than 50-fold in the last 2.5 years. The Global Islamic Fintech Report (2021) states that Indonesia is one of the largest countries in terms of market size of Sharia fintech transactions which reached USD 2.9 billion in 2020. Indonesia is in the top 5, behind Saudi Arabia (USD 17.9 billion), Iran (USD 9.2 billion), United Arab Emirates (USD 3.7 billion), and Malaysia (USD 3 billion).

At the same time, boarding schools also experience a "negative stigma" that harms Muslims, for example below: boarding school (or boarding school) is a traditional Islamic educational institution whose students live together and study under the guidance of teachers better known as kiai and have dormitories for students to stay. The Santri is located in a complex that also provides a mosque for worship, space for study, and other religious activities. This complex is usually surrounded by walls to be able to supervise the entry and exit of students by applicable regulations. Boarding schools can also be understood as institutions of religious education and instruction, generally in a nonclassical way, where a kiai teaches Islamic religious knowledge to students based on books written in Arabic by medieval scholars, and the students usually live in huts (dormitories) in the boarding school.

The data that contradicts the above explanation that has stigmatized boarding schools negatively is through the fact that the government continues to encourage the improvement of Islamic financial inclusion, as part of the financial inclusion program for all Indonesians. The reason is, based on the results of a survey by the Financial Services Authority (OJK) in 2019, the level of Islamic financial inclusion in Indonesia is only around 9% and the level of Islamic financial literacy has only reached 8.93%.

Next, 44.2% or 12,469 Islamic boarding schools have economic potential, both in agribusiness, livestock, plantation, and other sectors. Based on Law No. 18 of 2019 concerning boarding schools, Islamic boarding schools function as educational institutions,

da'wah, and community empowerment. Thus, boarding schools essentially have a positive contribution to the economic growth of Indonesia in general and Muslims in particular. Based on the explanation above, it can be concluded that boarding school has three functions and roles educational institutions, da'wah, and empowerment. The function of community economic empowerment is characterized by the business developed by boarding schools. The mapping results show various businesses developed by boarding schools. Starting from cooperatives (50.6%) which rank first in the development of boarding school businesses. In addition, there are businesses such as plantations, animal husbandry, fisheries, shops, agriculture, and home industry. Not to forget boarding schools develop agribusiness businesses, clinics, and BMT.

The facts about boarding schools can be described as follows: more than 25 thousand boarding schools exist in Indonesia, and not a few are located on the coast whose people's lives depend on marine resources. Islamic boarding schools have social, economic, cultural, and religious closeness to coastal communities, so they are very strategic as agents of social change in coastal communities with all their peculiarities, both through improving the quality of human resources, contributing to economic growth and improving community welfare, and encouraging good governance in marine resources. This is in line with the principle of No One Left Behind which empowers all, focusing on equity, social justice, and concern to reduce current economic inequality," he explained. Minister Bambang added, that through Islamic boarding schools, efforts to achieve SDGs Goal 14 covering three aspects, namely productive fisheries, healthy ecosystems, and prosperous communities, can also be achieved.

Indeed, the above explanation provides a comprehensive picture of the existence of boarding schools as educational institutions that have contributed significantly to national development. However, the objectives of this study are: (1). Analyze the development of agricultural, plantation, and fishery businesses managed by Islamic boarding schools. (2) Analyze obstacles and opportunities for entrepreneurial business development developed in boarding schools. (3) Analyze possible solutions developed to improve the quality of entrepreneurship that has been developed by boarding schools. The main section of the article should start with an introductory section, which provides more details about the paper's purpose, motivation, research methods, and findings. The introduction should be relatively nontechnical, yet clear enough for an informed reader to understand the manuscript's contribution.

RESEARCH METHOD

This research uses a qualitative approach. Sekunder data collection is the main method in this study. Then study and in-depth observation as additional data collection methods. Data analysis uses the approach used by Miles and Huberman. Research Method is designed to describe the nature of the data. The method should be well elaborated and enhance the model, the approach to the analysis, and the steps taken. Equations should be numbered as we illustrate.



Figure 1. Study Model developed by Miles and Hubberman (2021)

RESULT AND DISCUSSION

Researchers are interested in examining three main sources developed by boarding schools to build independence, including (1) The agricultural sector. (2) the Plantation sector and (3) the Fisheries sector. This is an interesting issue considering that agriculture, plantations, and fisheries are the main lands developed by Indonesian people to date. Considering that Indonesia is also an agricultural region in the equatorial region. So that these three sectors are the main part of seeing the growth and development of Indonesian society to date. In addition, Islamic boarding schools are generally established in the center of agriculture, plantations, and fisheries according to the geographical and socio-cultural conditions of the Indonesian people.

Agricultural Development in Islamic Boarding Schools

The existence of Islamic boarding schools is still rooted and integrated with the life of the Islamic community, which is always expected to provide alternative answers to changes and developments today, with the ability to utilize the potential of human resources to explore the potential of natural resources through the absorption of technology transfer. This is a challenge and demand in the era of globalization, especially for Islamic Boarding Schools that are developing their wings in the field of Agro (Agribusiness). <https://www.kompasiana.com/>). This explanation illustrates that boarding school as one of the pillars of Islamic education views agriculture as a very strategic field to be developed in the notoriously agrarian Indonesian society.

As an educational institution that has been often considered the bottom layer, Boarding school has contributed greatly to the development of the surrounding community. However, because Islamic boarding schools are religious institutions, most tend to pay less attention to economic development. The efforts of Islamic boarding schools to be

independent make them focus more on aspects of Agro-based trade (Agribusiness) through the Agribusiness-Based Islamic Boarding School Development Program, as part of the Development of Religious and Religious Fields to accelerate the achievement of the vision and mission of the boarding school. For this reason, there needs to be a breakthrough in the development of education in Islamic boarding schools, namely by developing the field of Agribusiness. Institutionally, boarding schools have provided examples, real examples (bi al-haal) by actualizing the spirit of independence through concrete efforts with the establishment of several Agro business units (Agribusiness). Agribusiness management in boarding schools is intended to strengthen boarding school funding, training for students, and economic empowerment of the boarding school community.

Boarding school which we originally knew as a socio-religious institution in education and da'wah, boarding school also plays a role in the social shutter of religion in education and da'wah, boarding school also plays a role in the socio-political shutter and are very strategic role in preventing an unhealthy economy. One of the boarding schools in East Java that the author knows plays a role as an educational institution that involves the community in the development of educational institutions boarding school Mukmin Mandiri Sidoarjo.

Specifically, the government through the Deputy Minister of Agriculture (Wamentan), Harvick Hasnul Qolbi paid a working visit to Malang City, East Java, Wednesday (11/1/2023). During the visit, the Deputy Minister filled a Public Lecture entitled 'Empowerment of Santri in Increasing Agricultural Income of Islamic Boarding Schools' at the Islamic University of Malang (UNISMA). Furthermore, Vice Minister Harvick said, "The development of agricultural human resources (HR) is very important, especially for students. Because, according to the former Treasurer of the Nahdlatul Ulama Executive Board (PBNU), Islamic boarding schools have considerable potential to develop the agricultural sector." Furthermore, he also explained that "Islamic boarding schools have very good potential to develop the agricultural sector". Therefore, how can we empower boarding schools so that students after graduating from the cottage can apply their abilities in the community? Well, there are so many agricultural programs that can be accessed by them, "said the Vice Minister in front of hundreds of UNISMA students.

This public lecture activity was also attended by dozens of leaders of Islamic boarding schools in Malang Raya. He explained that the activity was to provide stimulus to students and students so that they could become young agricultural-based entrepreneurs. Then he added "In the Islamic boarding school they will not only learn the yellow book but also be able to participate in maintaining our national food security. We translate this in public lectures at UNISMA so that young people in Malang can be more productive in agriculture," he explained.

The scholar's view in this regard was represented by the rector of UNISMA, Prof. Dr. Maskuri explained that, "I encourage alumni of the faculty of agriculture to become entrepreneurs in developing agriculture. So when changing the mindset of agrarian society, agriculture becomes the main goal in developing the economy and improving welfare. "So the alumni of the faculty of agriculture no longer focused on the city but focused on

developing business in the villages. Front agriculture as a magnet to develop resources in Indonesia," he said.

Community leaders represented by the Deputy Mayor of Malang, Sofyan Edi Jarwoko said, "This public meeting is expected to answer the problems of agriculture and farmers. He added that this is part of the problem of the majority of people in Malang City. "Therefore, this activity is important and is expected to be a solution to the problems of the majority of our farming communities," he said. Then, Deputy Minister Harvick also handed over, "Asum of assistance from the Ministry of Agriculture to the leadership of Islamic boarding schools. The assistance is in the form of seeds to agricultural machinery tools". The views of the community components above, government representatives through deputy ministers, then deputy scholars through the rector, and representatives of community leaders through mayors illustrate that the three basic components of the social system have worked hand in hand to realize agriculture that keeps up with the times by also utilizing information technology as an integral supporting part of agriculture.

The Role of Boarding Schools in the Plantation Sector

Garden production commonly called primary production is the production/yield harvested from the plantation business without going through further processing. Examples of plantation production / primary production from: (1) Rubber plantation's primary production is Latex and lumb, (2) Oil palm plantations' primary production is Fresh Fruit Bunches, and (3) cocoa plantations' primary production is Wet Fruit.

In general, plantation companies have their processing units so that the products marketed are already in the form of processed goods. Processed products are primary products that have been processed into the form of finished goods or semi-finished goods so that the economic value is higher. The categorization of plantations includes: (1) Core gardens are gardens built by plantation companies with complete processing facilities and owned by the plantation company and prepared to be the executors of the People's Core Plantations. (2) Plasma plantations are gardens built and developed by plantation companies (Core Graden), and planted with plantation plants. This plasma garden since its planting is maintained and managed by the core garden to production. After the crop starts producing, its control and management are handed over to smallholder farmers (converted). Farmers sell their plantation products to the nucleus plantation at market prices minus installments/installments of debt payments to the core plantation in the form of capital issued by the core garden to build the plasma plantation. However, the network of partnerships that need to be built between the components of plantation development can be described as follows:



Figure 2. Development of partnership patterns (collaboration) in the plantation sector.

The Role of Islamic Boarding Schools in the Fisheries Sector

In the agricultural sector, the government represented by the Ministry of Marine Affairs and Fisheries or KKP invited students, who just celebrated Santri Day on October 22, to cultivate the biofloc system as an alternative technology that is adaptive and applicable and has the concept of a sustainable blue economy. Furthermore, "Fish farming of this biofloc system is based on the blue economy. We see try, all the technology is based on a scientific approach. Like, the waste is regulated so that the feed love is also measured. Remember not to let the cultivation activities be unsustainable or unsustainable," said Director General of Aquaculture KKP Tb Haeru Rahayu in a press release received in Jakarta, on Saturday, October 23, 2021.

In essence, the management of fisheries and marine resources must be carried out measurably with a blue economy approach to achieve sustainability with a balance of economic, social, and ecological growth. Next, queues in Indonesia, which reached 18 million people and spread across 29,194 Islamic boarding schools according to data from the National Committee for Sharia Economy and Finance (KNEKS), have great potential as one of the driving forces of the people's economy, including in the marine and fisheries sectors. "This is a strong human resource capital to become the driving force of the people's economy, sharia economy, and MMAF priority programs so that they are affordable throughout Indonesia," said Director of Processing and Quality Development of the Directorate General of Strengthening the Competitiveness of Marine and Fisheries Products (PDSPKP), Widya Rusyanto when opening technical guidance on Fisheries Product Processing in Yogyakarta (24/2).



Figure 3. Government Policy on Fisheries

The policy direction above provides opportunities for students to contribute to aquaculture that can be developed in boarding schools. The implementation of the Islamic economic and financial development ecosystem based on Islamic boarding schools consists of several activities, namely: (1) Islamic financial education and literacy; (2) Sharia financing for small and micro enterprises (SMEs) around Islamic boarding schools and SMEs assisted by Islamic boarding schools; (3) Opening of a sharia account; (4) Gold savings program; and (5) Economic independence of Islamic financial integrated Islamic boarding schools that support the "halal value chain". There is also a supporting ecosystem including the first, the formation of the Islamic boarding school environment of the Sharia Financial Services Unit (ULKS) consisting of Sharia Bank Agents, Sharia Pawnshop Agents, and Sharia Fintech Agents, which are integrated with the Zakat Collection Unit (UPZ), and the Halal Center of Islamic Boarding Schools.

Second, the creation of an integrated Sharia payment system in Islamic boarding schools, supporting the payment of tuition fees for students, payroll salaries for teachers/administrators of Islamic boarding schools, and electrification of payment systems in Islamic boarding schools and the surrounding community to support digital-based Islamic financial inclusion. For example, the application of digital student cards, and payment methods using QRIS at digital kiosks in Islamic boarding schools. Third, there is financing from Micro Waqf Banks (BWM) and KUR Syariah to revitalize and establish stalls/kiosks/shops/cooperatives in Islamic boarding schools.

Thus, the implementation of the use of digital student cards, according to the Coordinating Minister for Economic Affairs, "The implementation of digital student cards and QRIS that supports cashless society in Islamic boarding schools, as well as online Islamic financial education and literacy for the Islamic boarding school community and the community around the Islamic boarding school, is one example of adapting to new habits in the Covid-19 pandemic," explained Coordinating Minister for Economic Affairs Airlangga Hartarto in the keynote His speech at the online "Launching of the Implementation of

Islamic Economic and Financial Development Ecosystem Based on Islamic Boarding Schools" event in Jakarta, Tuesday (28/7). In the implementation of the ecosystem, there is also economic empowerment of Islamic boarding schools in the real sector which is integrated with Islamic finance to support the "halal value chain". "Economic empowerment of Islamic boarding schools as a new flow of economy is one of the efforts to recover the economy during the Covid-19 pandemic, while still paying attention to applicable health protocols," said Coordinating Minister Airlangga.

In this activity, the Coordinating Ministry for Economic Affairs Cq. Deputy for Macro and Financial Coordination together with the Secretariat of the Vice President, Bank Indonesia (BI), the Financial Services Authority (OJK), the National Committee for Sharia Economy and Finance (KNEKS), the Halal Product Guarantee Organizing Agency (BPJPH), the National Amil Zakat Agency (BAZNAS), other relevant ministries/institutions, and Islamic financial institutions, launched the implementation of an Islamic economic and financial development ecosystem based on Islamic boarding schools. As the location for the pilot project, Kyai Haji Aqiel Siradj Islamic Boarding School (KHAS) Kempek Cirebon Regency was chosen. Currently, the implementation of the ecosystem has been running optimally there since it began on December 17, 2019. In addition, it was also carried out at the Islamic Boarding School Al Qur'aniyy Az-Zayadiyy Surakarta City. In the future, the success of the pilot project will be replicated in 170 Islamic boarding schools assisted by BRI Syariah. Thus, by 2024, it is targeted that the implementation of this ecosystem can be carried out in around 3,300 Islamic boarding schools throughout Indonesia. "In the future, the Coordinating Ministry for Economic Affairs expects to realize the optimization of cross-sector and regional program synergies in the context of integrated development of the Islamic economy and finance throughout Indonesia. This is following the direction of the President of the Republic of Indonesia to the Vice President of the Republic of Indonesia for the development of the Islamic economy and economic empowerment of the community," concluded Coordinating Minister Airlangga.

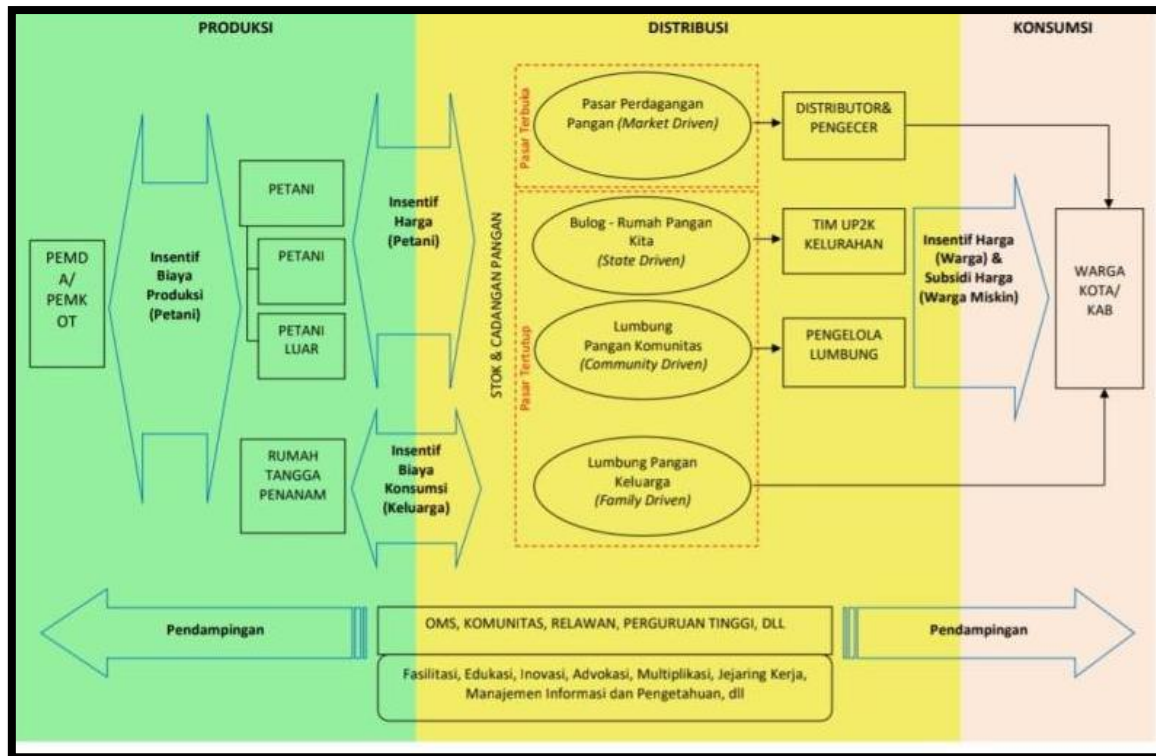


Figure 4. Development Model of Agricultural Food Security in Urban Areas.

<https://alif.id/read/redaksi/konsolidasi-kebijakan-dan-aktivasi-lumbung-dalam-mitigasi-ncaman-krisis-pangan-dampak-pandemi-covid-19-di-kabupaten-dan-perkotaan>

CONCLUSION

In the development of Agribusiness (Agriculture), plantations plus fisheries in Islamic boarding schools are not easy things to realize, because the condition of private educational institutions is not the same as the case with state schools. In terms of managing infrastructure facilities or buildings, for example, state schools simply submit proposals for procurement of goods or repairs and even the construction of buildings to government institutions above them. After that, the proposal is approved by the institution and disbursed finances to build a building or procure the desired goods. It is different from private educational institutions even though they are also under the responsibility of the government. History has proven that they are number two rather than public schools. Therefore, the independence of private institutions is needed to achieve their existence. One example of an educational institution that has always existed and rarely gets government assistance is boarding school. From the beginning, boarding school seemed to be only a formal sub-education. As a result, boarding schools must be independent. The independence of boarding schools is unquestionable. Years ago until now, the founders of boarding schools functioned boarding school as a "small country". In the boarding school environment, the managers mostly have their economic system, income, and financial management, one of which is the establishment of a business unit or activity engaged in Agribusiness and Agroindustry. The next thing that needs to be underlined is that "

Collaboration" is needed for Indonesia to advance in the present and the future. Of course, education is also very important to improve human resources and ultimately get a more decent job. Or even, it can open new jobs, as well as increase scientific development and economic improvement, ". This collaboration is not only the community, government, and business world but also includes human resources who manage agriculture, plantations, and fisheries, this is very important considering the future challenges are increasingly competitive and also demand digital literacy skills. So that young generations can contribute to application development through artificial intelligence (AI) and on the other hand the older generation provides empirical experience as study material in developing advanced agricultural, plantation, and fish sectors in the future. In this section, the author presents brief conclusions from the results of the research with suggestions for advanced researchers or general readers. A conclusion may cover the main points of the paper, but do not replicate the abstract in the conclusion.

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