

Positive Impact and Benefits of Syariah Cooperatives in Boarding School Students

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ARTICLE INFO

Keywords: Pesantren Cooperative, Economic Independence, Santri, Entrepreneurship, Islamic Economy

Received : 5 December

Revised : 23 January

Accepted: 23 February

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ABSTRACT

Sharia cooperatives in Islamic boarding schools are a form of economic business based on Islamic sharia principles which aims to economically empower Islamic boarding schools and the surrounding community. It is hoped that this cooperative concept can create financial independence for Islamic boarding schools and provide fair and transparent economic benefits for their members. Sharia cooperatives in Islamic boarding schools adopt sharia principles in every transaction, such as avoiding usury, gharar (obscurity), and maysir (speculation), as well as using a profit sharing system (mudharabah) and interest-free loans. Its establishment aims to help Islamic boarding schools reduce dependence on external funds, improve the economy of students and the surrounding community, and improve social welfare through financial management based on Islamic values. This cooperative not only plays a role in the economic aspect, but is also a means of applicable sharia economic education for students, so that they can manage their finances wisely and in accordance with Islamic teachings. Thus, sharia cooperatives in Islamic boarding schools not only support the survival of Islamic boarding schools, but also play a role in strengthening the community's economy as a whole

INTRODUCTION

Background

Islamic boarding schools as Islamic educational institutions in Indonesia have an important role in character building and religious education, but often face challenges in terms of funding and economic independence. Along with the development of the times, many Islamic boarding schools rely on external donations or assistance from third parties to support their operations. This dependence makes Islamic boarding schools vulnerable to uncertainty and lack of control over existing resources. Therefore, a more independent and sustainable solution is needed to support the economy of Islamic boarding schools.

Sharia cooperatives have emerged as one alternative that can overcome the economic problems of Islamic boarding schools. This cooperative offers an economic model based on Islamic sharia principles, which is expected to reduce dependence on external resources while avoiding economic practices that are contrary to Islamic teachings, such as usury, gharar (uncertainty), and maysir (speculation). However, the implementation of sharia cooperatives in Islamic boarding schools still faces a number of problems and challenges.

Some of the problems faced in implementing sharia cooperatives in Islamic boarding schools include:

1. Lack of Understanding of Sharia Economics: Many Islamic boarding school managers and the surrounding community do not fully understand the concept and principles of sharia cooperatives, which can hinder the implementation of cooperatives properly and correctly.
2. Limited Human Resources: Many Islamic boarding schools lack professional staff in managing sharia cooperatives, both in terms of managerial, financial, and understanding of sharia law. This hinders the ability of cooperatives to develop effectively.
3. Limited Access to Capital: Although sharia cooperatives do not charge interest, problems related to access to capital to start and develop cooperatives are often an obstacle. Many Islamic boarding schools have difficulty obtaining initial financing or funds needed to manage cooperatives optimally.
4. Limited Infrastructure and Technology: Some Islamic boarding schools do not yet have adequate infrastructure to run sharia cooperatives, such as efficient management systems and technology that supports sharia-based transactions.
5. Difficulties in Achieving Economic Independence: Most Islamic cooperatives in Islamic boarding schools face difficulties in achieving sustainable economic independence. This is often caused by inefficient management and the less than optimal potential of the business being managed.

Given the potential of Islamic cooperatives in empowering the economy of Islamic boarding schools and the surrounding community, more serious efforts are needed to overcome these problems. This can be done by increasing understanding of Islamic cooperatives, increasing the capacity of cooperative managers, and support from various parties, including the government, Islamic financial institutions, and the community. Thus, Islamic cooperatives can be the right solution in increasing the economic independence of Islamic boarding schools and contributing to the wider economic development of the community.

Benefits of Research

Research on Islamic cooperatives in Islamic boarding schools has several benefits, both theoretically and practically, namely:

1. Theoretical Benefits

- Increasing insight and literature regarding the concept, principles, and implementation of Islamic cooperatives in Islamic boarding schools.
- Becoming a reference for academics and researchers in developing Islamic economic studies, especially related to Islamic cooperatives in Islamic educational institutions.
- Contributing to the development of Islamic cooperative theories and models that can be applied in various Islamic boarding schools and other religious institutions.

2. Practical Benefits

- Providing an understanding to Islamic boarding school managers and the surrounding community about the importance of Islamic cooperatives in increasing the economic independence of Islamic boarding schools.
- Helping Islamic cooperatives in Islamic boarding schools in overcoming obstacles and increasing management effectiveness through more optimal strategies.
- Encouraging increased participation of students and the surrounding community in sharia-based economic activities.
- To be a recommendation for the government, Islamic financial institutions, and related organizations to provide support and policies that support the development of Islamic cooperatives in Islamic boarding schools.
- To improve the economic welfare of Islamic boarding schools and the surrounding community through the implementation of a fair cooperative system that is in accordance with Islamic principles.

With this research, it is hoped that Islamic cooperatives in Islamic boarding schools can develop better and become a sustainable Islamic-based economic solution that is beneficial to the community.

LITERATURE REVIEW

1. Definition and Principles of Islamic Cooperatives

According to Law Number 25 of 1992 concerning Cooperatives, a cooperative is a business entity whose members are individuals or legal entities with the principles of family and mutual cooperation. Islamic cooperatives are cooperatives that implement Islamic economic principles, namely free from usury, gharar (uncertainty), and maysir (speculation), and are based on sharia contracts such as mudharabah (profit sharing), musyarakah (cooperation), murabahah (buying and selling), and qardhul hasan (interest-free loans).

According to Antonio (2001), Islamic cooperatives aim to improve the welfare of members in a manner that is in accordance with Islamic law. The principles of Islamic cooperatives are also guided by Islamic values such as justice, honesty, transparency, and mutual assistance.

2. Sharia Cooperatives in Islamic Boarding Schools

As Islamic boarding schools, Islamic boarding schools have great potential in developing sharia cooperatives. According to Hafidhuddin (2011), sharia cooperatives in Islamic boarding schools function as a means of economic empowerment that can help Islamic boarding schools become more independent, as well as improve the welfare of students and the surrounding community.

Muhammad's research (2015) states that many Islamic boarding schools in Indonesia have established sharia cooperatives as part of an effort to build a sustainable Islamic economic ecosystem. Several large Islamic boarding schools such as the Darussalam Gontor Modern Islamic Boarding School and the Sidogiri Islamic Boarding School have successfully developed sharia cooperatives that are able to support the economic needs of Islamic boarding schools.

3. Benefits of Sharia Cooperatives for Islamic Boarding Schools and the Community

Sharia cooperatives in Islamic boarding schools have several benefits, including:

- Economic Empowerment of Islamic Boarding Schools: Islamic boarding schools become more financially independent and less dependent on external donations (Huda, 2018).
- Improving the Welfare of Students and the Community: The surrounding community can obtain sharia financing without usury that is fairer and more transparent (Sholihin, 2019).
- Islamic Economic Education: Students gain direct experience in managing sharia-based businesses (Rahman, 2020).

4. Obstacles in Managing Sharia Cooperatives in Islamic Boarding Schools

Although sharia cooperatives in Islamic boarding schools have many benefits, Fauzi's research (2017) revealed several obstacles that are often faced:

- Lack of Understanding of Sharia Cooperatives: There are still many managers and members who do not understand the concept of sharia economics in depth.
- Limited Initial Capital: Many Islamic boarding schools have difficulty in obtaining initial capital to develop cooperatives.

- Lack of Competent Human Resources: Cooperative management is still carried out traditionally, so that it is less than optimal in financial management and marketing.
- Competition with Conventional Financial Institutions: Sharia cooperatives must compete with other financial institutions that offer products with faster processes.

5. *Previous Research on Sharia Cooperatives in Islamic Boarding Schools*

Some studies that are relevant to sharia cooperatives in Islamic boarding schools include:

- Fauzi (2017): Examining the role of sharia cooperatives in increasing the economic independence of Islamic boarding schools.
- Rahman (2020): Examining the impact of sharia cooperatives on the welfare of students and the surrounding community.
- Sholihin (2019): Analyzing the challenges and opportunities of sharia cooperatives in Islamic boarding schools.

Contextual Study of the Role of Islamic Boarding School Cooperatives in Brebes Regency

Brebes Regency, located in Central Java Province, is one of the areas with many Islamic boarding schools that have an important role in religious and social education. In recent years, several Islamic boarding schools in Brebes Regency have developed sharia cooperatives as an effort to support the economic independence of Islamic boarding schools and empower the surrounding community. This contextual study aims to analyze the role of sharia cooperatives in the social, economic, and cultural contexts in Brebes Regency.

1. Social and Economic Conditions of Brebes Regency

Brebes is a regency with a fairly large population, with the majority being Muslim. Most of the people work in the agricultural sector, especially plantations, but there are also other developing economic sectors, such as trade and services. However, many areas in Brebes Regency are classified as lower-middle economic, with limited access to formal financial institutions, especially in remote villages.

Islamic boarding schools in Brebes play a major role in religious education and character development of the younger generation. In addition, Islamic boarding schools are also social centers that provide services to the community, both through education, preaching, and other social activities. However, despite having great potential, many Islamic boarding schools face problems in terms of funding and operational sustainability, especially in the context of dependence on external donations.

2. The Role of Sharia Cooperatives in Islamic Boarding Schools in Brebes Regency

Several Islamic boarding schools in Brebes Regency have established sharia cooperatives as a solution to increase economic independence. These sharia cooperatives play a role in providing financial services in accordance with sharia principles, such as a profit-sharing system (mudharabah), interest-free financing (qardhul hasan), and avoiding transactions containing elements of usury, gharar, and maysir.

The main role of sharia cooperatives in Islamic boarding schools in Brebes Regency includes:

1. Becoming a Source of Internal Funding for Islamic Boarding Schools Sharia cooperatives function as an alternative source of funding that allows Islamic boarding schools to reduce dependence on external assistance. Through this cooperative, Islamic boarding schools can manage and utilize funds collected from members to fund operational and educational activities, without involving transactions that conflict with sharia principles.
2. Empowerment of the Community and Santri Economy Sharia cooperatives in Islamic boarding schools also provide opportunities for students and the surrounding community to access easier, fairer, and more transparent financing. This helps them to develop small businesses, such as agriculture, animal husbandry, trade, or handicrafts, with more affordable capital support.
3. Islamic Economic Education for Santri. Sharia cooperatives are a means for students to learn about practical financial management, including the principles of Islamic economics, which can later be applied in everyday life or when they enter the world of work.
4. Improving Social Welfare In addition to supporting the economic welfare of Islamic boarding schools, sharia cooperatives also play a role in improving the welfare of the surrounding community by providing sharia-based products or services, such as interest-free loans and mutually beneficial joint ventures.

METHODOLOGY

The research method used to study Islamic cooperatives in Islamic boarding schools will depend greatly on the objectives, scope, and research questions to be answered. In general, this research can use qualitative, quantitative, or a combination of both (mixed-methods). The following is an explanation of the research methods used in the study of Islamic cooperatives in Islamic boarding schools.

1. Qualitative Approach

- Research Design: Case studies or phenomenology can be an option to explore the practice of Islamic cooperatives in Islamic boarding schools. The main objective of this approach is to understand the phenomena that occur in depth through the perspective of participants (for example, cooperative administrators, cooperative members, or Islamic boarding school managers).
- Data Collection: Data can be collected through in-depth interviews with related parties, direct observation, and documentation studies (for example, annual reports of cooperatives, rules applied, etc.).
- Data Analysis: Thematic analysis or content analysis is used to find patterns or themes that emerge from the collected data. This aims to explore the understanding of the factors that influence the success or challenges of Islamic cooperatives in Islamic boarding schools.

2. *Quantitative Approach*

- Research Design: If the goal is more to measure the factors that influence the performance of Islamic cooperatives or the level of satisfaction of cooperative members, a quantitative approach is more appropriate.
- Data Collection: Distributing questionnaires to cooperative members or cooperative administrators to collect numerical data related to aspects such as service, participation levels, or understanding of Islamic principles.
- Data Analysis: The data collected can be analyzed using descriptive statistics to describe the condition of the cooperative, or hypothesis testing to test the relationship between certain variables (for example, the effect of management training on cooperative performance).

3. *Mixed-Methods Method (Combination of Qualitative and Quantitative)*

In many cases, a mixed-methods approach can provide a more complete and comprehensive picture of Islamic cooperatives in Islamic boarding schools. The combination of qualitative and quantitative methods allows researchers to explore problems in depth and also measure impacts more systematically.

Steps Taken:

1. *Qualitative Data Collection*

The researcher began with in-depth interviews, observations, and document analysis to explore understanding and gain perspectives from cooperative managers, students, and the community regarding Islamic cooperatives.

2. *Quantitative Data Collection*

After obtaining a qualitative picture, the researcher then used a survey or questionnaire to collect data from more respondents, focusing on variables that can be measured numerically, such as income, participation levels, and the impact of cooperatives on the Islamic boarding school economy.

3. *Data Integration*

Qualitative and quantitative data are analyzed together to provide a more holistic understanding. For example, interview results can explain findings obtained from statistical analysis, and conversely, statistical data can strengthen qualitative findings.

4. *Data Collection Techniques*

- Here are some data collection techniques commonly used in Islamic cooperative research in Islamic boarding schools:
- Interviews: To explore in-depth views from various related parties, including managers, students, and the surrounding community.
- Survey/Questionnaire: To collect quantitative data from cooperative members and the community regarding perceptions, satisfaction, and impacts of Islamic cooperatives.
- Observation: To study the operational process of cooperatives directly, as well as how interactions between cooperative members and managers take place.

- Documentation: Collecting data from internal cooperative documents, such as annual reports, financial records, or regulations in Islamic cooperatives in Islamic boarding schools.

5. *Data Analysis Techniques*

Qualitative Analysis:

- Qualitative data can be analyzed using thematic analysis techniques, namely by identifying the main themes or patterns from interviews, observations, and documents collected.

Quantitative Analysis:

- Quantitative data can be analyzed using statistical tools, such as regression, t-test, or correlation analysis, to determine the relationship between the variables studied.

Combined Analysis:

- If using mixed-methods, researchers can combine the results of qualitative and quantitative analysis to obtain more comprehensive conclusions.

RESULTS AND DISCUSSION

1. *Economic Empowerment of Islamic Boarding School Students and Communities*

Results: Islamic cooperatives in Islamic boarding schools often provide alternative sources of income for students, Islamic boarding school administrators, and the surrounding community. Through cooperatives, they can access Islamic-based financial products, such as savings and interest-free loans (*riba*). In addition, cooperatives can provide basic needs, such as food and clothing, at more affordable prices.

Discussion: The economic empowerment provided by Islamic cooperatives helps create economic independence for Islamic boarding schools and students. This cooperative functions as a tool to improve the welfare of the *pesantren* community, especially by prioritizing fair sharia principles, such as deliberation and equal distribution of profits.

2. *Improving Managerial Skills*

Results: Sharia cooperatives in *pesantren* also function as a means of education and training in managerial skills, both for cooperative administrators and students who are directly involved in cooperative operations. Students learn about financial management, administration, marketing, and other important aspects of running a business.

Discussion: This learning is very useful in equipping students with skills that they can apply after leaving the *pesantren*. In addition, this experience strengthens entrepreneurial values that are in accordance with sharia principles, which emphasize honesty, hard work, and helping each other.

3. Improving the Social Welfare of Pesantren

Results: Sharia cooperatives not only focus on economic aspects, but also on the overall social welfare of Islamic boarding schools. For example, cooperatives often provide loan facilities to students with low or no interest, so that they can access capital for their business activities or educational needs.

Discussion: The existence of sharia cooperatives in Islamic boarding schools helps improve the quality of life of students, both in terms of education and other social needs. This also creates a sense of solidarity and mutual assistance between cooperative members, strengthening social ties within the Islamic boarding school community.

4. Sharia Practices in Financial Management

Results: Sharia cooperatives operate in accordance with sharia principles, such as the prohibition of usury (interest), gharar (uncertainty), and maysir (gambling). Cooperative financial management is carried out in a transparent and fair manner, with an even distribution of profits based on member deliberation.

Discussion: This sharia practice distinguishes sharia cooperatives from conventional cooperatives which are often trapped in an interest system. By prioritizing the principles of justice and common good, sharia cooperatives provide an ethical economic management model that is in accordance with Islamic teachings.

5. Challenges in Managing Sharia Cooperatives

Results: Although sharia cooperatives provide many benefits, there are several challenges faced in their management, such as a lack of understanding of sharia principles among administrators or members, limited human resources who have expertise in the cooperative field, and limited capital.

Discussion: These challenges require more attention, for example through more intensive managerial training, the formation of a competent team in managing cooperatives, and support from external parties such as the government or sharia financial institutions that can provide capital or technical assistance.

6. Positive Impact on the Sustainability of Islamic Boarding Schools

Results: Sharia cooperatives have a positive impact on the sustainability of Islamic boarding schools, because they can be a stable source of income to support the operation of Islamic boarding schools without relying on funds from third parties (for example, donors or the government).

Discussion: The financial independence created through this sharia cooperative allows Islamic boarding schools to be freer in managing their educational and social activities, and reduces dependence on external funds that are sometimes uncertain.

7. The Role of Sharia Cooperatives in Strengthening Spirituality

Results: In addition to the economic aspect, sharia cooperatives also play a role in strengthening spiritual and social values in the Islamic boarding school community. By prioritizing sharia principles, this cooperative encourages members to transact in a halal manner and avoid practices that are prohibited in Islam.

Discussion: Through cooperatives, Islamic boarding schools not only form individuals who are capable in the business world, but also form individuals who are obedient to religious teachings, so that sharia cooperatives become a tool that strengthens the spiritual aspects of students and the Islamic boarding school community.

CONCLUSIONS AND RECOMMENDATIONS

Islamic boarding school sharia cooperatives have a very important role in developing the local economy, supporting the sustainability of Islamic boarding schools, and improving the welfare of students and the surrounding community. Some conclusions that can be drawn regarding the role of Islamic boarding school sharia cooperatives are:

1. **Community Economic Empowerment:** Islamic boarding school sharia cooperatives provide access to the community to obtain financial services based on sharia principles, such as loans without usury, as well as savings and investments in accordance with Islamic law. This can improve the economy of the local community, especially those around the Islamic boarding school.
2. **Source of Funding for Islamic Boarding Schools:** Islamic boarding school sharia cooperatives help finance the operational activities of Islamic boarding schools, such as the development of educational facilities and the welfare of students. In addition, these cooperatives can also generate additional income for Islamic boarding schools through the sharing of results or profits.
3. **Sharia-Based Economic Education:** Islamic boarding school sharia cooperatives also play a role in providing education and understanding of sharia economics to students and the surrounding community. This can broaden their horizons regarding the principles of a fair, transparent, and Islamic-value-based economy.
4. **Cultivating Entrepreneurial Spirit:** Through cooperatives, students and the community around the Islamic boarding school can be trained to have an entrepreneurial spirit by opening small businesses based on sharia. This not only strengthens the economy of the Islamic boarding school, but also reduces the level of poverty in the surrounding environment.
5. **Strengthening Social Networks and Trust:** Islamic boarding school Islamic cooperatives also function as a forum to strengthen social relations between Islamic boarding schools, the community, and local entrepreneurs. Through cooperatives, they can work together in the economic sector, so that a sense of mutual trust is created and stronger solidarity is built in the community.

Overall, Islamic boarding school Islamic cooperatives not only help in managing the economy of the Islamic boarding school but also have a positive impact on the surrounding community, encouraging economic independence based on sharia principles.

FURTHER STUDY

This research still has limitations, so further research is needed on the topic of the Positive Impact and Benefits of Sharia Cooperatives on Islamic Boarding School Students in order to perfect this research and increase insight for readers.

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