



Digital Sharia Economic Empowerment at Al-Mukhlisin Islamic Boarding School

Siti Masitoh Hasibuan¹, Tolentino²

E-mail : masitoh.hsb13@gmail.com¹ , tolentinopiliang@gmail.com²

^{1,2} **Sekolah Tinggi Keguruan dan Ilmu Pendidikan Padang lawas**

ABSTRACT

This research aims to examine the initiation of a community economic management empowerment model based on sharia at the Al-Mukhlisin Islamic Boarding School with a focus on the economic perspective of the students. Islamic boarding schools, as Islamic educational institutions, have great potential in strengthening the economy of the ummah, particularly through a community-based approach that aligns with sharia principles. This study uses a qualitative method with a case study approach. Data is collected through participatory observation, in-depth interviews, and documentation.

The results of the study show that the Islamic boarding school has initiated several sharia-based economic programs such as a cooperative Islamic boarding school, agribusiness units, and entrepreneurship training based on Islamic values. The empowerment model applied leads to the integration of religious education and productive economy, which impacts the enhancement of the economic independence of the Islamic boarding school community. This research recommends strengthening the managerial capacity of the Islamic boarding school and developing more structured sharia economic institutions as a strategic step forward.

Keywords: economic empowerment, Islamic boarding school, economic students, community

INTRODUCTION

Pesantren as a traditional Islamic educational institution has a dual role in shaping the Islamic character and economic independence of the community. In the era of globalization and digitalization, pesantren are required not only to be a center for religious learning but also to be a driving force for the economy of sharia-based communities. Economic independence is one indicator of the success of pesantren in empowering students and the surrounding community. This study was conducted to examine the initiation model of economic management empowerment carried out by



Al-Mukhlisin Islamic Boarding School and how the active role of students in realizing an economy in accordance with sharia principles.

Islamic boarding schools as traditional Islamic educational institutions have a strategic role not only in shaping spiritual character, but also in creating economic independence for the people. In the context of national economic development, Islamic boarding schools are seen as having great potential as a driving force for the people's economy based on sharia values (Mu'ti, 2018). The presence of Islamic boarding schools spread across various regions, especially in rural and semi-urban areas, allows the formation of economic communities based on Islamic ethics, such as honesty, justice, and mutual assistance (*ta'awun*) in muamalah activities.

Along with the development of the times, Islamic boarding schools cannot only act as centers of religious education, but are also required to be able to adapt to socio-economic changes, including in the fields of entrepreneurship and technology. The Indonesian government through the Ministry of Religion has launched a program for the independence of Islamic boarding schools as stated in the 2021–2024 Islamic Boarding School Independence Roadmap, which aims to encourage Islamic boarding schools to develop productive business units that are managed professionally and based on sharia (Kemenag RI, 2021).

Digital transformation also opens up new opportunities in managing the economy of Islamic boarding schools, especially through the application of information technology, digital payment systems, and e-commerce. Digitalization of economic activities not only increases efficiency and transparency, but also expands the market reach of Islamic boarding school products (Tapscott, 2016). In this context, the concept of *santripreneur* began to develop, namely an effort to form students who not only have spiritual and intellectual capacity, but are also able to become creative, innovative, and independent business actors, while adhering to sharia principles (Hidayat, 2020).

However, efforts to empower the economy of Islamic boarding schools still face challenges, such as weak managerial capacity, limited market access, low digital literacy, and minimal collaboration with external partners. Therefore, a structured and adaptive sharia-based community economic empowerment model is needed to adapt to the development of the times, while remaining rooted in the values of Islamic boarding schools.



This study aims to examine the empowerment model of sharia-based community economic management initiated by the Al-Mukhlisin Islamic Boarding School in Padang Lawas Regency, with a focus on the active participation of students as economic actors. This study is important to provide an overview of how the integration of religious education, entrepreneurship, and digitalization can form an independent and sustainable Islamic boarding school economic ecosystem.

LITERATURE REVIEW

1. Sharia Economics in the Context of Community Empowerment

Sharia economics is an economic system based on Islamic values, such as justice (*al-'adl*), welfare (*al-maslahah*), honesty, and prohibition of usury, *gharar*, and *maisir*. In community economics, the sharia approach emphasizes collective participation, social responsibility, and fair distribution of wealth (Antonio, 2019). This concept is rooted in the principles of *ta'awun* (mutual assistance) and *ukhuwah* (brotherhood), which make economic activity a part of worship and character building.

According to Chapra (2000), the main objective of Islamic economics is to realize the welfare of the people as a whole without sacrificing moral values. This is in line with the *maqashid sharia framework* which places protection of religion (*din*), soul (*nafs*), reason (*'aql*), descendants (*nasl*), and property (*mal*) as the main objectives in economic activities.

2. Islamic Boarding Schools and the Economy of Students

Pesantren is an Islamic educational institution that has long been a center for moral, spiritual, and social development of the community. In a modern context, pesantren are expected to become a center for community economic empowerment based on Islamic values (Zarkasyi, 2005). Pesantren not only educate students in religious knowledge, but also equip them with entrepreneurial skills through various business units such as cooperatives, agriculture, and production of goods.

The santri economy is a community-based economic model within Islamic boarding schools (pesantren) that combines spiritual values, local identity, and productivity. According to (Mu'ti, 2018), santri have the potential to become honest, trustworthy, and socially oriented microeconomic actors. In practice, the santri economy reflects the integration of Islamic ethics and local economic

dynamics.

3. Santripreneurs and the Economic Independence of Islamic Boarding Schools

The term santripreneur refers to students who have an entrepreneurial spirit, are able to create and manage businesses while upholding sharia principles. Santripreneur was born from an initiative to encourage Islamic boarding schools not to only rely on external donations, but to be able to build an independent and productive internal economic system (Hidayat, 2020).

Santripreneurship programs are now starting to be adopted by various Islamic boarding schools with government support, especially in an effort to support *the independence of Islamic boarding schools* as mandated in Law Number 18 of 2019 concerning Islamic Boarding Schools. This activity is often realized in the form of entrepreneurship training, business incubation, and management of business units based on sharia cooperatives.

4. Digitalization of the Islamic Boarding School Community Economy

Digitalization in the economic empowerment of Islamic boarding school communities is a response to modern challenges. Digital technology enables Islamic boarding schools to expand their market reach, increase efficiency, and strengthen business management. Tapscott (2016) states that the digital economy has transformed patterns of access to information, resources, and the distribution of value.

Some aspects of digitalization that are relevant to Islamic boarding schools include:

- a. Islamic Boarding School Business Management Information System (SIMUP): for digital recording of transactions, financial reports, and stock of goods.
- b. Santri E-commerce: marketing Islamic boarding school products through marketplaces and social media.
- c. Digital Payment System (QRIS, e-wallet): facilitating transactions and building transparency.
- d. Digital Financial Literacy: equipping students with the knowledge and ethics of managing finances through digital platforms.

This digital integration not only supports the strengthening of the Islamic boarding school economy, but also forms the profile of students as ethical and competitive digital economic actors in the global era (OJK, 2022).



Sharia economics emphasizes justice, transparency, and balance in economic activities. The concept of sharia-based community economic empowerment in Islamic boarding schools is based on the principles of ta'awun (mutual assistance), honesty, and blessings. According to (Antonio, 2019), Islamic boarding schools have the potential to become economic incubators for the community if they are able to manage their resources productively. Previous research by Fauzi (Fauzi, 2022) showed that Islamic boarding schools can be the main actors in local economic development based on Islamic values.

According to (Mu'ti, 2018), the santri economy reflects economic practices based on Islamic morality and local wisdom that develop in the pesantren environment, with an emphasis on the values of honesty, hard work, trustworthiness, and social solidarity. According to (Zarkasyi, 2005), pesantren are socio-religious institutions that have an important role in developing local economic potential in a sustainable manner and based on Islamic values.

The Islamic boarding school tradition teaches values that are very important in Islamic economic practices, such as: 'Uqud (contract) that is valid, Tawakal and honesty in trading, Zuhud and simple living, work ethic and the blessing of sustenance.

Economic principles in Islamic boarding schools also refer to the maqashid sharia (objectives of sharia) (Yusuf Qardhawi, 2023), namely, safeguarding religion, life, intellect, posterity, and wealth. Therefore, the economic activities of students are closely linked to moral and utilitarian aspects.

The concept of *santripreneur* is an idea to make santri into creative, innovative, and independent business actors, but still within the corridor of sharia. This initiative aims to encourage the economy of Islamic boarding schools so that they do not only depend on donors, but are able to create a productive economic ecosystem. (Yusuf Qhardawi, 2020)

According to (Hidayat, 2020), santri have the potential to become new economic drivers because they have social closeness to the community and a strong spiritual foundation for ethical entrepreneurship.

METHODS

This study uses a qualitative approach with a case study method. This approach was chosen because it is appropriate to describe in depth the sharia-based



economic empowerment model applied at the Al-Mukhlisin Islamic Boarding School. The location of the study was chosen purposively, because this Islamic boarding school has developed various sharia business units managed jointly by students and Islamic boarding school managers.

Data were collected through three main techniques, namely participant observation, in-depth interviews, and documentation. Observations were conducted to directly observe the economic activities of Islamic boarding schools, such as cooperatives, soap production, and laundry businesses. Interviews were conducted with Islamic boarding school leaders, cooperative managers, students, and alumni to dig up in-depth information. Documentation was used to obtain supporting data such as financial reports and business profiles.

RESULTS AND DISCUSSION

Al-Mukhlisin Islamic Boarding School is an Islamic educational institution that focuses on developing the character of students through religious education, moral development, and strengthening economic independence. With a vision of becoming an Islamic boarding school that produces a generation of Qur'anic, knowledgeable, and noble characters, Al-Mukhlisin Islamic Boarding School organizes salafiyah and/or modern-based education, with a combination of diniyah and general curriculum, such as Madrasah Tsanawiyah, Madrasah Aliyah, or skills programs. Al-Mukhlisin Islamic Boarding School actively collaborates with various government and private agencies in order to support the Islamic boarding school independence program, Islamic financial literacy, and improving the quality of Islamic boarding school human resources. In addition, this Islamic boarding school also plays a role in social activities of the community and da'wah at the local and regional levels.

Al-Mukhlisin Islamic Boarding School has developed various Islamic-based business units, such as Islamic boarding school cooperatives, catering and laundry, brilink, shofi dishwashing soap products, basic necessities, savings and loans and bottled mineral water. Students are involved not only as training participants but also as business unit managers. The Islamic boarding school's financial management applies Islamic financial principles, such as the absence of interest, mudharabah, and musyarakah contracts.



The management structure of the Al-Mukhlisin Islamic boarding school cooperative is as follows:

1. Chairman : Junjung Nasution
2. Secretary : Aisyah
3. Treasurer : Ummu Khoirunnisa

Observation results show that students have a fairly strong basic understanding of Islamic economics. They understand the concept of zakat, alms, and the importance of honesty in trading. Business activities carried out also include the production of soap, basic necessities, mineral water and financial services that are marketed to the surrounding community. The success of the Islamic boarding school in initiating community economic empowerment can be seen from the increasing income of the Islamic boarding school, the independence of students, and the enthusiasm of the surrounding community to participate in Islamic economic activities.

The economic empowerment model developed by Al-Mukhlisin Islamic Boarding School reflects a holistic approach between education and economics. The Islamic boarding school not only equips students with religious knowledge but also economic skills that can be applied after graduation. Sharia principles are applied in every line of business, making the Islamic boarding school's economy not only oriented towards profit but also blessings.

The learning obtained in school is practiced directly and made into a production. The results of the learning are developed into a work of art that can be used as an economy. The involvement of students in this manufacturing process makes learning real and can be applied after the students graduate from school and mingle in the community later. Students are actively involved in management and alumni from the Islamic boarding school are empowered to become the person in charge of managing the Islamic boarding school business unit. According to the treasurer of the structural, namely Mrs. Ummu Khoirunnisa, the business of the Islamic boarding school has been empowered by the community and there have been orders from outside the domicile such as bottled drinking water although it is still in the process of processing business permits. Bottled drinking water has been consumed by the internal of the Islamic boarding school.

There is a lot of collaboration with external parties such as

1. Brilink business unit collaborates with BUMN Company, namely BRI Sibuhuan branch



2. Bottled drinking water has a collaboration with a state-owned company, namely BI Sibolga.
3. Apart from the two mentioned business units, there is cooperation between teachers, students and the management of the Islamic boarding school.

Islamic Boarding School Business Opportunities

Some business opportunities that are expected by the management based on an interview with Mrs. Aisyah:

1. Catering Business Unit

Catering business units with business opportunities close to the market in order to establish cooperation with suppliers of materials in order to improve the economy of the surrounding community. Catering for students with Islamic boarding schools is a form of economic empowerment based on Islamic boarding schools that not only supports the independence of the institution, but also becomes a means of training in entrepreneurship and life skills for students. In this model, Islamic boarding schools facilitate the management of catering units run by students or alumni, with support from the Islamic boarding school in the form of kitchen facilities, initial raw materials, training, and management supervision. This catering unit can serve the daily consumption needs of Islamic boarding schools, internal events (such as pengajian, haflah, and seminars), as well as orders from the general public around the Islamic boarding school. Students involved in catering activities will learn various skills, such as menu planning, hygienic food processing, time management, customer service, to simple financial records.

This cooperation model is in line with the *Islamic boarding school independence program* initiated by the Indonesian Ministry of Religion and encourages the implementation of *santripreneurship*, namely an Islamic boarding school-based entrepreneurial movement (Kemenag RI, 2021). In addition to generating income for Islamic boarding schools, this catering unit can also be a medium for job training that is relevant to market needs, especially in the culinary and catering sectors. Several Islamic boarding schools have successfully managed catering units that have been able to develop into professional catering businesses, even having a network of regular customers.



2. Laundry Business Unit

Laundry business unit with business opportunities that the Islamic boarding school environment is a rented environment for workers. a form of strengthening the economy based on Islamic boarding schools that aims to build institutional independence and equip students with practical entrepreneurial skills. In this scheme, Islamic boarding schools provide support in the form of facilities, laundry equipment, and initial capital, while students are directly involved as managers and implementers of operational activities such as washing, ironing, and customer service. This laundry business serves the internal needs of the Islamic boarding school—especially the daily clothes of students, teachers, and staff—and can be expanded to the surrounding community. This model not only generates additional income for the Islamic boarding school, but also becomes a means of learning life skills (*life skill education*) for students, such as business management, service, and work responsibilities.

The santri laundry unit is in line with the principles of *pesantrenpreneur* and the *pesantren independence program* initiated by the Indonesian Ministry of Religion, and is in line with the approach to education based on entrepreneurship and productive economy in the pesantren environment. Several pesantren have succeeded in developing laundry units as a source of independent funding and a medium for job training for santri.

3. Dish soap

Shofi dishwashing soap with business opportunities that children can market in their respective areas will increase sales for the business. Cooperation in the production and marketing of dishwashing soap made by students with Islamic boarding schools is a form of real implementation of the concept of *Islamic boarding school entrepreneurs* that combines education, skills, and economic independence based on Islamic boarding schools. In this collaboration, students are actively involved in the process of producing dishwashing soap—starting from formula making, packaging, to marketing strategies—with support from the Islamic boarding school as the parent institution. Dishwashing soap products made by students are not only a means of learning vocational and entrepreneurial skills, but also become a business unit of the Islamic boarding school that can be marketed to the internal and external environment of the Islamic boarding school such as cooperatives, local community stalls, or through digital channels. The Islamic boarding school acts as a facilitator, provider of initial capital, and liaison



for cooperation with external partners such as the UMKM service, business incubator institutions, or relevant home industries.

This kind of cooperation supports the strengthening of the Islamic boarding school economy, fosters the entrepreneurial spirit of students, and utilizes local potential to produce hygienic, economical, and valuable products. This is in line with the *Islamic boarding school independence program* initiated by the Ministry of Religion and the *Santripreneur program* encouraged by various government and private institutions in an effort to create competitive students in the economic sector.

4. Basic necessities

Basic necessities with business opportunities, many students from Tsanawiyah and Aliyah levels who live or board will better guarantee the quality of basic necessities for students and can be managed by the financial boarding school of their students. to increase the economic independence of the boarding school while meeting the basic needs of students and the surrounding community in a sustainable manner. In this scheme, boarding schools can establish partnerships with basic necessities distributors, cooperatives, or local business actors to form distribution units or boarding school basic necessities stores that are managed independently, for example through boarding school cooperatives or student entrepreneurs. This basic necessities business not only provides daily necessities such as rice, cooking oil, sugar, and eggs at affordable prices, but also becomes a medium for entrepreneurship training for students in aspects of stock management, marketing, and customer service. In addition, profits from the basic necessities business can be used to support boarding school activities, such as education subsidies, improving facilities, or social preaching programs.

5. Savings and Loan

Savings and loans with business opportunities for all Islamic boarding school teachers so that their welfare can be better bridged. Savings and loans cooperation with schools is a collaborative effort that aims to develop financial literacy in the educational environment while encouraging the strengthening of a culture of saving and financial responsibility from an early age. In this collaboration, schools can partner with savings and loan cooperatives, banks, or form their own savings and loan units managed through school cooperatives or OSIS, under the supervision of teachers and school management. This activity allows students to



learn to save regularly and understand the process of borrowing responsibly, including managing funds, interest, and returns. In addition, savings and loan units can be a means of practicing entrepreneurship and strengthening character, such as discipline and integrity.

Through this partnership, Islamic boarding schools can form sharia cooperatives or Baitul Maal wat Tamwil (BMT) as savings and loan business units that are managed independently according to sharia principles, with supervision from the boarding school management and guidance from larger sharia financial institutions. This activity allows students, ustaz, and the boarding school community to save regularly and access micro-financing for halal productive or consumptive needs, such as small business capital or educational needs. In addition to providing economic benefits, Islamic boarding school-based savings and loan units also serve as a means of character education, entrepreneurship, and independence for students, as emphasized in the concept of *Islamic financial literacy* and *pesantrenpreneur*.

6. Bottled Drinking Water

Bottled drinking water with business opportunities becomes the first bottled drinking water in Padang Lawas district and can improve the finances of Islamic boarding schools. Cooperation between bottled mineral water business units and schools is a form of strategic collaboration between educational institutions and business actors in supporting student health while fostering an entrepreneurial spirit. Through this collaboration, schools can establish partnerships with mineral water producers or distributors to provide quality products at affordable prices for school residents, while managing mineral water sales units independently, for example through student cooperatives or school canteens. This business not only supports the fulfillment of students' and teachers' hydration needs, but also becomes a means of practice-based entrepreneurship education, where students can learn about stock management, marketing, bookkeeping, and customer service directly.

In addition, revenue from mineral water sales can be used to support school operational activities or student social programs. This collaboration can also be complemented by education about the importance of a healthy lifestyle and clean water consumption, as part of character and environmental education in schools. This type of partnership model is in line with the concept of *school-based enterprise* which integrates economic activities into the learning process. The success of this



collaboration requires a formal agreement between the school and the business partner, as well as regular monitoring to ensure that it remains in accordance with the principles of education and health.

7. Brilink

Brilink with business opportunities and hopes to make it easier for students to make transactions if there are students whose homes are far away and hopes that in the future they can establish cooperation in order to create a system so that student tuition payments can only be made through banks. The cooperation between BRILink business units and schools is a form of synergy between financial institutions and educational institutions in encouraging financial inclusion and strengthening entrepreneurship education. Through this cooperation, schools can become BRILink agents that provide banking services such as cash withdrawals/deposits, transfers, and bill payments, which are not only beneficial for students, teachers, and parents, but also the surrounding community, especially in areas with minimal access to banking. In addition, the presence of BRILink units in schools can be used as a medium for learning entrepreneurship for students, especially in economic or business expertise programs, so that they can gain direct experience in managing financial services businesses. This cooperation also has the potential to be a source of additional income for schools through a profit-sharing system from transaction commissions. However, to support the success of this program, training from BRI, readiness of digital infrastructure, and a clear cooperation agreement between the two parties are needed.

According to OJK (2022), digital financial literacy is the key to sustainable economic inclusion, especially among the younger generation. With digitalization, the santri economic community can transform into an independent, productive, and competitive entity in the digital economy era. Furthermore, this approach also supports the vision of *Islamic boarding school independence* as stated in Law No. 18 of 2019 concerning Islamic Boarding Schools and the 2021–2024 Islamic Boarding School Independence *Roadmap* issued by the Ministry of Religion. In practice, digitalization also allows the creation of *digital santripreneurs* who not only master religious knowledge, but are also adaptive to technology and the global market.



Components of the Santri Economic Digitalization Model:

1. Islamic Boarding School Business Management Information System (SIMUP)

Covers transaction recording, financial reports, and digitally managed inventory. An integrated system designed to help Islamic boarding schools manage business units professionally and transparently, from transaction recording, stock management, financial reports, to business performance evaluation. The main goal is that Islamic boarding school businesses do not only run manually and traditionally, but are managed based on modern management principles based on information technology. However, in reality, the implementation of SIMUP in many Islamic boarding schools is still less than optimal. due to the following constraints:

- a. Limitations of technology infrastructure
- b. Low digital literacy of human resources
- c. Belu, availability of standardized systems
- d. Lack of technical assistance and supervision
- e. Lack of integration between business units

2. Santri E-commerce Platform

Facilitating the marketing of Islamic boarding school products through websites, marketplaces, or social media. an important part of the development of *the santri economy* , namely the concept of economic empowerment based on Islamic boarding schools that emphasizes independence, entrepreneurship, and the integration of Islamic values in economic activities. In this context, santri e-commerce refers to the use of digital technology—especially online platforms such as marketplaces, social media, and websites—to market and distribute products produced by santri, Islamic boarding schools, or the surrounding community.

This platform functions as a digital platform that connects producers (Islamic boarding school students/Islamic boarding schools) with consumers (the wider community) directly, quickly, and widely. The products marketed can be herbal soap, processed food, honey, coffee, agricultural products, to laundry and catering services managed by students. In this ecosystem, students are not only production workers, but also digital entrepreneurs who learn about branding, packaging, customer service, and online transactions.

This is in line with the concept of *santripreneur* —namely, santri who have a modern entrepreneurial spirit that is inseparable from the values of sharia, trustworthiness, and justice. There are several benefits of e-commerce in the santri economy as follows:



- a. Wider Market Access: Islamic boarding school products are no longer limited to the local environment, but can reach regional to national markets.
- b. Improving the Competitiveness of Students' Products: Through digital marketing and e-commerce training, students can improve product quality and marketing strategies.
- c. Cost and Distribution Efficiency: E-commerce reduces dependence on physical stores and speeds up the transaction process.
- d. Building Islamic Boarding School Economic Independence: Income from e-commerce platforms can support Islamic boarding school educational and social activities.
- e. Digital Literacy for Islamic Students: Training the next generation of Islamic students to be able to compete in the digital era without abandoning Islamic values.

3. Digital Payment System

Integration of QRIS, e-wallet, mobile banking for transactions at Islamic boarding school cooperatives/stalls. The Digital Payment System in the context of the santri economy is an important part of the Islamic boarding school-based financial transformation which aims to strengthen economic independence, increase transaction efficiency, and expand access to the digital economy ecosystem. This system refers to the use of non-cash payment technology, such as QRIS (Quick Response Code Indonesian Standard), e-wallet (OVO, GoPay, Dana, etc.), sharia mobile banking, to virtual accounts, which are used in Islamic boarding school business transactions and santri activities.

In the santri economic ecosystem, the digital payment system makes transactions faster, safer, more transparent and recorded, and supports accountable and professional financial management and is used for:

- a. Transactions of Islamic boarding school business units such as student stalls, laundry, catering, herbal soap, and grocery stores.
- b. Payment of tuition fees, meal allowances, or donations via digital wallet or bank transfer.
- c. Distribution of business capital for entrepreneurial students with an e-payment system (for example through digital sharia cooperatives).
- d. Acceptance of digital donations or zakat to support Islamic boarding school economic programs.



4. Digital Financial Literacy for Islamic Students

In the digital era, Islamic boarding school economic activities (such as soap businesses, laundry, student shops, agriculture, and catering) require transparent, efficient, and documented financial management. Without an understanding of digital finance, students will be left behind and struggle to face the challenges of the modern economy.

Regular training for students to be able to manage businesses digitally and ethically. equip students with knowledge, skills, and attitudes in managing finances wisely using digital technology. In the context of a modern Islamic boarding school economy, this literacy is very important so that students are able to access digital financial services such as e-wallets, sharia mobile banking, QRIS, e-commerce, and application-based business bookkeeping safely and productively. The financial literacy of students here is the students' understanding of the digital financial literacy of students is the ability of students to:

- a. Understand basic financial concepts such as saving, transactions, investing, and financing.
- b. Using digital devices and platforms (e-wallet, m-banking, Islamic financial applications).
- c. Managing digital transaction risks and security responsibly.
- d. Integrating sharia values into every digital financial activity.

Some of the benefits that managers expect from financial literacy are as follows:

- a. Students can manage their pocket money, savings, and small businesses independently.
- b. Assists in financial recording, online transactions, and business capital management.
- c. Expanding students' access to sharia financial services such as BMT, sharia banks, halal fintech.
- d. Equipping students with knowledge about digital transaction security.

5. Partnership with Sharia Startups or Fintech

To strengthen market networks and capital/business support. This partnership includes cooperation between Islamic boarding schools or santri business units with sharia-based startups or fintech in various aspects, such as:

- a. Digital sharia financing (peer-to-peer sharia lending)
- b. Online zakat, infaq, alms and waqf platform



- c. Islamic e-wallet and QRIS Islamic boarding school
- d. Islamic boarding school-based halal marketplace
- e. Digital accounting system for Islamic boarding school cooperatives

The benefits of this partnership for Islamic boarding schools with sharia fintech are as follows:

- a. Connecting Islamic boarding schools with the national digital economic ecosystem
- b. Increasing the economic independence of Islamic boarding schools through halal financing
- c. Students learn to manage businesses digitally and data-based
- d. Building collaboration between the world of technology and the Islamic boarding school community
- e. Improving the professionalism of business unit management (cooperatives, shops, laundries, etc.)

The technology-based empowerment model includes the integration of digital platforms such as sharia financial applications that are currently still in the financial system that has been practiced at the Al-Mukhlisin Islamic boarding school and will be developed to the point of paying tuition fees for students. Sharia-based economic digitalization includes the use of technology with muamalah principles, such as justice, openness, prohibition of usury, and the halalness of products/businesses. In the context of Islamic boarding schools that create opportunities to develop economic models that are in accordance with Islamic values through technology and one of the Islamic boarding schools in Padang Lawas Regency has begun to apply this principle, namely the Al-Mukhlisin Islamic boarding school.

CONCLUSION

This study shows that Al-Mukhlisin Islamic Boarding School has succeeded in initiating a sharia-based community economic empowerment model that has a real impact on the economic independence of the Islamic boarding school and students. Through the development of business units such as cooperatives, dishwashing soap, bottled drinking water, laundry, basic necessities, and BRILink, the Islamic boarding school is able to create an economic ecosystem that is not only productive but also has religious value.



The active participation of students in business management is one of the advantages of this model, as it provides practical entrepreneurial experience based on Islamic values. Students not only act as participants but also as managers and product creators, thus developing the character of independent and trustworthy santripreneurs.

Integration of digital technology through SIMUP (Islamic Boarding School Business Management Information System), e-commerce, and digital payment systems (QRIS and e-wallet), is an important strategy in facing the challenges of modernization and expanding market access for Islamic boarding school products. However, obstacles such as low digital literacy and limited infrastructure remain challenges that must be overcome through continuous training and cross-sector collaboration.

Overall, this Islamic boarding school economic empowerment model reflects the collaboration between education, preaching, and entrepreneurship in one integrated system. This model is relevant to be replicated by other Islamic boarding schools in Indonesia in order to encourage economic independence based on sharia values. Therefore, support is needed from the government, Islamic financial institutions, and digital partners to strengthen this empowerment scheme sustainably.

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