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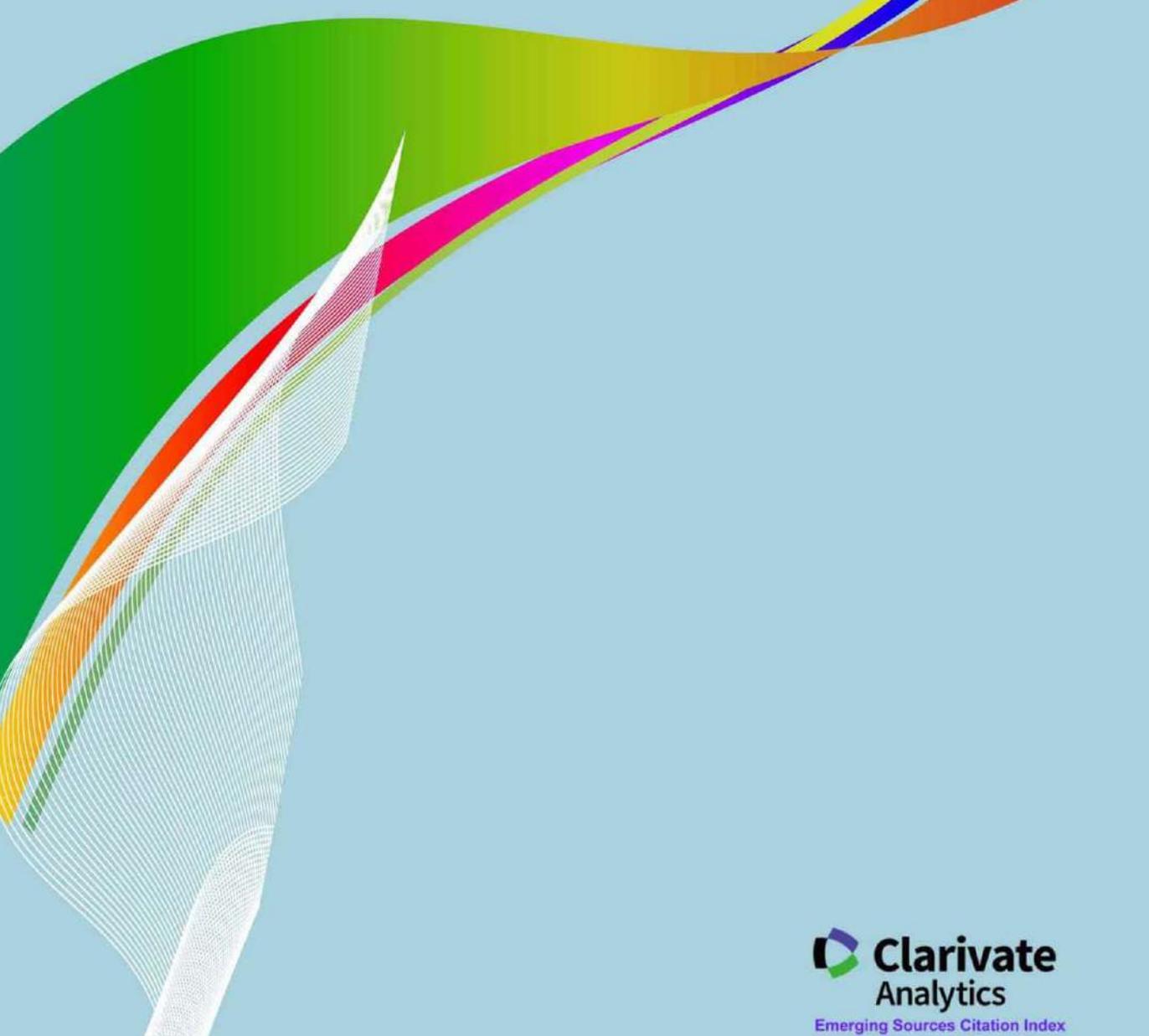
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**The Implementation of Pesantren Financing Based on Agribusiness
Social Entrepreneurs**

Badrudin¹; Djam'an Satori²; Aan Komariah³; Dedy Achmad Kurniady⁴

¹*Universitas Islam Negeri Sunan Gunung Djati, Indonesia*

^{2,3,4}*Universitas Pendidikan Indonesia, Indonesia*

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THE IMPLEMENTATION OF PESANTREN FINANCING BASED ON AGRIBUSINESS SOCIAL ENTREPRENEURS

Badrudin¹; Djam'an Satori²; Aan Komariah³; Dedy Achmad Kurniady⁴

¹Universitas Islam Negeri Sunan Gunung Djati, Indonesia

^{2,3,4}Universitas Pendidikan Indonesia, Indonesia

¹Contributor Email: dr.badrudin@uinsgd.ac.id

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Abstract

The sources of pesantren funding are limited either from the government, santri parents, or the community. The government has not budgeted pesantren funds in the state budget (APBN) or regional budget (APBD) even though there is a policy for pesantren. The search for pesantren financing sources based on the potential of the agribusiness-based social entrepreneurship environment is very desirable. This article aimed to examine the implementation of pesantren financing based on agribusiness social entrepreneurship. Data collection techniques were carried out with the study of documentation, observation, and interviews with the planning, implementation, supervision, evaluation, and accountability of pesantren financing. The study found that Pesantren Al Ittifaq Ciwidey in Bandung District implemented agribusiness-based social entrepreneurship financing through five steps namely planning, implementing, controlling, evaluating, and accountability (PICEA). The study concluded that the implementation of pesantren financing based on agribusiness social entrepreneurship Al Ittifaq Ciwidey Bandung was prepared through accounting (budgeting), namely preparing activity plans and pesantren budgets using SWOT analysis; Funding was carried out to finance underprivileged students, to pay teachers, professional development (training), and infrastructure; Supervision of education funding in PPAI Al Ittifaq Ciwidey was carried out by the PPAI Management Team, Kiyai, and the board of educators by monitoring, guiding, and solving problems to the RAPBP, Cash, and Equipment; Funding evaluation was carried out at the end of each semester and the end of the school year.

Keywords: *Implementation; Financing; Pesantren; Entrepreneurship; Agribusiness.*



A. Introduction

Research on pesantren has come to the attention of scholars including Dhofier (1982) and Mastuhu (1994) who describe boarding schools in the context of 1980-1990 who acted as supporters of the growth and development of Indonesian education. Research on pesantren has also been carried out by Van Bruinessen (1995), Lukens-Bull (2001), Pohl (2006), Raihani (2012), Saniotis (2012), Izfanna and Hisham (2012), Hamdi and Smith (2012). The researches are themed on multiculturalism, pesantren innovation in managing the environment, the role of pesantren in resolving conflicts and disasters, and character education. However, research by Buresh (2002) and Permani (2009) examines pesantren as an economic power. The last seven studies describe the strength of pesantren as an institution. Badrus Sholeh (2005: 327-347) in his research found that pesantren has a strategic role in addition to being an Islamic educational institution as well as to develop peace and color the journey of civilization around it. Ismail Suwardi Wekke (2012: 205-206) stated that the pesantren is an instrument of Indonesia's unique education system ... as an institution that specializes in religious studies. Badrudin's research, et al. (2017) examines Islamic boarding schools in Indonesian education policy.

The main question of this research is how is the implementation of pesantren financing based on agribusiness social entrepreneurship at Al-Ittifak Ciwidey Bandung Regency? The question is elaborated on aspects of planning/budgeting, accounting, controlling, evaluating / auditing, and accountability. The significance of this research in the context of pesantren education financing is viewed from three things: First, as a research report on the implementation of pesantren financing based on agribusiness social entrepreneurship Al Ittifak Ciwidey Bandung. Second, offering alternative solutions to seek out pesantren financing sources by utilizing the environmental potential of agribusiness social entrepreneurship so that pesantren has economic independence. Third, recommendations for the government to consider strengthening the capacity of pesantren in agribusiness so that it can optimize the implementation of pesantren financing based on agribusiness social entrepreneurship.

Pesantren or Islamic boarding schools are generally established by the community or foundations so that community responsibilities in financing pesantren become vital. The government is also responsible for financing the institution. The argument for the importance of the government to fund pesantren is that pesantren is a type of Islamic religious education that is included in the regulations of the Law, Government Regulations, and Ministerial Regulations. "Among the various allocation of costs in development, education funding should get priority from the Government both at the executive and legislative levels (Akdon, et al., 2015: 75)".

Pesantren as Islamic religious education institutions generally have limitations in funding sources so that it impacts on the low quality of the institution. However, Pesantren AlIttifaq Islamic Boarding School (PPAI) Ciwidey Bandung Regency has a uniqueness that can fund pesantren by developing agribusiness social entrepreneurship (agriculture, animal husbandry, plantation, and fisheries). The pesantren can finance education needs independently through the agribusiness social entrepreneurship resources it manages.

Pesantren in Indonesia generally does not have a clear concept of funding management. The pesantren financing authority is centered on one person, the chaplain, especially the 'traditional' salafiyah pesantren. Besides, pesantren financing sources are very limited and generally come from parents of students and donations of donors in the form of zakat, waqf, shadaqah or infaq. Pesantren financing is not a systematic series from planning, implementation, to supervision. Besides, the excavation of funding sources has not been carried out optimally by maximizing the potential of the people and environmental potential. Therefore, studies on the implementation of pesantren financing based on agribusiness social entrepreneurship are considered feasible.

B. Method

This research is a qualitative descriptive study with the research location used is the Al-Ittifak Islamic Boarding School (PPAI) Ciwidey, Bandung Regency, West Java Province, Indonesia. To obtain data, researchers



used interview techniques to obtain information about the implementation of the social agribusiness-based social entrepreneurship of AL Ittifak Ciwidey. Interviews were conducted with the leaders of the pesantren (kiai), the deputy kiai (director of the pesantren), the head of the Pondok Pesantren Cooperative, the council of teachers, santri, and several members of the community. Besides, observations were also made by observing objects directly. To obtain data through observation, researchers completed the data using a format that contains items of events or the behavior of respondents in the field. In addition to observations, a documentation study was also conducted aimed at reviewing pesantren regulations in Laws, Government Regulations, Ministerial Regulations, and Kiai Policy. The data obtained were analyzed interactively through the stages of data reduction, data presentation, and data verification, as well as concluding.

C. Result and Discussion

1. Result

a. *Budgeting* (financial planning) Pesantren based on Agribusiness Social Entrepreneurship

PPAI budgeting uses two formats. Firstly, RKA (Budget Activity Plan) is commonly called RKAPP (Islamic Boarding School Budget Activity Plan). Second, the RAPBPP (Plan for the Revenue and Expenditure of Islamic Boarding Schools). Analysis of the preparation of RKA and RAPBP requires an analysis of the past and the internal and external environment (SWOT) which includes strengths, weaknesses, opportunities, and threats.

The preparation of an education funding plan in PPAI includes: a) Establishing a feedback mechanism that informs students of the progress, identifies constraints, and shows the necessary changes; b) Using steps that are clear, easily communicated, and understood by others; c) Identifying problems based on needs; d) Determining the terms and alternative solutions; e) implementing the strategy chosen to achieve the expected results; g) Determining the effectiveness of the results by evaluating the implementation of the financing; h) Carrying out revisions

if necessary for every step and process required. According to Fattah (2009), the first stage of budgeting is identifying activities for one financial year and financial expenditures during one financial year. PPAI (Al-Ittifaq Islamic Boarding School) focuses education budgeting on educational and agribusiness programs that are administratively managed under the management of the Al-Ittifaq Foundation.

PPAI has two types of educational institutions namely first, the 'traditional' Salafiah Pesantren which has the following characteristics: (1) self-made curriculum and/or integrating curriculum from the Ministry of Religion, (2) informal, (3) free of charge for education, (4) students are required to work according to their interests and abilities, (5) most students live in boarding schools, (6) generally come from low economic groups, the poor, and orphans, and (7) all living costs of salafi students are borne by PPAI. All of these costs are the efforts of students who work as a form of work practices and submission in the field of agribusiness, as well as the application of the concept of social entrepreneurship in PPAI. The second type of education is namely 'modern' khalafiyah which has institutions from kindergarten, MI, MTs, and MA levels.

The Islamic Boarding School Cooperative named Alif (Alif Kopontren) has six business units, namely: a production facility unit, a savings and loan unit, a pharmacy, a Waserda (department store), a marketing unit, and an agribusiness unit consisting of agriculture, animal husbandry, and fisheries. The Alif Kopontren also plays a role in handling the problem of member installments to the bank by tackling, helping the marketing process of agricultural products, and other problems.

Pesantren Al Ittifak (PPAI) also has an Independent Institution that Roots in the Community (LM3). The Independent Institution that Roots in the Community (LM3) is an institution that is formally organized, grows, and develops independently in the community with the main activity of increasing moral movement through activities education, social, and religion, and develop skills to improve the welfare of the community.

PPAI also has an Agribusiness Incubator Center (PIA). Agribusiness incubation is defined by Infodev as a process that focuses on



maintaining an innovative, early-stage company that has high growth potential to become competitive agribusiness by serving, adding value, or linking agricultural procedures. Furthermore, the agribusiness incubation process provides some or all programs such as (1) sharing facilities and equipment, (2) business development, (3) market access, and technology assessment services, (4) financial services, and (5) mentoring and network (Observation 15 December 2017).

b. *Accounting* (Implementation of Funding) Pesantren Based on Agribusiness Social Entrepreneurship

The implementation of education funding in PPAI is done to finance underprivileged students, pay teacher salaries, professional development (training), and maintenance of buildings, purchase learning equipment, sports, arts, finance daily / public and school tests, remedial, enrichment, and procurement of mobile, which requires a lot of funds. The financing was supported by the Pesantren Al-Ittifaq Cooperative. In 1996, the Al-Ittifaq *Kopontren* was officially incorporated as a cooperative. Since then, the development of pesantren has been very rapid. The amount of member voluntary savings, for example, every week reaches not less than Rp. 3,500,000 (Three Million Five Hundred Thousand Rupiah).

Pesantren Al-Ittifaq's business units in supporting farmer groups consist of service facilities, production units, marketing units, pest and disease control units, vehicle units, and yield utilization units. PPAI formed five farmer groups involving residents. To date, five farmer groups are the main supporters of the Pesantren Al-Ittifaq Cooperative, namely: (1) Alif farmer groups, (2) ONE farmer groups, (3) Jampang Endah farmer groups, (4) Tunggul Endah farmer groups, and (5) HMS (Melak Vegetable Product) farmer group. Besides, Pesantren Al-Ittifaq also forms a variety of small and medium-sized businesses (UKM) involving the role of residents, including cattle, chickens, fish, sheep, and the garment home industry.

Alif's farmer group (Al Ittifaq) consists of teachers and students of Pesantren Al-Ittifaq. Commodities cultivated are not only vegetable

commodities but also cattle, sheep, chicken, fisheries, as well as the home industry of garment and bag crafts. Outside the farmer groups, Alltifaq students conduct economic activities through BMT institutions (Baitul Maal wa Tamwiil) which include savings and loan businesses, selling groceries (nine staples), and services (SIM, STNK, tax, etc.). The BMT organization is managed by six managers, and now has assets of Rp. 150,000,000 excluding building assets, whose initial capital in 1997 was only Rp. 250,000, - (two hundred and fifty thousand rupiah). Specifically for agribusiness management, several stages are interrelated. These stages include commodity selection, planning, managing cropping patterns, and organizing students. Commodities planted are commodities that are market demand, both traditional markets and non-traditional markets (supermarkets or supermarkets).

Each land provides a cropping pattern filled by PPL (Field Extension Officers) from the Department of Agriculture. For example, to plant tomatoes, the first week is determined on what land and how much area. If it turns out that there is still a shortage of products to be supplied, then the task of the procurement department will be to look for farmers in Ciwidey, Lembang, to Garut.

Agricultural activities carried out since morning. In the early hours of the morning, hundreds of students prayed at dawn in a solemn prayer. After praying, they recite the Qur'an. No student should leave the mosque. After an hour had passed, the students left the mosque and hurried into the room to change clothes. A moment later, the students rushed out of the lodge. Most students readily process crops to be marketed. Some students go to the cowshed and sheep shed to feed and milk the cows. Others gathered in the courtyard of the mosque waiting for a pickup truck that would transport them to the plantations around the pesantren. Thus, in addition to studying religion, students are also taught economic empowerment through entrepreneurial practices.

Entrepreneurship is at the heart of the activities of the pesantren Alltifaq established by K.H. Fuad Affandi. The pesantren is designed as a boarding school that can support itself, not relying on the lives of



donations, so that students live independently. The Al-Ittifaq Islamic Boarding School changed the mentality of lazy villagers because of the confinement, to a community that worked hard. This pesantren has succeeded in juggling the Ciburial village, which is poor, left behind in agriculture, transportation, and education, becoming a developed village, and has even been able to attract tourists.

In managing the agribusiness, students are divided into groups whose groupings are based on interests, level of education, and special skills possessed by the students. In general, the division of tasks of teachers and students as follows: a) Agro-business core management, b) Secretariat, c) garden foreman, d) packaging, e) marketing, f) field workers, g) procurement.

To maintain this agribusiness business, pesantren applies a marketing strategy in partnership with businesses, both with KUD, working directly with supermarkets, and creating new potential markets. Gradually, after gaining the trust of one supermarket namely Hero, efforts are made to cooperate with other supermarkets without releasing the already established market share.

The pesantren also cooperates with the Ministry of Agriculture by involving PPL (Field Extension Officers) to foster cropping arrangements. Internally the pesantren routinely holds a meeting forum between students and farmers to discuss planting patterns and cultivation technology, which is usually done every Thursday, Friday evenings at the beginning of the month.

Pesantren Allttifaq owns around 14 hectares of agricultural land. Also, there are still around 300 hectares more which is the land of residents whose cultivation is given to the boarding school. On the land, there are about 25 types of vegetables that are planted and taken care of by the students. These vegetables are usually marketed in subsidized supermarkets in big cities. The land managed by the students every day usually produces 3-4 tons of vegetables. His turnover reaches hundreds of millions of rupiah every month. The pesantren has 300 students and 400 farmers who are empowered to grow crops. The students started farming

from morning until 11.00 at noon. Then the farmers who are residents around the pesantren will continue the farming activities from noon to late afternoon at 17.00.

Santri or Pesantren Al-Ittifaq students consist of mukim and kobong santri. Santri Mukim is a student who has a family and lives independently but still exists in the environment and helps PPAI activities. Santri Kobong is a santri who lives in a *pondok* (kobong) and must study religion and work related to agribusiness. The santri in the kobong at the Salafiah Islamic boarding school are mostly poor people (weak economic groups), so that PPAI does not charge for education, accommodation, food, and so on.

For this reason, PPAI requires them to work in the agribusiness sector in place of these costs while at the same time deepening their agribusiness skills. The santri obtained income from PPAI which was kept by the boarding school. They don't know how much they earn. Because it is not informed. PPAI deliberately did not inform them. This is related to the process of galvanizing and learning to be frugal, sincere, concerned, responsible, and hard work. PPAI's routine activities are holding mass marriages for students and mass circumcisions for the community. At the mass wedding, all wedding supplies from the *qobul* (wedding vow) consent to the residence is provided. For mass circumcision, PPAI cooperates with other parties, so that circumcised children are given money and gifts.

550 students are living in PPAI consisting of 270 male students and 280 female students. The grouping of PPAI students in agribusiness is based on the education and interests of the students. Education until elementary school is placed in the fields. Education through junior high school is placed in the warehouse and packaging because it takes the skills to sort, weigh, and give labels. High school graduates will usually be placed in marketing because this field requires communication and negotiation skills with others. For female students, they are not required to go to the fields; they are placed in the packaging, logistics, and stalls of the pesantren.

Methods of cooperation between community members are contained in farmer groups. MH first established farmer groups in 1988.



Currently, there are five farmer groups under the management of PPAI. Alif's farmer group (Al-Ittifaq) consists of teachers and students, commodities that are cultivated not only in vegetable commodities but also in livestock (cattle, sheep, chickens), fisheries, and home industries in garment and bag crafts. Outside the farmer groups, other economic efforts are also carried out by Al-Ittifaq students through the BMT (Baitul Maal wat Tamwil) which includes savings and loans, selling groceries (nine staples), and services (SIM, STNK, taxes, and others -other). The BMT organization is managed by six managers, and now has assets of Rp. 150,000,000 excluding building assets, whose initial capital in 1997 was only Rp. 250,000, - (two hundred and fifty thousand rupiah) alone.

Pesantren Al-Ittifaq also has a timber business called Community Based Rehabilitation (RBM). In addition to providing pesantren and surrounding communities with timber products such as desks and wooden products for housing, PPAI also provides opportunities for students who are former drug addicts to study timber here. They are taught skills that will be useful for their supplies after leaving pesantren, such as how to make cabinets, desks, chairs, and others. Up to now, 46 students have been given special timber education in the RBM.

In collaborating, PPAI, led by a Kiai, becomes the center of a network system. PPAI also has levels of collaboration such as coordination, cooperation, and collaboration depending on the program, activities, and objectives. In this picture, a collaboration network in a business context is indicated by red lines and black lines in the context of social relations. In building cooperation networks, PPAI is quite intensive with programs that lead to capabilities in the fields of religion and agribusiness.

At the level of communication and information exchange, completing and aligning objectives (complementary dam compatible goals), PPAI conducts this activity by holding daily meetings or gatherings which are held every morning after the Morning Prayer. This meeting is a problem meeting because it is related to the problems that are owned by the people who come. Other routine meetings are weekly, monthly and yearly studies that discuss social, agribusiness, and other issues.

In the context of cooperation, some routine agenda of activities carried out by PPAI are carrying out a mass circumcision and marriage program, construction of houses for students who will live, infrastructure development such as village roads, schools, houses of worship, and greening around the village. PPAI is an agribusiness pesantren that has a spirit of social entrepreneurship with some uniqueness that affects the learning process of students. Among the uniqueness that is carrying out, there are practical activities or working in the fields from 7 to 11, the quality of teaching education is still low on average (academically) because many rely on PPAI alumni, and still maintain the Salafi Islamic boarding school culture that tends to be traditional.

c. Financial Controlling of Pesantren based on Agribusiness Entrepreneurship

Supervision of education funding in PPAI Al Ittifak Ciwidey is carried out by the PPAI Management Team, Kiai, and the board of educators by monitoring, guiding, and solving problems to the RAPBP, Cash, and Equipment, which are conducted every quarter and semester. At certain times the chaplain assigned one of the boards of educators to carry out monitoring. Fattah (2012) states that: "the supervisory procedure consists of three main activities, namely: monitoring (monitoring), assessing, and reporting the findings of monitoring activities on actual performance, both in the process and results".

d. Audit (evaluation) of Pesantren Funding Based on Agribusiness Social Entrepreneurship

Evaluation activities (reporting) are made and carried out by treasurers of pesantren, submitted to the leaders of pesantren, and submit financial reports of Islamic boarding schools to the pesantren community through family gathering forums. As stated by the treasurer of the pesantren: "In the bookkeeping conducted by the treasurer, the report is first submitted to the head of the boarding school, then submitted to the boarding school family gathering forum once a month (Interview with Treasurer PP Al-Ittifak Ciwidey, 15 January 2019)."



Audit boarding school based agribusiness social entrepreneurship is a series of activities that involve: 1) The process of collecting and evaluating evidence; 2) Measurable information. Information evaluated is information that can be measured. Qualitative things must be grouped in a measurable group, so that they can be assessed according to clear measures, for example: very good, good, sufficient, not good and there is a good measure of clear criteria; 3) Economic entity to confirm that an audit is a unit in the form of a company, division, or other people; 4) Performed by competent and independent people or organizations called auditors; 5) Determine the suitability of the information with the found irregularities criteria. The determination must be based on a clear measure. That is, with the criteria for what is said to deviate. 6) Reported results. This report is information about the appropriateness of testable information and criteria, or non-compliance with the information tested criteria, and points out the facts in this difference. Implementation audit, namely: a. Completeness, to ensure that all transactions have been recorded or are included in the journal; b. accuracy, to ensure transactions and balances estimate that there have been recorded by the correct amount, the correct calculation, classified and recorded correctly; c. Existence, to ensure that all assets and liabilities recorded have existence or occurrence of a certain date, so the transaction recorded must occur and not be fictitious; d. Appraisal, to ensure that generally accepted accounting principles are applied correctly; e. Classification, to ensure that transactions listed in the journal are classified correctly. If this balance is related to a figure including a registered client it has been classified appropriately; f. Accuracy, to ensure that all transactions are recorded on the correct date, the account balance details are following the number of books, and the balance has been done correctly; g. Split limits, to ensure that transactions close to the balance sheet date are recorded in the right period. This transaction will record the transaction quickly near the end of the accounting period; h. Disclosure, to ensure that accounts and disclosure requirements relating to the fair are presented in the financial statements and explain the contents and footnotes in the report.

e. Accountability (Funding Responsibility) Pesantren based on Agribusiness Entrepreneurship

The financial accountability report is prepared at the end of each semester and the end of the school year. Financial accounting is done twice a year, namely at the end of the semester and at the end of the school year. Report evaluation activities are carried out by Al-Ittifak Islamic Boarding School every month at family gatherings. As obtained from the leadership of the Al-Ittifak Islamic Boarding School: "For the financial statements of the pesantren reported at the time of a family gathering which is held once a month at the beginning of the Islamic month."

The treasurer makes monthly reports for guidelines for making semiannual and annual reports. The monthly report contains income and financial expenses which are issued daily to meet the needs of Islamic boarding schools. Bookkeeping at Al-Ittifak Ciwidey Islamic Boarding School is carried out at any time along with the incoming and outgoing funds with the aim that the funds can be known where the flow goes. Bookkeeping is done carefully and thoroughly, simply and practically.

Accountability for cost management in PPAI is done in the form of monthly, semiannual, and annual reports that are reported to the leadership. Monthly reports, especially in pesantren finance, are conducted by treasurers to Kyai. The treasurer reports every financial activity report of each activity and section, which is reported in the form of proof of receipt, storage, and payment to the parties concerned which is then reported by the treasurer to the Head of the Al-Ittifak Islamic Boarding School.

Pesantren Treasurers are more selective in withdrawing money from activities and projects. Every activity carried out the next step is to make a Responsibility Report (LPJ). Making LPJ is a must for every part of the boarding school. Each LPJ from each division will be audited by the treasurer, and the results will then be submitted to the leadership of the Pesantren Al-Ittifaq and stored as treasurer documentation. However, the results of audits for Islamic boarding school funds are rarely evaluated by Kyai Pondok Pesantren Al-Ittifak, but only representatives of the kiyai



who evaluate the audit results relating to Madrasah funds. The financial evaluation of the cottage is done by holding a financial problem meeting with the foundation, the advisory board every three months.

2. Discussion

a. Pesantren Financing Planning based on Agribusiness Social Entrepreneurship

Pesantren financing planning is needed to achieve more optimal goals because planning is the process of determining goals or targets to be achieved and determining the paths and resources needed to achieve pesantren goals efficiently and effectively. Goals are said to be effective if they achieve results that are following the criteria originally set. The efficiency is the cost incurred following the original plan or lower.

The pesantren budget is a detailed plan for obtaining and using financial resources and others for a certain period especially one fiscal year. The pesantren budget covers all aspects, both financial and non-financial, of activities to be carried out and used as operational guidelines for the budgeted timeframe. The preparation or preparation process is called budgeting or budgeting.

Determination of the pesantren's budget is based on factors of efficiency and effectiveness because the added value is only obtained through effective and efficient planning. The basic function of the budget is as a planning tool (planning), a coordinating tool (coordinating), and controlling (controlling). The things that must be considered in the pesantren budget preparation procedure are the goals and objectives, policies, and assumptions of external factors.

The steps in preparing the budget for the Pesantren Al-Ittifak Ciwidey are: 1) Inventory of plans to be implemented; 2) Prepare a plan based on the priority scale of its implementation; 3) Determine the work program and program details; 4) Define the need for implementation of program details; 5) Calculate the funds needed; 6) Determine the source of funds to finance the plan.

In practice, the real amount may not be the same as the budget. The financial realization that is not the same as the budget must be analyzed, and if necessary a budget revision can be made so that the budget function can continue to run. The difference between the realization of expenditure and the budget can occur because 1) There is efficiency or inefficiency of expenditure; 2) The occurrence of savings or waste, 3) Implementation of activities that are not by what has been programmed; 4) There is an unexpected price change; 5) Inadequate budgeting.

Financial planning includes budgeting for educational infrastructure. Pesantren Al Ittifak as a place for religious education needs to be equipped with formal education facilities. Educational facilities are needed by the students to carry out activities of students all the time to study the science of religion. The completeness of the infrastructure of the Pesantren Al Ittifak Ciwidey Rancabali District, Bandung Regency, West Java turned out to be successful in generating students to become entrepreneurs. One of the successes was supported by the good planning of Pesantren Al Ittifak.

The Al Ittifak pesantren's budget is flexible meaning that if in the course of the implementation of the activity it turns out that adjustments must be made to the activity, and then the budget can be revised by following certain procedures. By utilizing the natural potential that exists around the boarding school, namely the cool mountainous region, boarding schools led by K.H. Fuad Affandi, fostering the majority of students from low economic groups, the poor and orphans not only with religious knowledge but also with business skills, especially in the agricultural or agribusiness sector.

b. Financing Implementation of Pesantren Al-Ittifaq Ciwidey Based on Agribusiness Entrepreneurship

In the use of funds, the kiyai does not use authority, but rather empowers the board of educators and treasurers, so that money management is fully handled by the treasurer. The Kyai only directs the use of the budget to be effective and the treasurer can innovate. The



agricultural business activity which he pioneered with the students began to run by producing highland vegetables.

The number of commodities produced is about 32 types of vegetables including beans (*Phaseolus vulgaris*), sesin (*Brassica Juncea*), potatoes (*solanum tuberosum*), pakcoy (*brassica rapa*), coriander (*corriandum sativum*), leeks (*Allium fistulosum*), potatoes (red onion) (*Allium cepa*), Garlic (*Allium sativum*), Spinach (*Amaranthus hybridus*), tomatoes (*Lycopersicum esculentum*), pandanus fragrance (*pandanus amaryllifolius*), paprika, turnip (*Raphanus sativus*), celery (*Lycopersicum esculentum*), pandanus fragrance (*pandanus amaryllifolius*), paprika, radish (*Raphanus sativus*), celery (*Lycopersicum esculentum*), paprika, turnip (*Raphanus sativus*), celery (*Apium graveolens*), red bean (red bean, mint, mint) (*Mentha Arvensis*), lemongrass leaves (*andropogon nordus*), sweet potato (*ipomoea batatas*), orange (*Citrus sp*), kale (*ipomoea aquatica*), kapri (*pisum sativum*), kencur (*kaempferia galangal*), orange (*Citrus sp*), kale (*ipomoea aquatica*), kapri (*pisum sativum*), kencur (*kaempferia galangal*), turmeric (*Citrus sp.*) / lezet (*Sechium edule*), leunca (*solanum nigrum*), carrots (*Daucus carota*), corn (*Zea mays*), golden berry (*ciplukan*), bokor lettuce (*lactuca sativa*), oyong (*luffa acutangula*), tomatoes (*Zea mays*), golden berries (*ciplukan*), bokor lettuce (*lactuca sativa*), oyong (*luffa acutangula*), tomatoes (*lycopersicum esculentum*), eggplant (*Solanum melongena*), cayenne pepper (*Capsicum frutescens*) cabbage, and others as his.

Pesantren Al Ittifaq was able to supply vegetables to modern markets until to export markets. Now, with 130 hectares of land, 270 farmers who are alumni of Pesantren Al Ittifaq can produce and supply vegetables to modern markets up to 2 tons every day. Turnover of Rp.450 million per month, members of the cooperative can receive SHU of Rp5 million to Rp10 million per year. Some members of the surrounding community claimed not to expect large personal income from the Al Ittifaq boarding school (Koppontren) cooperative. They realized that the cooperative's income was for the operational needs of the pesantren such as the cost of education and the daily meals of the students.

The implementation of financing includes two things, namely: 1) The authority to determine the policy to accept or spend money. This arrangement is known as administration. 2) Treasurer activities in financial management in the form of revenue, recording, storage, use/payment, and accountability. The implementation of financing management not only leads to the implementation of effective and efficient education but also with these funds pesantren must be able to improve the quality of its graduates. The boarding school cooperative (Koppontren) also collaborates with the Ministry of Agriculture by involving PPL (Field Extension Officers) to foster regulatory arrangements cropping patterns, cultural technology, and suitable planting. The implementation of financing in PP Al Ittifak is set by the financial manager. The implementation of the financing applies the directed and controlled principle following the plans, programs, and activities that have been prepared.

c. Controlling (Supervision of Funding) of Pesantren based on Agribusiness Social Entrepreneurship

Supervision of education funding in PPAI Al Ittifak Ciwidey is carried out by the PPAI Management Team, Kiyai, and the board of educators by monitoring, guiding, and solving problems to the RAPBP, Cash, and Equipment, which are conducted every quarter and semester. At certain times the chaplain assigned one of the board of educators to carry out monitoring.

The role of the kyai in financial supervision or control in education financing in pesantren is to carry out an active supervision model for the flow of money in and out of routine expenditure with accounting records of spending.

d. Auditing (Funding Evaluation) of Pesantren based on Agribusiness Social Entrepreneurship Al-Ittifaq

Auditing in PPAI has many types, including Auditing the investment and financing cycle; Auditing the production cycle and personnel services; Spending cycle auditing; audit sampling, income cycle audit, audit testing methodology, and evidence audit. Auditing is carried



out including the income cycle and the expenditure cycle. The pesantren's revenue cycle consists of activities related to the exchange of goods and services with customers and revenue collection in cash.

Transaction groups included in the Kopontren income cycle are: 1) credit sales (sales made with debt); 2) Cash receipts (receivable collection and cash sales); 3) Adjustments to sales (discounts, sales returns, and price reductions, as well as uncollectible receivables and allowances and write-offs). These three accounts, namely the cost of goods sold, inventory, and cash, are also affected by transaction groups in other cycles. Important documents and records used in processing cash receipts are as follows: a). Proof of receipt of money; b). Pradaftar; c). Cash calculation sheet; d). Daily cash overview; e). Deposits slip authorized; f). Cash receipt transaction file; g). Amount of cash receipts.

The expenditure cycle consists of activities related to the acquisition and payment of goods and services. The main activities of the expenditure cycle are: 1) Buying goods and services, and 2) making cash disbursement transactions. Management will establish implicit and explicit assertions of transactions and expenditure cycle balances in the financial statements of the institution. These assertions define the specific audit objectives of the expenditure cycle audit program. Most audits of the expenditure cycle cover these main objectives but are not intended to discuss all situations facing the client. To achieve these specific audit objectives, the auditor uses part of the audit planning and testing method. The expenditure cycle consists of the acquisition of goods or services transactions. Goods obtained by institutions can be in the form of fixed assets and securities that will be used to generate income for more than one year or stocks and securities that will be consumed or used to generate income within one year or less. Services obtained by pesantren can also be divided into two, namely services that only produce benefits for one year or less (personnel services, interest, insurance, advertising) and services that produce benefits for more than one year (intangible assets).

e. Accountability (Funding Responsibility) of Pesantren based on Agribusiness Social Entrepreneurship Al-Ittifaq

The accountability of pesantren financing based on Agribusiness social entrepreneurship Al-Ittifaq Ciwidey Bandung Regency referred to in this case are all activities related to financial accountability which includes receipt, storage, and payment or delivery of money carried out by treasurers to the authorities. Accountability report activities, namely activities to make financial accountability reports to internal boarding schools and external parties, and are called boarding school stakeholders. Accountability reporting is done so that all pesantren funds used are following applicable regulations and are used effectively and efficiently. The role of the kiyai in financing evaluation and accountability is as auditors or financial supervisors. The financial accountability report is carried out by the treasurer and the board of educators at the end of the LPJ.

D. Conclusion

The research concludes that the implementation of pesantren financing based on agribusiness social entrepreneurship of Al Ittifak Ciwidey Bandung is arranged through a budget planning formula (budgeting) that is preparing a plan of activities and pesantren budget using SWOT analysis; Funding is carried out to finance underprivileged students, pay teacher salaries, professional development (training), and infrastructure facilities that are strengthened by the source of agribusiness costs through the utilization of boarding school cooperatives; Supervision of education funding in PPAI Al Ittifak Ciwidey are carried out by the PPAI Management Team, Kiyai, and the board of educators by monitoring, guiding, and solving problems to the RAPBP, Cash, and Equipment, which are conducted every quarter and semester; Funding evaluation is carried out at the end of each semester and the end of the school year.

Financial accounting is done twice a year, namely at the end of the semester and at the end of the school year. Report evaluation activities are carried out by Al-Ittifak Ciwidey Islamic Boarding School once a month at family gatherings; and financial accountability can be held accountable to



the parents of students, the community, and the Government as well as to the leadership of the PPAI, Kiyai.

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