



## **BUSINESS ECOSYSTEM IN EDUCATION FINANCING INDEPENDENCE BASED ON BOARDING SCHOOL (CASE STUDY OF RAUDHATUL MUBTADIIN BOARDING SCHOOL, BALEKAMBANG, JEPARA)**

**Mr. Abu Choir**

Kudus State Islamic Institute (IAIN)

Email: [abuchoir.wise@iainkudus.ac.id](mailto:abuchoir.wise@iainkudus.ac.id)

### **Abstract:**

This research aims to examine the business ecosystem that supports independent education financing at the Raudhatul Muhtadiin Balekambang Islamic Boarding School, Jepara. The research method used is a case study with a qualitative approach, through in-depth interviews and participant observation. Education at Islamic boarding schools has a significant role in developing religious, moral and academic values among students. However, the continuity of education in Islamic boarding schools often depends on financial independence. The research results show that the business ecosystem in Islamic boarding schools consists of various components, including the active role of local communities, collaboration with the private sector, as well as internal initiatives in Islamic boarding schools in managing resources effectively. Education financing is supported by contributions from donors, waqf funds, as well as management of productive assets such as agriculture and creative industries. Apart from that, the partnership model with microfinance institutions also helps strengthen the economy of Islamic boarding schools

**Keywords:** *Business Ecosystem, Financial Independence, Islamic Boarding School Based*

### **INTRODUCTION**

The dynamics of Islamic boarding school development have given rise to various innovations and renewal of Islamic boarding schools, both in terms of methods, curriculum, functions or roles and management, so that they can continue to exist in various situations and conditions. (Ayumardi Azra, 1997: xv-xvi; Nurcholish Madjid, 1997; Bizawie, Z, M, 2014; Abdurrahman Wahid, 2001: 92-93; Sahal Mahfudh, 1994: 377). This renewal is seen as a critical and creative effort to answer internal challenges and external changes in society. Internally, the existence of the Islamic boarding school's increasingly diverse internal human resources and the need for the Islamic boarding school itself to continue to develop allows for renewal, while externally the increasingly rapid changes in society also influence the renewal of the Islamic boarding school so that its role as a social institution can be optimal. Apart from this, the factor of availability of funds/costs will really support the Islamic boarding school renewal process. However, renewal in the Islamic boarding school is still determined by the Kiai as the center of leadership as well as the characteristics of the sub-culture. (M. Dawam Raharjo, 1995: 14-15, Abu Choir, 2002: 134-137)

It is alleged that the world of Islamic boarding schools has changed, both as a result of internal dynamics and as a result of penetration from the outside world

(Taufik Abdullah, 1996: 111), but its ability to place and adapt itself to these changing situations and conditions is what is able to make this institution continue to survive. from time to time where this condition is not found in similar traditional educational institutions in other parts of the Islamic world. (Ayumardi Azra, 1997: xv). This ability is of course not without reason, but because of the very strong Kiai leadership within the Islamic boarding school institution. (Zamakhsyari Dhofier, 1994: 6; Abdurrahman Wahid, 1999: 15; Mardiyah, 2013: 2-3).

Kiai's leadership is based on Kiai's personality traits which show strong personal character. The experience of ups and downs in establishing an Islamic boarding school from the bottom has enabled Kiai to have a superior personality. This advantage makes Kiai born as a charismatic leader, (Abdurrahman Wahid, 2001: 134-136) as a form of gift from God (divinely inspired gift) and/or the ability to gain and maintain authority. (Max Weber, 2006: 297). In fact, the existence of Kiai as leaders of Islamic boarding schools is very vital because much of the success of Islamic boarding school development comes from the leadership of Kiai and depends on the charisma of the Kiai. (Nurcholish Madjid, 1997:95). Thus, Kiai with his charisma can easily move and direct all elements of the Islamic boarding school, and can play various roles and functions in developing his Islamic boarding school.

Kiai consistently carry out religious and social work in the community in addition to their main activities as educators and leaders in Islamic boarding schools. Kiai's social work has penetrated various aspects of community life, both economic, social and cultural. Kiai initiate economic activities in the community by creating various Islamic boarding school-based economic models (Zubaidi, 2007), developing the life skills of students and the community (Taufik Abdullah (Ed), 1991: 90-112), and accepting consultations from residents on various matters. Some kiai even provide non-medical health services for community members.

The socio-economic role of Kiai and Islamic boarding schools was not initially recognized as a profitable-oriented economic activity. These activities are mostly seen as an effort to expand the role (wider mandate) and an effort to answer problems in society. However, as time progressed, this economic activity began to be considered important and even became part of the core organizational structure in several Islamic boarding schools. (Zubaidi, 2000). Economic activities have also succeeded in providing positive benefits in financing Islamic boarding school education, so that the cost burden imposed on students becomes lighter, and can even be free. Kiai initiate values, models and forms of various socio-economic activities in Islamic boarding schools and society through typical Islamic boarding school strategies. (Lukman Fauroni, 2014:171-224)

This economic activity or entrepreneurship is able to contribute to the source of educational financing for Islamic boarding schools, so that it can cover some of the operational, personal and even investment costs. In fact, for some Islamic boarding schools, these entrepreneurship units are able to cover all their educational costs. Activities On this basis, entrepreneurship activities developed by kiai and Islamic boarding schools have become unique and interesting studies.

The results of research by Suwito NS (2008) state that the chronology of the emergence of Islamic boarding school economic enterprise (entrepreneurship) starts from the need for Islamic boarding schools to support themselves (survive) and in order to develop the role or expand the mandate (wider mandate) of Islamic boarding schools as a form of community service. Different reasons in the chronology of the emergence of economic activity give rise to differences in economic activity, business models, scale, values and underlying goals. If you look carefully, this economic activity has even given birth to a business ecosystem typical of the Islamic boarding school model.

Nowadays, many Islamic boarding schools have succeeded in developing their economic units. For example, the Arrisilah Ciamis Islamic Boarding School has developed an economy in the fisheries sector. Darussalam Gontor Islamic Boarding School independently manages the real, agricultural and plantation sectors. The

Sidogiri Pasuruan Islamic Boarding School is successful in the fields of Islamic Boarding School Cooperatives (Koppontren), Baitul Mal wat Tamwil, Sharia People's Credit Bank (BPRS) and various other real sectors. Al Amin Islamic Boarding School Sumenep in the field of marine-based economics and Al-Ittifaq Islamic Boarding School Rancabali Bandung in the field of agribusiness. Apart from that, the Ta'miriyah Surakarta Islamic boarding school is developing a model for financing education and independent businesses within the Islamic boarding school environment. The Azzainiyyah Sukabumi Islamic Boarding School, West Java, is developing community economic empowerment to alleviate poverty by establishing the Mosque Welfare Council Community Financial Institution (LKMDMK). The same thing was done by the Raudhatul Ulum and Attifaqiyah Sakatiga Ogan Komerang Ilir Islamic boarding schools. (Lukman Faoroni, 2014). Meanwhile in Pati Regency, Central Java, it was also found that the Maslakul Huda Islamic Boarding School was developing the Islamic boarding school economy in the form of plantations, printing and BPR, all of which were framed in BUMP (Islamic boarding school-owned enterprises), while the Al Istianah Plangitan Islamic boarding school was developing the Islamic boarding school economy in the fields of agribusiness and furniture, while the Islamic boarding school Manbaul Huda developed an Islamic boarding school economic unit in the form of Koppontren with savings and loan financial services. (Abu Choir, 2016).

Apart from the Islamic boarding schools mentioned above, Bank Indonesia through the Sharia desk is also pioneering the development of Islamic boarding school business holdings so that Islamic boarding school businesses which are still separate can become an ecosystem. Each business can develop and be interrelated, thereby bringing positive value to the independence of Islamic boarding schools. The forum for these business activities is called Hebitren (Islamic Boarding School Economic and Business Association) which has given birth to the Islamic Boarding School Business and Economic Union Cooperative. One of the Hebitren members is the Raudlatul Muftadiin Balekambang Jepara Islamic Boarding School which has developed various economic activities ranging from small to large, from agriculture, animal husbandry, to retail. These activities provide benefits to Islamic boarding schools, influencing the independence of Islamic boarding school education financing. Investment and operational financing needs are almost completely allocated from entrepreneurship sources, so that students are only burdened with very low operational costs, such as food costs. If we look at the economic activity in independent education financing, it can be traced as a business ecosystem based on Islamic boarding schools.

The entrepreneurial aspect as a business entity in Islamic boarding schools is a dynamic in itself for Islamic boarding schools. The spirit of Islamic boarding school values is considered capable of filling the empty space in economic activities which tend to be materialistic and have more spiritual value. (Mursyid, 2011: 178-179; Abdul Jalil, 2013) Likewise, the results of the Islamic boarding school's economic efforts can support the financing of Islamic boarding school education (both investment, operational and personal) which continues to increase, so that Islamic boarding schools can have more freedom to carry out their sacred mission as religious institutions, educational institutions, and community development institutions (as community empowerment agents). The role of the Islamic boarding school economic unit in several Islamic boarding schools has been proven to have a strategic position in the independence of the Islamic boarding school. When properly oriented, managed and utilized, these economic units can be useful for financing Islamic boarding school education. (Abu Choir, 2016). Therefore, the existence of a management system in the business ecosystem in the independence of Islamic boarding school-based education financing is interesting and urgent.

## **RESEARCH METHODS**

This research uses descriptive qualitative research with a participatory approach. With qualitative research, it is hoped that we can understand the meaning, both of the thoughts and actions of the research subjects. Meanwhile, participatory is

intended to obtain actual data by participating with research subjects, so that the data obtained is original data. With qualitative methods, it is hoped that we can understand the meaning, both of the thoughts and actions of research informants. (Tabrani and Suprayogo, 2003).

Data collection techniques in this research were carried out through in-depth interviews, participant observation, and study of documentation and archives. The data analysis technique used in this study is an interactive model of analysis which includes three stages, namely data reduction, data display, and conclusion drawing. Meanwhile, for data validity, data triangulation and informant review are carried out. The review of the results of this research can be carried out through discussions and FGD.

## **RESULTS AND DISCUSSION**

### **Main Values of Islamic Boarding School Based Business Activities at Raudhatul Muhtadhin Islamic Boarding School Balekambang Jepara**

In general, each Islamic boarding school has unique Islamic boarding school values in developing its respective entrepreneurial activities. These values are in accordance with the potential and unique conditions of each Islamic boarding school.

The Raudhatul Muhtadhin Balekambang Jepara Islamic Boarding School is a unique combination of salafiyah and modern Islamic boarding school values. The value of Salafiyah Islamic boarding schools is seen in the main values developed in organizational culture and ustadz-student interactions, while modern characteristics are seen in terms of the education system, physical buildings, management of the Islamic boarding school and management of its entrepreneurship units. (mf.01.1).

This unique combination cannot be separated from the figure of Kiai Ma'mun Abdillah, the current caretaker who is the central figure in the process of dynamization and renewal taking place at the Raudhatul Muhtadhin Islamic Boarding School in Balekambang Jepara. He has played himself as an important actor in the process of dialectics and reciprocal dialogue between religious teachings and social reality through channelization strategies while also acting as a cultural broker who is a place where residents come to ask questions about various external changes that they do not yet understand. This is almost the same as the characteristics of other Islamic boarding school caretakers on which the community depends. (Zubaidi, 2007). Moreover, Kiai Makmun is also known as the Tariqah murshid, so it is believed by the public that he has the ability to have closeness and authority which supports his leadership charisma in Islamic boarding schools and society.

The innovation and creativity that takes place at the Raudhatul Muhtadhin Balekambang Jepara Islamic Boarding School generally originates from this kiai figure. Various breakthroughs and concrete efforts to update institutional quality were carried out by the administrators of this Islamic boarding school. Among the breakthroughs that were felt to be quite significant was Kiai's courage in transforming the formal education institution at the Raudhatul Muhtadhin Balekambang Jepara Islamic Boarding School, which was previously purely Salafiyah. Various innovations and breakthroughs continue in various economic/entrepreneurship development activities as part of the Islamic boarding school and community development unit, which up to now has been considered by the Islamic boarding school community as a worldly affair and not an area of worship and da'wah that needs to be handled. The innovation process at the Raudhatul Muhtadhin Balekambang Jepara Islamic Boarding School occurred partly thanks to the depth of knowledge, breadth of insight, charisma and authority possessed by Kiai Ma'mun (mf.02.1).

The choice to develop entrepreneurial activity units was not designed from the start for the purpose of economic activity that simply seeks profit. Since the beginning, economic activity has been part of community empowerment activities and answered the growing need for financing Islamic boarding schools. This is based on Kiai's reasoning, that Islamic boarding schools must have benefits for the surrounding community. (lb.01.1)

The main values in developing entrepreneurship at the Raudhatul Muhtadhin

Balekambang Jepara Islamic Boarding School always pay attention to the typical values of Islamic boarding schools, namely: expanding the role of Islamic boarding schools (weader mandate) as social organizations, expanding the practice of religious teachings (fiqh), and the hope of becoming an independent Islamic boarding school. (mf.01/03.1)

Entrepreneurial activities are based on the Islamic boarding school's desire to expand its role as a social institution. Islamic boarding schools must become problem solvers for the surrounding community. (lb. 01/02). This value of community empowerment is always visible in the history of the emergence of business units at the Raudhatul Muhtadain Islamic Boarding School in Balekambang Jepara. One example is the Broiler Chicken entrepreneurship unit. This business unit emerged from the need for healthy and halal chicken for students, congregation and the community. People's complaints about the large number of unhealthy chicken farms using feed and cultivation systems are being answered by establishing broiler chicken cultivation units in Islamic boarding schools. The desire of Islamic boarding schools to play an active role in solving the problems of their community has given rise to many innovations and creativity in Islamic boarding schools. These various innovations and creativity gave birth to entrepreneurship units for the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School. In fact, proper analysis and thorough business preparation make these entrepreneurship units actually provide financial benefits for Islamic boarding schools, thus becoming a source of funding for Islamic boarding school education.

In accordance with modernization demands, Islamic boarding schools are expected to not only play their traditional functions, namely: 1) transmission and transfer of Islamic knowledge; 2) maintenance of Islamic traditions; and 3) reproduction of ulama. These traditional roles are no longer adequate when faced with the fact that poverty and ignorance still plague Muslims, so efforts to expand the traditional roles of Islamic boarding schools to accommodate the dynamic demands of modern society are very necessary.

Social reasons which are the main value of every entrepreneurial activity make the existence of these economic business units more easily accepted by society. The community feels that these various economic activities are helping their problems, not just for the sake of expanding Islamic boarding school capital. The value of social concern as a driving force for entrepreneurship activities differentiates entrepreneurship activities in Islamic boarding schools compared to similar entrepreneurship activities outside Islamic boarding schools. Profits or profits obtained from an entrepreneurial activity are only considered as a consequence of a business proposal that is prepared and planned well and professionally. (Mf.01.4/lb.01.4)

Apart from the above, the economic activities of the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School are also based on the desire to build Islamic boarding school independence. Islamic boarding schools want to be independent economically and also in other ways, such as education and social matters. This independence is expected to make Islamic boarding schools able to meet their own needs and be able to act independently and autonomously towards other parties in accordance with Islamic boarding school principles. Through financial resources, the results of this business unit can support the development of Islamic boarding schools without being completely dependent on external parties.

The independence of Islamic boarding schools will restore the spirit of Islamic boarding schools as well as create independence and autonomy in acting and behaving according to the values believed by Islamic boarding schools. According to Kiai Ma'mun, working is not just to be able to live richly, but working is a form of a person's effort so as not to get trapped in thoma' or expect gifts from other people. Independence by not depending on other parties is a value principle that is believed to be able to be transformed among students, Islamic boarding schools and society. Kiai Ma'mun emphasizes this principle and exemplifies it directly to internal and external parties in the Islamic boarding school. Because this principle of independence makes the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School have high

bargaining value in society, even to the State.

The principle of Islamic boarding school independence is also demonstrated by not burdening parents to compulsorily spend funds to finance Islamic boarding school investments, such as building construction and land purchases. The students are only charged a small amount of education costs that are directly related to them, such as food, snacks and other personal needs. Almost all investment financing, training, and even some operations are financed independently by the Islamic Boarding School, which comes from the profits from entrepreneurship carried out.

Apart from these values, Expanding Fiqh Practices is also a value that underlies entrepreneurship activities. Various entrepreneurship activities that go hand in hand with community empowerment activities are activities to institutionalize fiqh practices as a reference for the Islamic boarding school community. Fiqh is very strong in the Islamic boarding school world, not just manuscripts that are memorized and preached textually, but the concept of fiqh needs to be practiced and actualized in society. Therefore, fiqh must be translated into da'wah bil hal (practice). In principle, work is part of worship. Working is not so that you can live richly, but working is a form of a person's effort so as not to be trapped by thoma' or expecting gifts from other people.

### **Various Islamic Boarding School Based Business Ecosystem Activities at Raudhatul Muhtadain Islamic Boarding School Balekambang Jepara**

James F. More (1993) is considered to be the person who first introduced the business ecosystem dictum. According to him, a business ecosystem is a form of combined innovation from various types of business that produces new capabilities as the foundation for various possibilities. This ecosystem is a community of economics, interactions, production of goods/services of value to customers, capabilities and leadership roles. Simply put, the Islamic boarding school business is developed in 3 economic aspects, namely Islamic boarding schools which are engaged in production, consumption and distribution. The three of them were created in synergy to work together in building business strategies within and between Islamic boarding schools. Business ecosystems can occur internally at Islamic boarding schools or externally between Islamic boarding schools.

Entrepreneurial management is a comprehensive regulatory effort to run a professional business and produce the desired entrepreneurial goals. Entrepreneurial management is needed in order to achieve the goals of a business both in terms of material and non-material profit aspects. Each business unit is always related to the basic elements that must exist and are the main consideration, namely: a) production; b) marketing; c) funding/capital; d) personnel; and e) other functions (management, regulations, POS, etc.). (Sunarya, et al., 2011: 129).

The entrepreneurship activity units carried out are: Retail, Canteen, Plantation, Livestock, and AMDK. All of these activities were developed interrelatedly to answer the needs of students, congregation and community, all of which originate from and for the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School.

### **The Impact of an Islamic Boarding School-Based Business Ecosystem on the Independence of Islamic Boarding School Education Financing at the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School**

The entrepreneurship management of the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School has shown the characteristics of good management. Every entrepreneurial activity is carried out using good procedures and rules in accordance with the characteristics of modern entrepreneurship. Every business undertaken always has a core business that is different from one another but related to each other. Core business means that every business can see the type of product or service it produces. Human resource development in business management practices also prioritizes the values of professionalism, namely that work must be handed over to respective experts. The entrepreneurship unit being developed is also managed by

involving external and internal parties at the Islamic boarding school. Entrepreneurship is also introduced to students with entrepreneurship training and internships by making these professionals as resource persons and business units as places for internships.

Profits or business profits are used as much as possible to help finance Islamic boarding school education, so that it becomes an independent institution. Every year, Islamic boarding schools will receive a share of profits in proportion to the total profits obtained and then distributed for investment purposes in developing Islamic boarding schools, such as building new buildings/dormitories, buying land, furniture and developing ustadz. Apart from investment, business results are also used to help with operational costs that cannot be financed from Islamic boarding school sources, such as subsidies for Ustadz bisyarah and Islamic boarding school activities. Meanwhile, students are only burdened with food costs and personal expenses while at the Islamic boarding school.

The policy of the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School is to always try to determine the personal costs of students only to meet needs that are directly related to them. So that students are not burdened with costs related to investment costs related to Islamic boarding school development. Moreover, Kiai Ma'mun always emphasizes that the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School does not overburden its students, so that the management must be able to formulate strategic steps to respond to demands for change in real action and synergize educational activities with other activities, namely economic activities such as training and internships. The role of entrepreneurship in financing education can thus be seen in the total financing of various investment costs, such as buying land, building construction, major rehabilitation, and training; and some operational costs, namely the salary subsidy for the ustadz, and other costs that the students cannot afford.

## **CONCLUSION**

Education and the economy are like two coins that cannot be separated. Even though the activities of each can be differentiated, the functions and benefits are synergistic, especially when linked to education funding which continues to increase. The ability to translate entrepreneurial activities into a business ecosystem can become a new model in developing independent education financing in Islamic boarding schools.

Based on the findings above, it can be concluded as follows:

The main values of entrepreneurship in the Islamic boarding school business ecosystem in economic independence at the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School, namely: expanding the role of Islamic boarding schools (weader mandate) as social organizations, expanding the practice of religious teachings (fiqh), and the hope of becoming an independent Islamic boarding school.

Islamic boarding school-based business ecosystem activities in the independence of educational financing at the Raudhatul Muhtadain Balekambang Jepara Islamic boarding school, namely:

The Impact of an Islamic Boarding School-Based Business Ecosystem on the Independence of Islamic Boarding School Education Financing at the Raudhatul Muhtadain Balekambang Jepara Islamic Boarding School, namely helping to finance investments and most of the operational financing. Meanwhile, students are only burdened with personal financing and a small portion of operational financing. So that Islamic boarding schools are more agile in planning and implementing programs.

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