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Enhancing Business Skills of Micro Waqf Bank Clients through Pesantren Community Vocational Training Centres in Indonesia

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ABSTRACT

The Micro Waqf Bank (BWM) focuses on financing and business mentoring, and the Community Vocational Training Centre (BLKK) emphasises the development of technical skills, both based in Islamic boarding schools (pesantren), share a core value of economic empowerment, but have yet to demonstrate a synergistic pattern in implementing integrated empowerment. The research aims to identify patterns for enhancing the business skills of Micro Waqf Bank clients through the pesantren-based Community Vocational Training Centre. The qualitative research method uses a Systematic Literature Review (SLR) approach. Data were collected from international journals indexed by Scopus, ERA, MyCite, WoS, DOAJ, Google Scholar, and SINTA, published between 2019 and 2025. Data analysis was conducted using content analysis with Evidence-Based Software Engineering (EBSE) techniques. The results identified seven main patterns in improving the business skills of Micro Waqf Bank clients through the pesantren community vocational training centre: initial needs and business potential identification, business training planning, training implementation, business mentoring, access to financing and capital, and strengthening networks and marketing. The research implications highlight the importance of pesantren-based economic empowerment synergy that integrates financing and skills training comprehensively to enhance clients' business independence. The research limitation lies in using a literature review method without empirical field data, making it conceptual and requiring further verification. The research contributes to developing a systematic pattern for business skills improvement as a model for integrated empowerment programmes based in pesantren. Future research should conduct empirical field studies to test this pattern's effectiveness and explore supporting and inhibiting factors.

Keywords: Micro Waqf Bank, Community Vocational Training Centre, Pesantren, Business Skills, Clients

INTRODUCTION

The Micro Waqf Bank (BWM) and the Islamic Boarding School Community Job Training Centre (BLK) are two strategic programs driven by the Indonesian government to empower the pesantren community's economy. BWM aims to provide access to financing for micro businesses in the pesantren environment using the principle of waqf, where the funds collected are used as business capital for

micro business actors. This program is expected to reduce the economic dependence of Islamic boarding schools on external sources of funds and encourage local economic growth through sharia-based economic empowerment (Roji'in, 2020). On the other hand, the Islamic Boarding School Community BLK focuses on improving the work skills of the Islamic boarding school community so that they are better prepared to compete in the job market and develop their businesses independently (Harweli & Supratman, 2024). These two programs contribute to economic empowerment through improving technical skills and business financing, which positively impacts the welfare of Islamic boarding schools and the surrounding community.

The main goal of the two programs is to strengthen the economic competitiveness of Islamic boarding schools and support the economic sustainability of the people. BWM provides access to financing that is urgently needed by micro businesses that find it difficult to access formal credit from conventional banks, while BLK provides skills training that allows students and the pesantren community to improve their capacity in the world of work and running a business (OJK, 2018; Abdalla et al., 2022). Through these two institutions, it is hoped that the pesantren community can be economically independent and able to develop and market their business products more efficiently and productively (Nugroho & Hilal, 2019). This encourages the creation of a sustainable community-based economy with pesantren as the centre of social and economic activities.

The main advantage of BWM lies in the principle of waqf-based financing, which provides interest-free capital for micro business actors in Islamic boarding schools (Fauzi, Widana, et al., 2024). By relying on productive waqf funds, BWM can provide business capital to the pesantren community, which is generally unreachable by the formal financial system. This program also ensures sustainability through transparent and accountable fund management, as well as the use of funds focused on the development of micro and small businesses in Islamic boarding schools (Rizki et al., 2022). In addition, the application of sharia principles in BWM's operations avoids the practice of usury that is often found in the conventional banking system, so that it is more inclusive and accepted by the pesantren community (Fauzi et al., 2022a).

Meanwhile, BLK Pesantren Community excels in improving the technical skills of students and the community around the pesantren, which can be directly applied in the business world and industry (Ahmad & Putra, 2022). The training covers various fields such as food processing, handicrafts, and information technology relevant to the needs of today's market. BLK operations are carried out through cooperation between the government and Islamic boarding schools, with training facilities tailored to the potential and needs of the local economy (Ministry of Agriculture, 2023). In addition to skills training, BLK also creates market access through business mentoring programs so that participants can optimise their skills to start and grow businesses. The community-based approach allows training to be more relevant and integrated with the socio-economic context of the pesantren (Muttaqin & Albar, 2024).

Although BWM and BLK have the same goal of empowering the pesantren economy, the synergy between these two institutions is still not optimal. Many

government programs run separately without adequate coordination, leading to program overlap, waste of resources, and low effectiveness in achieving common goals (Arnika et al., 2024). For example, the financing provided by BWM is often undersupported by adequate business management skills from customers. At the same time, BLK training has not always been tailored to the needs of BWM-funded businesses (Zayanie et al., 2019). This lack of collaboration is an obstacle to maximising the positive impact of both programs.

In addition, the lack of integrated market needs and potential mapping between BWM and BLK causes the two institutions to operate separately without complementing each other. The training provided by BLK is not always relevant to the type of business that BWM will fund, so there is a gap between the skills taught and the needs of micro businesses (Putri et al., 2024). If the two institutions can work together in mapping market potential and training needs, the results will be maximised in increasing the economic competitiveness of Islamic boarding schools (Nasution, 2022). An integrated mapping between skills training and business financing will create a mutually supportive and productive ecosystem.

The difference in systems and operational mechanisms between BWM and BLK is also an obstacle to synergy. BWM uses the principle of waqf with different fund management from the BLK mechanism, which focuses on technical training and business assistance (BWM, 2019; Ulfha et al., 2022). These differences make effective integration difficult. Therefore, it is necessary to harmonise policies and procedures to bring the two systems together so that they can work together efficiently without administrative or operational barriers (Putro, 2022).

Islamic boarding schools as a socio-economic base have a strategic role in empowering the people, especially in increasing the capacity and quality of human resources in the pesantren environment and the surrounding community (Anggadwita et al., 2021). Therefore, integrating business financing through BWM and skill development through the Islamic Boarding School Community BLK is significant in creating a sustainable and independent business ecosystem.

Previous research has discussed the role of BWM in the economic empowerment of Islamic boarding schools and the effectiveness of BLK in improving workforce skills (Hidayat & Makhrus, 2021; Fauzi et al., 2023). However, studies that integrate the two programs comprehensively are still minimal. No research has explicitly examined the pattern of improving the business skills of BWM customers through the use of the Islamic Boarding School Community BLK as an economic empowerment unit.

There is a gap in understanding how the synergy between microfinance and skills training can create a greater impact on developing pesantren-based micro businesses. In addition, no integrated management model is available as a reference for the development of Islamic boarding school economic empowerment programs effectively and efficiently.

This research aims to find patterns of improving BWM customers' business skills through the Islamic Boarding School Community BLK. With a literature review approach, this research is expected to make a theoretical and practical contribution to developing an integrated economic empowerment model in Islamic boarding schools. The study results are expected to be a reference for the

government, financial services authorities, the Ministry of Workforce, BWM managers, pesantren leaders, BLK managers of pesantren communities, and other stakeholders in designing synergistic and sustainable empowerment programs.

LITERATURE STUDY

Waqf

Waqf is linguistically derived from the Arabic word "*Waqf*", which means holding or stopping something to stay in place (Hamzah, 2020). In sharia terms, waqf is a legal act that withholds property and donates its benefits for the sustainable good (*Hypocrisy*) of the community, without permanently eliminating the ownership of the property (Abbasi, 2012). In Indonesia's positive law, Law No. 41 of 2004 defines waqf as an act of wakif law to separate part of property for the sake of worship and general welfare by Islamic law. (Law 41, 2004).

In the current literature, waqf is seen as an asset used for religious and social purposes and as a productive tool promoting sustainable economic development. The concept of productive waqf emphasises the optimal management of waqf assets to produce economic benefits that can be widely enjoyed, such as infrastructure financing, education, and micro, small and medium enterprises (MSMEs) (Fauzi, Haji-Othman, et al., 2024). In addition, innovations in waqf management, such as cash waqf and e-waqf through digital technology, encourage greater transparency and efficiency, thereby expanding access and inclusion of Islamic finance (Benbekhti et al., 2016).

Micro Waqf Bank

Bank Waqf Micro (BWM) is an Islamic microfinance institution that operates with waqf capital and aims to provide access to financing for small communities, especially micro business actors, whom formal financial institutions have not reached. (OJK, 2020). BWM is a cooperative legal entity and is supervised by the Financial Services Authority (OJK), with the principle of unsecured financing and a maximum margin of 3% per year (Sulistiani et al., 2019). The primary function of BWM is to empower the pesantren community through the provision of business capital accompanied by entrepreneurship training and mentoring, thereby increasing customer productivity and independence (Hasiba et al., 2021).

BWM's financing model has proven to be effective in increasing customers' income and economic independence, especially the pesantren community (Putra et al., 2019). BWM's operations rely on productive waqf funds and income from service fees (*Ujrah*), which is relatively small, so that it can provide soft financing to micro business actors and MSMEs. Empirical studies in several Islamic boarding schools show that BWM not only provides business capital, but also assistance that improves customers' business management skills (Hadziq, 2022).

Community Work Training Centre

The Community Job Training Centre (BLKK) is a government program that aims to improve the technical and vocational skills of the community, especially in Islamic boarding schools, to face job market challenges and encourage economic independence (Ministry of Agriculture, 2022). The BLKK program is a government

initiative since 2017 to expand access to job training in remote areas and improve the quality of human resources through hard skills and soft skills training relevant to the business and industry world (Ministry of Agriculture, 2023).

BLKK provides production skills training and soft skills that are relevant to the needs of industry and entrepreneurship, such as sewing, agriculture, information technology, and business management (Nursaid & Susbiyani, 2023). The existence of BLKK in Islamic boarding schools is an important bridge between religious education and the development of practical skills, so that Islamic boarding school graduates not only excel in religious science but are also ready to compete in the world of work (Abdalla et al., 2022).

Islamic Boarding School

Islamic boarding schools are traditional Islamic educational institutions in Indonesia that function as a place of religious learning as well as a centre for community, social, and economic development (Dhofier, 2011). In terminology, pondok means a simple place to live for students who study religion under the guidance of the kyai (Daulay, 2017).

Pesantren encourages the development of entrepreneurship and life skills so that students can become economically independent agents of change. In addition, recent regulations such as Law Number 18 of 2019 provide a legal basis that strengthens the role of pesantren in the management of shared resources and community economic development based on the theory of resource management (UU 18, 2019).

Business Skills

Business skills are a key factor in the success and growth of micro, small, and medium enterprises (MSMEs) (Kusio & Makowiec, 2015). Business skills are abilities that include the knowledge, attitudes, and practical skills needed to run and manage a business effectively and innovatively (Mack et al., 2024). The dimensions of business skills include technical skills, management skills, entrepreneurship skills, and personal maturity skills that contribute to the success and sustainability of the business (Karyono & Otong, 2020).

Research shows that entrepreneurial skills that include managerial, social, strategic, and digital adaptation skills have a significant influence on business performance and profitability (Ratten & Jones, 2021). The development of these skills must include technical aspects and soft skills such as communication, decision-making, and risk management so that business actors can take optimal advantage of market opportunities (Portales, 2019).

Research Methods

The SLR method follows established protocols Pérez et al. (2020), and Snyder (2019) to identify, evaluate, and interpret relevant qualitative and quantitative research data related to the problem under investigation. The process followed a structured approach encompassing planning, implementation, and reporting stages, as Linnenluecke et al. (2020) outlined and grounded in Evidence-Based Software Engineering (EBSE) principles (Kitchenham et al., 2016). The review process involved three key stages: planning, implementation, and reporting (Krüger et al.,

2020). The study formulated three research questions focusing on collaboration challenges, strategies to overcome them, and sustainable design models.

Literature was systematically searched across multiple databases with predefined inclusion criteria: studies addressing regulatory challenges of the Waqf Bank's ownership structure in Indonesia. Data were collected from international journals indexed by Scopus, Web of Science (WoS), Excellence in Research for Australia (ERA), MyCite, Directory of Open Access Journals (DOAJ), Google Scholar, and SINTA, published between 2019 and 2025. Screening involved evaluating articles for relevance to the research questions, categorised as 'Yes' (relevant) or 'No' (not relevant).

Eighteen publications were initially identified; 11 journal articles were selected for detailed analysis after screening. This rigorous and transparent methodology ensures a credible synthesis of scientific evidence pertinent to the study's objectives. The SLR study technique is conducted in the phases delineated Lane, (2019) as follows:

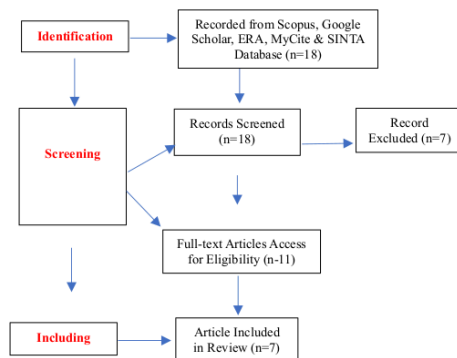


Figure 1: Literature Screening Process
Source (Lane, 2019) and the authors' creation

DISCUSSION AND DISCUSSION

Several studies across indexed journals highlight key challenges and strategies in empowering pesantren-based micro businesses. Harsanto et al. (2022) in Scopus identify a lack of valid data on business needs and potential, recommending systematic surveys and assessments to map local opportunities. Abdurrohim and Kusaeri (2024) in SINTA emphasise the difficulty of aligning training curricula with specific business and market needs, suggesting customised programmes based on thorough needs and market analyses. Rocha et al. (2024) in WoS note insufficient practical and entrepreneurial aspects in training, advocating for hands-on technical and entrepreneurship training. Hatimah et al. (2022) in DOAJ report inadequate and unsustainable mentoring, recommending intensive, continuous guidance with problem-solving and regular monitoring. Fauzi, Haji-Othman, et al. (2023) in ERA highlight challenges in accessing financing, proposing integration

of training with accessible, sustainable funding from the Micro Waqf Bank. Fauzi, Widana, et al. (2024) in MyCite address limited business networks and market access, recommending digital and conventional marketing training and network development within pesantren communities. Finally, Fauzi et al. (2022b) in Google Scholar point to the lack of feedback mechanisms and ongoing training, urging the collection of participant feedback and provision of continuous, needs-based training. These findings underscore the importance of data-driven, practical, and sustained approaches combining training, mentoring, financing, and market access to enhance pesantren micro-enterprises. Simplified in the table follows:

Table 1. Data Extraction Results

Journal Index	Author & Year	Constraints	Strategy	Recommendations
Scopus	(Harsanto et al., 2022)	Lack of valid and comprehensive data on business needs and potential of pesantren clients	Conduct individual and group surveys and needs assessments; Analyse local economic potential.	Perform systematic initial assessments to map business potential within the pesantren and surrounding communities.
SINTA	(Abdurrohim & Kusaeri, 2024)	Difficulty aligning training content with specific micro business needs and local market potential	Conduct thorough needs assessments and market analysis to customise curriculum content.	Design curricula based on detailed assessments of micro business requirements and local market trends
Web of Science (WoS)	(Rocha et al., 2024)	The training method lacks practice and does not touch the entrepreneurial aspect.	Technical and entrepreneurial training with hands-on methods and case studies.	Providing technical, entrepreneurship, and hands-on training so participants can apply knowledge.
Directory of Open Access Journals (DOAJ)	(Hatimah et al., 2022)	Assistance is not continuous and less intensive.	Intensive guidance, problem solving, periodic monitoring and evaluation.	Providing continuous assistance, problem solving, and business monitoring and evaluation.
Excellence in Research for Australia (ERA)	(Fauzi, Haji-Othman, et al., 2023)	Financing requirements are difficult to access for some customers with an adequate amount.	Integration of training with BWM financing access, with easy requirements	Facilitating access to business capital financing from BWM with easy requirements and sustainable funding.

Journal Index	Author & Year	Constraints	Strategy	Recommendations
MyCite	(Fauzi, Widana, et al., 2024)	Limited business networks and narrow market access.	and sustainable funding. Digital and conventional marketing training; development of business networks through the pesantren community.	Teach marketing techniques and build business networks to expand market access.
Google Scholar	(Fauzi et al., 2022b)	Lack of feedback mechanisms and continuous follow-up training.	Collecting participant feedback and providing advanced training according to the development of business needs.	Gather feedback and provide advanced training as the business needs evolve.

Efforts to Identify Business Needs and Potentials

Identifying business needs and potential is a crucial first step in the economic empowerment of BWM customers through BLK. Initial assessments conducted individually and in groups allow for an in-depth understanding of specific business skills needs, so the training provided can be more targeted. According to Ahmad and Putra (2022), accurate mapping of business needs increases the effectiveness of training and financing programs. In addition, the analysis of local business potential and resources in the pesantren environment helps optimise the utilisation of existing assets, in line with the theory of community-based empowerment that emphasises the use of local resources (Dzikrulloh et al., 2023).

The synergy between BWM and BLK in this stage allows the integration of data on financing needs and skills, so that empowerment programs can be structured holistically. This is in line with the opinion Nurhasanah et al., (2024) which states that effective economic empowerment must be based on a thorough understanding of customers' needs and business potential. Thus, identifying business needs and potential becomes a strong foundation for continuously improving customer skills.

Furthermore, a participatory approach in business potential assessment and analysis also increases customer motivation and involvement in training and financing programs. Harinurdin et al. (2025) emphasising that the active involvement of the community in the process of planning and implementing empowerment programs strengthens the sense of belonging and sustainability of the business. Therefore, an integrated pattern of identifying business needs and

potentials between BWM and BLK is essential to build a responsive and impactful training and financing program.

Training Planning Efforts

Careful training planning with curriculum design that meets the needs of micro businesses and market potential is the key to the success of improving customer business skills. The curriculum is prepared based on the results of the needs assessment to ensure that the training materials are relevant and applicable, as stated by the Nuraeni et al., (2022) which emphasises the importance of an adaptive curriculum in vocational training. Flexible training scheduling is also important, so customers can take part in training without disrupting their business activities. (Jooss et al., 2021).

The synergy between BWM and BLK in training planning allows the adjustment of training modules to the financing pattern provided. This supports the theory of integration of economic empowerment programs, which states that alignment between training and financing increases the effectiveness of empowerment. (Syahriana et al., 2023). Thus, integrated training planning can maximise learning outcomes and customer business readiness in utilising the capital obtained.

In addition, adjusting the training schedule to be responsive to customer needs also strengthens training participation and success. According to Humaira et al., (2020) Flexibility in the implementation of training is the main supporting factor in improving the skills and motivation of participants. Therefore, integrated and adaptive training planning between BWM and BLK strategically improves customer business skills.

Efforts to Carry Out Training

Implementing training that prioritises technical and entrepreneurial skills with hands-on methods and case studies effectively improves customers' business capabilities. Technical training tailored to business fields such as livestock, agriculture, handicrafts, and culinary provides practical provisions that can be immediately applied (Rustiman & Mahdi, 2021). In addition, entrepreneurial training that includes business management, finance, marketing, and product development strengthens the managerial aspects that are essential for business success (Mutiah et al., 2022).

The collaboration between BWM and BLK in implementing the training allows participants to gain technical skills and readiness in managing business financing. This is in line with the opinion A. N. Hidayat and Konidin (2022) which states that integrating training and financing increases the overall business management capacity. The hands-on practice method and case studies also support experiential learning theories that emphasise the importance of real experience in the learning process (Kolb & Kolb, 2012).

Furthermore, implementing practice-oriented training and real applications increases the motivation and confidence of customers in developing their businesses. Nugroho and Hilal (2019) emphasised that training that is applicable and relevant to business needs significantly increases productivity and economic

independence for BWM customers and training participants. Therefore, implementing integrated and practice-focused training is the primary strategy in empowering BWM's customers' businesses.

Business Assistance Efforts

Intensive and ongoing business mentoring is essential to successfully applying the skills acquired in training. Guidance provided during business development helps customers overcome technical, managerial, and marketing obstacles in a timely manner. (Dewanti et al., 2020). Periodic monitoring and evaluation also provide constructive feedback for the improvement and development of the customer's business (Pamitkasi & Latif, 2020).

The synergy between BWM and BLK in business assistance allows for better coordination between financing and skill development aspects. This is in line with empowerment theory that emphasises the importance of mentoring as an integral part of the capacity-building process (Sharma, 2015). Structured and sustainable assistance also improves business sustainability and reduces the risk of micro business failure.

In addition, assistance that is responsive to the problems customers face strengthens the ability to adapt and innovate in the business. S. Hidayat and Makhrus (2021) emphasized that effective mentoring can build the confidence and independence of micro waqf bank business actors. Therefore, integrated and intensive business assistance between BWM and BLK is key to improving customer skills and business success.

Efforts to Access Financing and Capital

Easy access to financing and integration with skills training are two of the main factors in the economic empowerment of BWM customers. Customers who have participated in BLK training can access capital financing from BWM with easier terms and sustainable funding (Sulistiani et al., 2019). This integration ensures that business capital is used productively by the business plan prepared during the training.

According to social and financial capital theory, easy access to financing supported by improving business skills will strengthen the capacity of micro businesses to develop and expand their businesses (Fauzi, Priatno, et al., 2023). Thus, the synergy between financing and skills training creates a healthier and more sustainable business ecosystem.

Furthermore, sustainable funding accompanied by training and business mentoring helps reduce the risk of misuse of capital and increase the effectiveness of the use of funds. (Rahib et al., 2021) emphasised that integrating financing with training and mentoring is an effective empowerment model in improving the welfare of micro waqf bank micro business actors. Therefore, access to financing integrated with training and mentoring is central to empowering BWM customers.

Network and Marketing Strengthening Efforts

Strengthening business networks and marketing training is an important aspect of expanding market access and increasing the competitiveness of customers'

businesses. BLK's digital and conventional marketing training helps customers master marketing techniques relevant to technological developments and market needs (Safiudin et al., 2024). In addition, developing business networks through the pesantren community opens up opportunities for collaboration and wider market access.

The synergy between BWM and BLK in strengthening the network and marketing allows customers to get comprehensive support in financing, training, and business networking. This is in line with the theory of social networks, which states that a strong network increases business opportunities and access to resources (Lestari et al., 2018). Thus, strengthening business networks is an important strategy in strengthening the position of micro businesses in the market.

Furthermore, marketing training integrated with business network development improves customers' ability to market products effectively and efficiently. Fauzi and Widana (2022) emphasising that mastery of digital marketing techniques is the key to the success of micro businesses in the digital era. Therefore, strengthening the integrated network and marketing between BWM and BLK strategically improves customer business skills.

Advanced Evaluation and Capacity Building Efforts

Evaluation and advanced capacity building are important stages to ensure the sustainability of customer business skill improvement. The collection of feedback from trainees provides valuable information for subsequent adjustments and improvements of the training program (Poerwanti & Winarni, 2021). The advanced training provided by BLK adjusts to the needs of the growing business, so that customer skills continue to improve according to market dynamics.

The synergy between BWM and BLK in the evaluation and capacity-building stages allows for an empowerment program that is adaptive and responsive to customer needs. This is in line with the theory of continuous learning which emphasises the importance of continuous evaluation and capacity building (Muttaqin & Albar, 2024). Thus, evaluation and further training are important mechanisms in maintaining the relevance and effectiveness of empowerment.

Furthermore, advanced capacity development supported by participant feedback strengthens customer motivation and commitment in developing the business. Saputra and Fauzi, (2022) emphasised that continuous advanced training increases the competitiveness and innovation of micro businesses. Therefore, the evaluation and development of integrated advanced capacity between BWM and BLK is essential for the long-term success of customer business empowerment.

Based on the above discussion and explanation, it can be described as a pattern of improving the business skills of micro waqf bank customers through the Islamic boarding school community job training centre in Indonesia as follows:



Figure 1. Integration Pattern of Micro Waqf Banks and Community Job Training Centres

CONCLUSION

The conclusion of this study confirms that the integration of patterns between the Micro Waqf Bank (BWM) and the Job Training Center (BLK) of the pesantren community systematically identifies seven main patterns in improving the business skills of Micro Waqf Bank customers through the BLK of the pesantren community, namely: identification of initial needs and business potential, business training planning, implementation of training, business assistance, access to financing and capital, as well as strengthening networks and marketing. The research implications emphasise the importance of the synergy of pesantren-based economic empowerment that integrates financing and skills training in an integrated manner to increase the independence of customer businesses. The limitation of the research lies in using literature study methods without empirical field data, so it is conceptual and requires further verification. This research contributes to developing a systematic pattern of improving business skills as a model for integrated empowerment programs based on Islamic boarding schools. Further research is recommended to conduct empirical field studies to test the effectiveness of these patterns and explore the supporting and inhibiting factors of the implementation of the synergy of the two programs in various socio-cultural contexts.

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