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THE ROLE OF ISLAMIC SOCIAL FINANCE IN THE PREPARATION OF MUBALLIGH CADRES IN PESANTREN

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Abstract

This paper investigates the nexus between Islamic social finance and pesantren, focusing on its implications for the preparation of muballigh cadres. Grounded in the rich Islamic tradition, pesantren serve as pivotal institutions for molding future leaders deeply rooted in Islamic teachings. This study addresses a significant research gap by examining the specific impact of Islamic social finance within pesantren on the preparation of muballigh cadres, filling a void in the existing literature. Through qualitative analysis, it investigates how mechanisms such as waqf, zakat, and sadaqah influence the training of future Islamic preachers within these institutions. The findings highlight the role of Islamic social finance in sustaining pesantren operations, fostering community development, and shaping the ethical, social, and economic dimensions of muballigh cadres' preparation. Theoretically, this study expands the discourse on Islamic social finance by demonstrating its relevance and application in educational and leadership contexts within pesantren. It also offers practical recommendations for policymakers and practitioners to optimize these mechanisms in advancing the role of pesantren in Islamic education and community development.

Keywords: *Islamic Social Finance, Pesantren, Muballigh Cadres.*



A. Introduction

Islamic social finance, deeply rooted in Islamic teachings, includes financial instruments such as waqf, zakat, and sadaqah, which aim to address social welfare and community development within the framework of Islamic principles, as discussed by El-Gamal.¹ These instruments, as emphasized by Ahmed, promote values like philanthropy, solidarity, and justice, prioritizing societal well-being.² According to Rosman et.al., these mechanisms are essential in contemporary Islamic finance, particularly in tackling poverty and inequality.³ As noted by Sulisno, S., & Abdullah, A., pesantren, traditional Islamic boarding schools, have long been pivotal in Islamic education and community development in many Muslim-majority countries.⁴ As Abidin, Z. & Sirojuddin, A, argue, pesantren provide fertile ground for implementing Islamic social finance mechanisms, fostering community empowerment, educational initiatives, and leadership development in a holistic educational environment.⁵

The concept of social economy pertains to creative activities that focus on achieving social goals within both the non-profit sector⁶ and corporate social enterprises.⁷ The overarching goal of social economy practices is to generate social value rather than solely

1 El-Gamal, M. A. (2006). *Islamic finance: Law, economics, and practice*. Cambridge University Press.

2 Syed Marwan Mujahid Syed Azman, & Engku Rabiah Adawiah Engku Ali. (2019). ISLAMIC SOCIAL FINANCE AND THE IMPERATIVE FOR SOCIAL IMPACT MEASUREMENT. *Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilization (ISTAC)*. <https://doi.org/10.31436/shajarah.v0i0.896>

3 Rosman, R., Redzuan, N. H., Mokhtar, N. Z. N. ., Engku Ali, E. R. A. ., & Mohammed, M. O. . (2022). Islamic Social Finance and Sustainable Development Goals: Issues and Challenges. *Journal of Islamic Finance*, 11(2), 56–67. <https://doi.org/10.31436/jif.v11i2.690>

4 Sulisno, S., & Abdullah, A. (2019). Islamic Boarding School and Community Empowerment. *International Journal of Education and Learning*, 1(2), 73-82. doi:<https://doi.org/10.31763/ijelev.v1i2.38>

5 Abidin, Z., & Sirojuddin, A. (2023). Tradisi Pendidikan Pesantren dalam Mengembangkan Jiwa Kepemimpinan Profetik. *Munaddhomah: Jurnal Manajemen Pendidikan Islam*, 5(1), 84–97. <https://doi.org/10.31538/munaddhomah.v5i1.773>

6 Dees, J.G. & Anderson, B.B. (2003). For-Profit Social Ventures. *International Journal of Entrepreneurship Education (Special Issue on Social Entrepreneurship)*, 2, 1–26. <https://catcher.sandiego.edu/items/soles/DeesAndersonCase.pdf>

7 Austin, J.E., Leonard, H., Reficco, E., & Wei-Skillern, J. (2004). *Corporate Social Entrepreneurship: A New Vision of CSR*. (Working Paper No. 05-021). Boston: Harvard Business School. <https://www.hbs.edu/ris/Publication%20Files/09-101.pdf>



accumulating personal wealth for a group of economic actors.⁸ Pesantren plays a significant role in enhancing the economy of society.⁹ This is because pesantren institutions can cultivate young entrepreneurs who are devout and have an impact on the growth of the halal industry and Shariah economy.¹⁰ On a broader scale, if pesantren management is done optimally, it contributes to alleviating unemployment and reducing poverty through the optimal utilization of Islamic social financial funds such as zakat, infak, sedekah, and wakaf.¹¹

Pesantren play a vital role in training Muballigh cadres, individuals responsible for propagating Islam and addressing contemporary societal challenges. This training includes comprehensive religious education, practical preaching skills, and a deep understanding of Islamic principles. Exploring the intersection of Islamic social finance, the role of Pesantren, and the preparation of Muballigh cadres highlights a holistic approach to Islamic education and community development. This paper examines how Islamic social finance initiatives in Pesantren impact the preparation of Muballigh cadres for their essential societal roles. Pesantren, traditional Islamic boarding schools, are pillars of Islamic education, blending centuries-old traditions with contemporary needs. They prioritize preserving and disseminating Quranic teachings, Hadith studies, and Islamic jurisprudence while fostering spiritual growth through daily prayers, Quranic recitations, and mentorship. Beyond education, Pesantren nurture community solidarity, serving as vibrant hubs of faith and learning that inspire spiritually resilient individuals devoted to their religious values.

Pesantren education integrates religious knowledge with social sciences, economics, and national identity, fostering leadership and societal role models. Through zakat

⁸ Winarsih, R., Masrifah, A. R., & Umam, K. (2019). the Integration of Islamic Commercial and Social Economy Through Productive Waqf To Promote Pesantren Welfare. *Journal of Islamic Monetary Economics and Finance*, 5(2), 321–340. <https://doi.org/10.21098/jimf.v5i2.1065>

⁹ Faiza, N. A. R., Syarifudin, S., & Nurafini, F. (2023). Integrasi Keuangan Sosial (ZISWAF) dan Bisnis Pesantren dalam Pemberdayaan Sosial-Ekonomi Masyarakat di Jawa Timur. *Jurnal Ekonomika Dan Bisnis Islam*, 6(1), 154–165. <https://doi.org/10.26740/jekobi.v6n1.p154-165>

¹⁰ Muttaqin, Rizal. 2016. "Kemandirian Dan Pemberdayaan Ekonomi Berbasis Pesantren (Studi Atas Peran Pondok Pesantren Al-Ittifaq Kecamatan Rancabali Kabupaten Bandung Terhadap Kemandirian Ekonomi Santri Dan Pemberdayaan Ekonomi Masyarakat Sekitarnya)." *JESI (Jurnal Ekonomi Syariah Indonesia)* 1 (2): 65–94. [http://dx.doi.org/10.21927/jesi.2011.1\(2\).65-94](http://dx.doi.org/10.21927/jesi.2011.1(2).65-94)

¹¹ Misjaya, Misjaya, Didin Saefuddin Bukhori, Adian Husaini, and Ulil Amri Syafri. 2019. "Konsep Pendidikan Kemandirian Ekonomi Di Pondok Pesantren Mukmin Mandiri Sidoarjo - Jawa Timur." *Edukasi Islami: Jurnal Pendidikan Islam* 8 (01):91. <https://doi.org/10.30868/ei.v8i01.371>.



empowerment initiatives, pesantren contribute to the transformative impact of the Shariah economy, driving community development and economic upliftment.¹² The objective of enhancing Shariah economy within pesantren institutions aims to reduce poverty rates and foster prosperity through optimal zakat management.¹³

In its activities, pesantren also functions as a hub for enhancing economic capacity and entrepreneurship among its students. Pesantren plays a crucial role in operating various business units to advance the educational process¹⁴ and spearhead various initiatives to improve the economic conditions of its students. These initiatives include rice cultivation, rice milling, clove farming, oil palm plantations, livestock farming, poultry processing, building materials businesses, food and beverage businesses, canteens, grocery stores, bakeries, and various other sectors aimed at economic advancement. Business and entrepreneurship lessons are taught by teachers to students, and the earnings are used for educational operations and the daily needs of students.

The operational aspects of pesantren are carried out independently, requiring funding for daily activities. Funding sources include zakat, infak, sedekah, wakaf, and other religious social funds. One fundamental role performed by pesantren is through productive wakaf to support the learning process and promote the development of the halal industry.¹⁵ The significant number of pesantrens in Indonesia can stimulate local economic growth through productive wakaf and the development of business units within pesantren. The management of wakaf, which is still not optimal, needs to maximize its role and function to meet the needs of the community.¹⁶ Moreover, wakaf management is

¹² Pusat Kajian Strategis BAZNAS. 2022. Panduan Pengelolaan Zakat, Infak, dan Sedekah Berbasis Pesantren. PUSKAS BAZNAS. Jakarta. <https://puskasbaznas.com/publications/books/1619-pemberdayaan-zakat-infak-dan-sedekah-berbasis-pesantren>

¹³ Faisal, F. (2011). Sejarah Pengelolaan Zakat di Dunia Muslim dan Indonesia (Pendekatan Teori Investigasi-Sejarah Charles Peirce dan Defisit Kebenaran Lieven Boeve). *ANALISIS: Jurnal Studi Keislaman*. doi:<https://doi.org/10.24042/ajsk.v11i2.612>

¹⁴ Winarsih, R., Masrifah, A. R., & Umam, K. (2019). the Integration of Islamic Commercial and Social Economy Through Productive Waqf To Promote Pesantren Welfare. *Journal of Islamic Monetary Economics and Finance*, 5(2), 321–340. <https://doi.org/10.21098/jimf.v5i2.1065>

¹⁵ Nurul Fadhilah, L., & Azmi, A. (2024). The Urgency of Optimizing Productive Waqf in Pesantren to Foster the Halal Industry Development. *KnE Social Sciences*, 2024, 171–183. <https://doi.org/10.18502/kss.v9i2.14975>

¹⁶ Syamsuri, Bahrudin. Pengelolaan Wakaf Produktif Dalam Bentuk Usaha Perikanan di Pondok Tidar Kota Magelang. *J Islam Philanthr Disaster* 2022;2:64–79. <https://doi.org/10.21154/joipad.v2i1.4688>.



still dominated by land (73%) for the management of mosques and places of worship¹⁷ indicating that the remaining 27% should be maximized for productive wakaf that provides significant benefits for pesantren operational management.

Muballigh cadres play a pivotal role in Islamic da'wah, serving as ambassadors of peace, dialogue, and understanding in today's interconnected world. Beyond disseminating Islamic teachings, they foster harmony among diverse communities, nurture spiritual growth, and guide individuals on their faith journeys. With a deep grasp of Islamic principles, they address contemporary challenges, advocate for justice and equality, and empower communities to drive social change, contributing to a more just and compassionate society. Despite the recognized importance of Muballigh cadres in promoting Islamic values, limited research has examined the impact of Islamic social finance on their training and development. While studies exist on Pesantren's role in Muballigh education and Islamic social finance initiatives, few explore their integration. This gap hinders understanding of how Islamic social finance can enhance Muballigh training, leaving policymakers and educators without critical insights for effective resource allocation, curriculum design, and program development.

Much research has examined how funds like ZISWAF (Zakat, Infaq, Sadaqah, Waqf) are utilized in pesantren for economic independence, infrastructure, and community welfare. For example, a study in Kwala Madu pesantren demonstrated that Islamic social finance supports essential needs, poverty alleviation, and entrepreneurship training among students but lacks a focus on structured muballigh (preacher) cadre preparation.¹⁸ However, most existing studies focus on economic independence, poverty alleviation, and infrastructure development, while neglecting the structured development of muballigh cadres in pesantren. Some studies have developed models integrating Islamic social and commercial finance, such as productive waqf schemes. These models focus on broader socio-economic impacts but often neglect the human capital development aspect, specifically for training religious leaders.

¹⁷ Ministry of Religious Affairs of the Republic of Indonesia. Data Penggunaan Tanah Wakaf di Indonesia. (2019). Kemenag.

¹⁸ Syahana, I. P., Rokan, M. K., Harahap, M. I., (2023), Pengembangan dan Pemanfaatan Islamic Sosial Finance Terhadap Kemandirian Ekonomi Pondok Pesantren (Studi Kasus Kwala Madu, Langkat, SEIKO: Journal of Management & Business, Vol 6, No 2, 346 - 352. <https://journal.stieamkop.ac.id/index.php/seiko/article/view/5199>



In addition, Winarsih, R., Masrifah, A., & Umam in their article explore how the integration of productive waqf can enhance the welfare of Islamic boarding schools. This research provides insights into optimizing Islamic social finance to support these institutions.¹⁹ Aligned with the above statement, Yumna and her colleagues, in their article, attempt to examine the impact of empowerment programs based on cash waqf and sukuk on community empowerment. Its relevance lies in the potential application of similar models for developing preacher cadres in Islamic boarding schools.²⁰

Furthermore, the lack of research on this topic limits our understanding of the broader socio-economic implications of Islamic social finance in Pesantren settings. By investigating the impact of Islamic social finance on Muballigh training, we can gain insights into how these initiatives contribute to poverty alleviation, community empowerment, and sustainable development within Muslim communities. This research fills the gap by examining how Islamic social finance initiatives within pesantren contribute specifically to the structured preparation of muballigh cadres, focusing on training programs, financial sustainability, and socio-economic impacts. This nuanced perspective is essential to address both practical implementation and theoretical contributions to Islamic education and finance. By conducting empirical studies on the impact of Islamic social finance initiatives on Muballigh training outcomes, we can provide valuable insights for policymakers, educators, and practitioners seeking to strengthen Islamic education and community development efforts.

This study explores the development of Islamic social finance implementation in pesantren educational institutions as one of the primary educations in preparing Muballigh cadres before engaging in preaching within the community. The study discusses the roles of zakat, waqf, infak, and other Islamic social finance funds as instruments driving Islamic social finance in the development of the community's economy. This study provides a new perspective on how ZISWAF funds have high

¹⁹ Winarsih, R., Masrifah, A., & Umam, K. (2019). THE INTEGRATION OF ISLAMIC COMMERCIAL AND SOCIAL ECONOMY THROUGH PRODUCTIVE WAQF TO PROMOTE PESANTREN WELFARE. *Journal of Islamic Monetary Economics and Finance*, 5(2), 321-340.
<https://doi.org/10.21098/jimf.v5i2.1065>

²⁰ Yumna, A., Masrifah, A. R., Muljawan, D., Noor, F., & Marta, J. (2024). THE IMPACTS OF CASH WAQF LINKED SUKUK EMPOWERMENT PROGRAMS: EMPIRICAL EVIDENCE FROM INDONESIA. *Journal of Islamic Monetary Economics and Finance*, 10(1), 5-34.
<https://doi.org/10.21098/jimf.v10i1.1940>



potential to enhance the quality of Muballigh cadres and increase economic independence through proper ZISWAF management.

Despite the growing interest in both Islamic social finance and the role of Pesantren in Islamic education, there remains a noticeable gap in the literature regarding the intersection of these two fields and their impact on the training of Muballigh cadres. Furthermore, existing studies often overlook the specific mechanisms through which Islamic social finance initiatives in Pesantren influence the training and effectiveness of Muballigh cadres. Understanding the extent to which these initiatives enhance the capabilities, knowledge, and outreach efforts of Muballigh cadres is crucial for assessing their broader impact on Islamic propagation and community development.

B. Methods

This study employs a qualitative research design to explore the role of Islamic social finance in pesantren (Islamic boarding schools) and its impact on preparing muballigh (preachers) cadres. Data will be collected from secondary data published by BAZNAS as a non-structural government institution responsible for collecting zakat, wakaf, infak, and other social financial funds and distributing them to eligible recipients. Document analysis will also be conducted on relevant materials such as curriculum documents, financial reports, and training manuals to understand the structure and implementation of Islamic social finance in pesantren.

Purposive sampling will be used to select pesantren known for their robust Islamic social finance programs and successful muballigh training initiatives. Thematic analysis will be utilized to identify patterns and themes from the collected data, while comparative analysis will be conducted to compare different pesantren and their approaches to Islamic social finance and muballigh training. Triangulation, through the use of multiple data collection methods, and member checking will be employed to ensure the validity and reliability of the findings. Ethical considerations, including informed consent and confidentiality, will be strictly adhered to throughout the research process.

This methodology aims to provide a comprehensive understanding of how Islamic social finance in pesantren contributes to the preparation of muballigh cadres and its implications for Islamic education and social finance. Additionally, descriptive statistical



methods will be employed to analyze secondary data from BAZNAS to complement the qualitative findings. The research also integrates various literature from reputable Scopus-indexed journals to enhance the analysis and contextual understanding of how Islamic social financial funds can contribute to the development of muballigh in pesantren.

C. Result and Discussion

C.1 Result

Implementation of Islamic Social Finance in Pesantren

According to data from formal educational institutions under the auspices of the Ministry of Religious Affairs of Indonesia, there is a relatively high number of students and educators in Indonesia. At the primary education level (Madrasah Ibtidaiyah), there are a total of 26,501 Islamic primary educational institutions, with 307,987 teachers and 4,241,309 students. At the secondary education level (Madrasah Tsanawiyah), there are 19,148 Islamic secondary educational institutions, with 317,060 teachers and 3,331,756 students. At the upper secondary education level (Madrasah Aliyyah), there are 9,826 Islamic upper secondary educational institutions, with 173,437 teachers and 3,331,756 students. Lastly, at the tertiary education level, there are 887 Islamic higher education institutions, with 49,202 lecturers/educators, and 1,356,514 students in Indonesia.

Table 1. The Number of Institutions, Educators, and Students in Islamic Educational Institutions

Institutional Levels	Institutions	Teachers	Islamic Students
Elementary School (MI)	26,501	307,987	4,241,309
Junior High School (MTs)	19,148	317,060	3,331,756
Senior High School (MA)	9,826	173,437	1,594,370
University	887	49,202	1,356,514
Total	56,362	847,686	10,523,949

Source : BPS, 2024



Based on table 2, the number of students enrolled in institutions and foundations affiliated with the ministry indicates even higher numbers when including boarding schools, Madrasah Diniyah Takmiliyah (MDT), and Quranic education institutions. The number of students in boarding schools is 4,766,632, the number of students in Madrasah Diniyah Takmiliyah (MDT) is 5,825,784, there are 7,976,513 students in Quranic education, and there are 10,295,531 students in formal madrasah education (data from 2021). Therefore, there is a total of 28,864,460 students in Islamic education levels in Indonesia.

Table 2. Total Number of Islamic Students in Indonesia (2021)

Category	Islamic Boarding School / Pesantren	Madrasah Diniyah Takmiliyah (MDT)	Al-Qur'an Institution	Madrasah	Total
Islamic Students	4,766,632	5,825,784	7,976,513	10,295,531	28,864,460
Teachers	385,941	557,369	790,400	771,318	2,505,028
Institutions	34,632	85,142	160,468	83,445	363,687
Total	Students and Teacher				31,369,028

Source : BAZNAS (2022) and Emis Kemenag (2021)

where:

Islamic boarding school :

The type of Islamic education aimed at deepening knowledge of Islam while residing in a boarding school

Madrasah Diniyah Takmiliyah (MDT) :

Islamic religious education outside of formal education conducted in a structured and hierarchical manner.

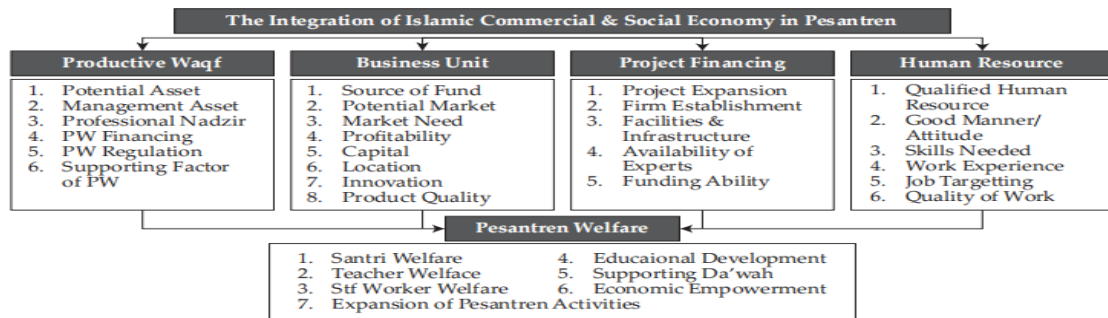
Al-Qur'an Institution : a community Quranic education group that organizes non-formal religious education

Madrasah : The formal, hierarchical Islamic education system, from elementary to higher levels, under the auspices of the Ministry of Religious Affairs as the overseeing authority

The integration of Islamic social finance in Pesantren is closely related to the daily commercial economic activities of students (santri) and teachers. The integration of social finance with commercial finance aims to support the operational success of education and the well-being of all individuals.



Figure 1 : Integration of Islamic Commercial and Islamic Social Finance in Pesantren



Source : Winarsih, et al (2019)

According to Figure 1, Winarsih et al, the integration of Islamic social finance and commercial finance are necessary for four components: productive waqf, business units, project/program funding, and human resources.²¹ These four components support each other with the aim of creating prosperity within the Pesantren. Therefore, the success of Islamic social finance is inseparable from the functioning of commercial finance, which can enhance the well-being of all elements within the Pesantren.

Programs for Developing Muballigh Cadres Supported by Islamic Social Finance

1. Building partnerships with institutions managing Zakat, Infak, and Wakaf

The management of Islamic social finance, particularly zakat, in pesantren offers opportunities to boost zakat collection and enhance financial literacy, da'wah, and Islamic education. Strategic partnerships between pesantren and Zakat Management Institutions (LAZ) can improve the management of zakat, infak, wakaf, and other funds, increasing recorded collections.

2. Utilizing Digital Crowdfunding for Donation Campaigns

Optimizing digital crowdfunding platforms for donation campaigns is effective for supporting ongoing development operations conducted by Muballigh cadres in pesantren. The majority of Indonesians are charitable and tend to readily provide

²¹ Winarsih, R., Masrifah, A. R., & Umam, K. (2019). the Integration of Islamic Commercial and Social Economy Through Productive Waqf To Promote Pesantren Welfare. *Journal of Islamic Monetary Economics and Finance*, 5(2), 321–340. <https://doi.org/10.21098/jimf.v5i2.1065>



assistance to those in need. Digital crowdfunding programs can be utilized for building school facilities, acquiring learning materials, and supporting other educational activities. Muballigh cadres need to be tech-savvy to leverage available digital tools for the welfare of all relevant parties.

3. Developing Productive Waqf in Pesantren Institutions

The development of productive waqf in pesantren institutions presents significant opportunities for enhancing operational contributions to pesantren and improving the welfare of all its constituents. For example, Pesantren Tebuireng in Jombang, East Java, has implemented productive waqf, with 90% of its total income derived from productive waqf management.²²

4. Facilitating ZISWAF Preaching in Society

The development of ZISWAF management in pesantren institutions signifies that Islamic economics continues to grow within society through integrated learning processes. Muballigh cadres utilize the educational process in pesantren as a learning foundation for preaching in society, focusing on increasing basic literacy regarding ZISWAF through mosque sermons, disseminating information about zakat, infak, and sadaqah payments, as well as organizing and directly managing ZISWAF funds and distributing them to the community.

Case Studies of Islamic Social Finance Implementation in Pesantren

Various Islamic social finance programs utilized in pesantren institutions contribute to the enhancement of welfare and support the education of Muballigh cadres. Concerning zakat distribution, several programs conducted by pesantren institutions aim to improve the quality of Muballigh cadres by allocating collected zakat funds. These programs include scholarships for outstanding students, scholarships for high-achieving students, pesantren social care, pesantren disaster relief, pesantren healthcare support, pesantren environmental care, self-reliant communities, and collaborative community initiatives. All these programs are launched with the aim of enhancing the skills and quality of Muballigh in propagating Islamic teachings within society.

²² Faiza, N. A. R., Syarifudin, S., & Nurafini, F. (2023). Integrasi Keuangan Sosial (ZISWAF) dan Bisnis Pesantren dalam Pemberdayaan Sosial-Ekonomi Masyarakat di Jawa Timur. *Jurnal Ekonomika Dan Bisnis Islam*, 6(1), 154–165. <https://doi.org/10.26740/jekobi.v6n1.p154-165>



Table 3. The Distribution Program of Zakat in Islamic Boarding Schools in Indonesia

No.	Program	Description	Criteria	Source of Financing
1.	Beasiswa Santri Hebat	Intended for students who have economic limitations, yet possess a strong enthusiasm to continue learning	Poor and needy	Zakat
2	Beasiswa Santri Berprestasi	Intended for students who have achievements such as memorizing the Quran, winning MTQ competitions, etc	Fisabilillah	Zakat
3	Pesantren Peduli Sosial	Intended for the poor and needy who are economically vulnerable	Poor and needy	Zakat
4	Pesantren Peduli Bencana	Intended for communities affected by disasters	Families affected by disasters	Zakat, infaq, and sadaqah
5	Pesantren Peduli Kesehatan	Intended for the poor and needy who require assistance with healthcare costs, including health insurance coverage	Poor and needy	Zakat
6	Pesantren Peduli Lingkungan	Intended for environmental activities aimed at preserving natural ecosystems	The community residing in the vicinity	infaq, and sadaqah
7	Masyarakat Mandiri	Intended for communities in need of business capital for welfare improvement	Poor and needy	Zakat
8	Masyarakat Berkarya Bersama	Intended for communities with a collective determination to initiate joint ventures, work together, and collectively own businesses, whether on a micro, small, or	Poor, needy, and Fisabilillah	Zakat



		medium scale.		
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Source : PUSKAS BAZNAS (2022)

Based on Table 3, the Baznas scholarship program for pesantren is aimed at asnaf with four criteria: poor and needy, fi sabillah, disaster victims, and the community residing in the vicinity. The asnaf with the poor and needy criteria are distributed through the scholarship programs (Santri Hebat), (Pesantren Peduli Sosial), (Pesantren Peduli), and (Kesehatan Masyarakat Mandiri). Meanwhile, the asnaf with the fi sabillah criteria are supported through the scholarship programs (Beasiswa Santri Berprestasi) and (Beasiswa Masyarakat Berkarya Bersama). The remaining asnaf fall under the categories of disaster victims and the community residing in the vicinity.

Case Study of Waqf Development at Al-Azhar University, Egypt

The development of religious social fund management makes a significant contribution to the economic development of Islamic communities, such as the management of waqf assets in mosques in Penang, Malaysia, as evidenced by studies,²³ which contribute significantly to community economic empowerment. Furthermore, previous studies have shown successful management of Islamic social finance funds, such as empowering waqf for the operational needs of institutions, foundations, mosques, and educational activities, as discussed in studies by Adinugraha, et al²⁴ on the development of successful waqf models in Aceh how waqf can empower communities.²⁵

In the management of waqf to enhance the quality of Muballigh cadres, there is a development of productive waqf for the operation of Islamic educational institutions, such as the development of waqf in Al-Azhar University in Egypt. This university utilizes productive waqf for educational operations, allowing students from all over the world to

²³ Suhaimi, F. M., Ab Rahman, A., & Marican, S. (2014). The role of share waqf in the socio-economic development of the Muslim community: The Malaysian experience. *Humanomics*, 30(3), 227–254. <https://doi.org/10.1108/H-12-2012-0025>

²⁴ Adinugraha, H. H., Shulhoni, M., & Achmad, D. (2023). Islamic social finance in Indonesia: Opportunities, challenges, and its role in empowering society. *Review of Islamic Social Finance and Entrepreneurship*, 2(1), 45–62. <https://doi.org/10.20885/risfe.vol2.iss1.art4>

²⁵ Apriyanti, H. W. (2017). Islamic social finance accountability practice. *International Journal of Islamic Business Ethics*, 2(1). 171-181. <http://dx.doi.org/10.30659/ijibe.2.1.171%20-%20181>



pursue education free of charge. The principles of equality and openness have made Al-Azhar University a leading campus in the world for Islamic studies, serving as a reference for students worldwide seeking knowledge in Islamic religious studies, jurisprudence, and other Islamic sciences.

The Development of Waqf in Indonesian Pesantren Institutions

The growth of waqf in Indonesia is dominated by waqf land, which can enhance public welfare.²⁶ The governance of waqf has been regulated by the Waqf Core Principle (WCP), which contains Standard Operating Procedures (SOP) and related regulations to enhance the management of waqf assets in Indonesia.²⁷ Data from the Ministry of Religious Affairs in 2024 shows that the total area of waqf land is 57,263.69 hectares at 440,512 points across Indonesia. This means that 75% of the existing waqf comes from waqf land compared to other types such as cash and property waqf.²⁸ The significant value of waqf is crucial for boosting local economic development and improving community welfare. However, the development of waqf land is relatively slower and less publicized.²⁹ The development of waqf land is utilized for public infrastructure purposes such as building hospitals, public transportation, school buildings including pesantren, bridges, libraries, and other public facilities.³⁰ However, there are various issues in the development of waqf land, including financial resource shortages,³¹ unproductive land

²⁶ Fauzi, R. M. Q., Hapsari, M. I., Herianingrum, S., Fanani, S., & Kurnia, T. (2022). The challenges of empowering waqf land in Indonesia: An analytical network process analysis. *International Journal of Ethics and Systems*, 38(3), 426–442. <https://doi.org/10.1108/IJOES-03-2021-006>

²⁷ Yusuf, M. Y., & Maulana, H. (2023). Waqf Core Principles for The Economic Recovery of Covid 19 In Indonesia. *Quality - Access to Success*, 24(195), 106–114. <https://doi.org/10.47750/QAS/24.195.13>

²⁸ Ministry of Religious Affairs of the Republic of Indonesia. (2020). Sistem informasi wakaf [Waqf information system]. <http://siwak.kemenag.go.id/>

²⁹ Fauzi, R. M. Q., Hapsari, M. I., Herianingrum, S., Fanani, S., & Kurnia, T. (2022). The challenges of empowering waqf land in Indonesia: An analytical network process analysis. *International Journal of Ethics and Systems*, 38(3), 426–442. <https://doi.org/10.1108/IJOES-03-2021-006>

³⁰ Çizakça, M. (1998). Awqaf in history and its implications for modern islamic economies. *Islamic Economic Studies*, 6(1), 43–70. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3164811. Also See; Zain, N. R. M., & Ali, E. R. A. E. (2017). An analysis on islamic social finance for protection and preservation of Maqāsid al- Sharī'ah. *Journal of Islamic Finance*, 6(Special Issue), 133–141. <https://doi.org/10.12816/0047345>

³¹ Zulkhibri, M. (2017). The nature of waqf land and properties development in muslim countries. In M. Zulkhibri & A. G. Ismail (Eds.), *Financial Inclusion and Poverty Alleviation* (pp. 271–283). Palgrave Macmillan. https://doi.org/10.1007/978-3-319-69799-4_8



and the legal status of land ownership,³² land management capabilities expertise of land managers,³³ and community-related issues.³⁴

Table 4. Total Waqf Land in Indonesia



Source : Ministry of Religius Affair of the Republic of Indonesia, (2024)

Based on Table 4, the following chart provides a representation of the total waqf land in Indonesia, divided into two categories: certified and not yet certified land. The total amount of waqf land in Indonesia is 440,512 hectares. Out of this, 252,937 hectares have already been certified, while 187,575 hectares are still not certified. The land area under the certified category is significantly higher than the not-yet-certified category, with a difference of 65,362 hectares. Furthermore, the total land area dedicated to waqf shows that while there is a substantial amount of land available, much of it still requires certification to formalize its status.

The management of waqf land in Indonesia is still experiencing relatively slow growth from year to year. Additionally, the number of certified waqf lands amounts to

³² Karim, M. F. (2010). Problems and prospects of Awqaf in Bangladesh: A legal perspective. *Islamic Economics and Finance Pedia*, 1–15. <https://www.iefpedia.com/english/?p=4463>, See; Syarief, E. (2021). Optimization of waqf land management in Indonesia. *International Journal of Research in Business and Social Sciences*, 10(2), 270–283. <https://doi.org/10.20525/ijrbs.v10i2.1076>

³³ Ali, E. M. T. E., Nordin, N., Adam, F., & Halim, M. S. A. (2018). Waqf assets management: Harnessing tool for muslims' welfare. *International Journal of Academic Research in Business and Social Sciences*, 8(11), 348–354. <https://doi.org/10.6007/ijarbss/v8-i11/4907>

³⁴ Almanaseer, M., & Bashar, M. (2014). Waqf and its role in the social and economic development of the hashemite kingdom of Jordan. *European Journal of Economics, Finance and Administrative Sciences*, 5(15), 18–26. <http://www.eurojournals.com/EJEFAS.htm>



252,937 locations or 57% of the total waqf land in Indonesia. This means that there are still 43% of waqf lands that have not been certified as waqf lands. Thus, waqf management is not in accordance with the principles of legal regulation and existing legality. Therefore, besides expecting an increase in the total number of locations and the area of waqf land, having official certification is also essential for it to be legally accountable according to the law and Sharia principles.

C.2. Discussion

Impact of Islamic Social Finance on Preparing Muballigh Cadres

1. Improvement of Access and Quality of Education in Pesantren.

The implementation of Islamic social finance in pesantren institutions facilitates self-sufficiency in funding operational expenses. Additionally, by applying Islamic social finance principles such as the collection, management, and distribution of zakat, there is a positive impact on the enhancement of financial literacy among Muballigh cadres and on the growth of economic activities within the surrounding community. Pesantren serves as the ideal environment for Muballigh cadres, not only equipping them with religious knowledge but also preparing them to grow personally and equip themselves for community engagement, instilling social concern, and fostering an entrepreneurial spirit for economic independence. The utilization of Islamic social finance funds supports the smooth operation of education, eliminating financial constraints for students and teachers, thus leading to a more prosperous economic life for them.

2. Provision of Facilities and Infrastructure Supporting the Education of Muballigh Cadres.

The management of Islamic social finance such as ZISWAF provides significant strength for the economic empowerment of the community. Additionally, Indonesia's predominantly Muslim population presents great potential for the development of the Muslim community's economy, one of which is through productive waqf. Various infrastructure developments are quite effective with the presence of productive waqf in pesantren. These include various school buildings, classrooms, libraries, dormitories, computer laboratories, and more. This immense potential is expected to be maximized by all academic communities in pesantren across Indonesia.



3. Building Character and Ethics of Muballigh Cadres.

Studies conducted by Aminy found that besides being places for the religious education process of prospective Muballigh cadres, pesantren also have the potential for economic growth and economic independence³⁵. The vast potential of Muballigh cadres, who are not only focused on mastering religious knowledge but also have a strong community of various generations of alumni, kyai (Islamic scholars), and students' families,³⁶ serves as a significant strength to enhance noble character and foster social awareness.

Expansion on the Cadre of Preachers in Pesantren

The preparation of muballigh cadres in pesantren is a comprehensive process that integrates educational, spiritual, and economic dimensions. Educationally, pesantren provide a robust curriculum that combines classical Islamic studies, such as Quranic exegesis, Hadith, and Islamic jurisprudence, with contemporary subjects, including communication, leadership, and financial literacy. This ensures that muballigh cadres are well-equipped with both theoretical knowledge and practical skills to serve as effective preachers. Moreover, pesantren allocate Islamic social finance (ZISWAF) funds to support cadre training through scholarships, workshops, and preaching simulations.³⁷ In addition to education, character building and spiritual development are core components of the cadre formation process. Muballigh cadres undergo intensive mentorship under experienced Islamic scholars (*kyai*), participate in daily communal prayers, and engage in Quranic recitation. These practices nurture ethical values, discipline, and resilience, which are crucial for their role as community leaders.

Economically, pesantren empower muballigh cadres by involving them in the management of productive waqf projects and entrepreneurial activities, such as running micro-businesses and agricultural ventures. These initiatives not only provide practical

³⁵ Suhirman, G., & Aminy, M. M. (2022). economic independence of pesantren and its impact on the development of Micro, Small, and Medium Enterprises (MSMEs). *International Journal of Health Sciences*, July, 4046–4063. <https://doi.org/10.53730/ijhs.v6ns5.10751>

³⁶ Karni, A. S. (2009). *Etos studi kaum santri: wajah baru pendidikan Islam*. PT Mizan Publika. (In Indonesian)

³⁷ Pusat Kajian Strategis BAZNAS. 2022. *Panduan Pengelolaan Zakat, Infak, dan Sedekah Berbasis Pesantren*. PUSKAS BAZNAS. Jakarta.



experience in economic management but also prepare cadres to address socio-economic challenges in their communities. Despite these efforts, challenges remain, including limited integration of modern pedagogical tools and inconsistent funding for training programs. Addressing these gaps through partnerships with institutions like BAZNAS and leveraging digital technologies could significantly enhance the cadre formation process and equip muballigh with the necessary competencies to navigate contemporary issues.

Challenges and Opportunities of Implementing Islamic Social Finance in Pesantren

There are several challenges in implementing Islamic social finance in pesantren institutions, including uncertainty in funding sources, opaque financial management, and weak external supervision.³⁸ Further examination reveals that these challenges stem from several factors: low understanding of Islamic social finance, the absence of Standard Operating Procedures (SOP) in conducting activities and internal/external oversight. Therefore, strengthening the institutional ecosystem and Muballigh cadre is necessary to manage Zakat, Infak, Waqf, and other Islamic social finance instruments effectively.

Based on the support from government institutions overseeing Islamic social finance management, it is still relatively low. The absence of Islamic banking institutions to strengthen Islamic social finance, limited competency of human resources in Islamic economics knowledge and skills, and low capacity for research and development in Islamic social finance contribute to these challenges.³⁹ This is because the development of Islamic financial instruments is still limited compared to commercial finance, and there is a lack of institutions and human resources with Islamic financial competency to develop Islamic social finance in Indonesia.

The development of Islamic social finance in pesantren institutions provides significant opportunities for dynamic and sustainable growth. Additionally, the diverse socio-cultural environment in pesantren presents both opportunities and challenges in the development of Islamic social finance. Pesantren serve as role models in

³⁸ Mulyadi, A., EQ, N. A., Syah, M., & Ulfiah (2021). Waqf Based Pesantren of Education Financing. *International Journal of Nusantara Islam*, 09(02), 514–523. <https://doi.org/10.15575/ijni.v9i2.14962>

³⁹ Adinugraha, H. H., Shulhoni, M., & Achmad, D. (2023). Islamic social finance in Indonesia: Opportunities, challenges, and its role in empowering society. *Review of Islamic Social Finance and Entrepreneurship*, 2(1), 45–62. <https://doi.org/10.20885/risfe.vol2.iss1.art4>



implementing Islamic social finance, focusing on the development of the community's economy and contributing to poverty alleviation and job creation. There are opportunities and strategies that institutions must face to respond to the increasingly rapid development of Islamic social finance, namely:

1. Having Religious Authority from Central to Local Levels. The authority for managing religious education units in Indonesia lies under the Ministry of Religious Affairs at various levels, including central, district/city, and sub-district levels. The management of foundations and pesantren institutions covers all related institutions, thus providing significant opportunities for the development of Islamic social finance in Indonesia. Therefore, synergy among all relevant institutions under the authority of the Ministry of Religious Affairs is required.
2. Integration of Pesantren Learning Curriculum. The learning process in pesantren needs to integrate conceptual understanding and practical implementation of ZISWAF management so that Muballigh cadres have adequate skills to preach in society. Additionally, these skills require implementation through practices of managing Islamic social finance such as zakat and waqf. The management of zakat in pesantren requires cooperation with Sharia-compliant and professional institutions such as Zakat Amil Institutions (LAZ) and Zakat Collection Units (UPZ) under BAZNAS. Transparent management can be achieved by involving Muballigh cadres as part of the management team. In the management of waqf, pesantren usually optimize through the establishment of Micro Waqf Banks (BWM). Data from Micro Waqf Banks show that 62 pesantren have implemented Micro Waqf Banks in Indonesia, managing more than 60 thousand customers and a total fund of 97 billion rupiahs.
3. Building Community Partnerships. Efforts to build strategic partnerships with the community will facilitate accelerating the inclusion of Islamic social finance and community literacy by directly involving them as managers and supervisors. Empowering the community will accelerate the success of implementing Islamic social finance in Indonesia and improve the quality of Muballigh cadres.
4. Increasing Community Awareness and Literacy. Preaching conducted by Muballigh cadres from pesantren provides closeness with the community through active



participation in and accompanying daily activities. Muballigh who blend in and integrate with the community find it relatively easier to preach and convey the importance of zakat obligations and practicing the community's economy through ZISWAF. Thus, it is hoped that basic community literacy will increase through preaching conducted by Muballigh.

5. Adapting Suitable Islamic Social Finance Products. Islamic social finance products are relatively diverse and provide ease of implementation in daily life. Products such as zakat and infak have become routine for the community. Zakat, as one of the pillars of Islam, is an important aspect emphasized in sermons during Ramadan and in calls to pay income zakat. On the other hand, infak and sadaqah are routine practices carried out in every mosque to collect donations and distribute them to needy people in the surrounding community.

D. Conclusion

The study highlights the critical role of Islamic social finance in pesantren for preparing muballigh cadres by ensuring financial stability, providing quality education, and fostering intellectual and spiritual growth. Integrating zakat, waqf, and sadaqah within pesantren enhances institutional sustainability and supports effective training programs for producing skilled and morally grounded preachers capable of addressing contemporary challenges.

Using descriptive statistics and literature reviews, the study demonstrates how Islamic social finance instruments (e.g., zakat, infak, waqf) contribute to improving muballigh quality through increased financial literacy and independent ZISWAF management. However, it identifies gaps in data collection and the formal legal framework, which hinder effective ZISWAF management and lead to unrecorded transactions. The study recommends future research to address these data gaps and urges the Ministry of Religious Affairs to implement a unified program for ZISWAF management in pesantren, ensuring transparency and enhancing the role of these institutions in nurturing future Islamic leaders.

Therefore, future research is expected to have richer quantitative data in improving Islamic social finance in pesantren, leading to a significant impact on enhancing



the quality of Muballigh cadres in Indonesia. In more detail, it can be explained in the following points:

- a) **Institutional Capacity Building:** Pesantren should focus on institutional capacity building by establishing dedicated departments for managing Islamic social finance. This includes training staff in financial management, legal aspects of zakat, waqf, and sadaqah, and developing systems for transparent and accountable financial practices. Strengthening institutional capacity will ensure that pesantren can effectively mobilize and utilize resources to support their educational missions and sustainability.
- b) **Curriculum Integration and Innovation:** Integrate Islamic social finance concepts and practical training into the pesantren curriculum. This includes developing courses on Islamic economics, financial management, and leadership skills tailored to the needs of muballigh cadres. By incorporating these subjects, pesantren can produce graduates who are not only knowledgeable in religious teachings but also equipped with the skills to manage financial resources and lead community development initiatives.
- c) **Public-Private Partnerships:** Foster strategic partnerships between pesantren, government agencies, and private sector entities. These partnerships can facilitate access to additional resources, expertise, and technology, enhancing the effectiveness of Islamic social finance initiatives. Collaborative projects such as community development programs, social enterprises, and educational scholarships can be developed, leveraging the strengths of each partner to achieve common goals and amplify the impact on society.

By focusing on these strategic and fundamental aspects, pesantren can significantly enhance their role in preparing muballigh cadres and contribute to the broader socio-economic development of the Muslim community.

This study, while insightful, has several limitations. It mainly relies on qualitative data from select pesantren, which may not fully represent the diversity of Islamic social finance application across various regions. Additionally, the research focuses on the immediate impacts on muballigh preparation, without addressing long-term outcomes or broader community development. Future studies could expand by incorporating a larger,



more diverse sample of pesantren, including quantitative analysis to provide a more comprehensive understanding. Further research could also explore the long-term effects of Islamic social finance on sustainable pesantren operations and leadership development. Additionally, examining the role of local government policies in supporting these initiatives could offer valuable insights into improving their effectiveness.

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