

# Agribusiness Activity at Islamic Boarding School Al Ittifaq Ciwidey-Bandung using **Interactive Models**



Yudi Rustandi, Setya Handayani, Indah Listiana, Dafit Ariyanto

Abstract: Islamic boarding school is one of the islamic educational institutions that grow fastly with diversity method in Indonesia This study is aimed to describe the effort to grow young entrepreneur at Islamic Boarding School al Ittifaq Ciwidey Bandung through agribusiness activity with a focus on student empowerment. The study was done at Al-Ittifaq Ciwidey Bandung by applying qualitative research approach. Informants were selected by means of purposive sampling and snowball sampling which were further classified into three groups (triangulation). Furthermore, data collection technic was conducted through in-depth interview, direct observation, documentation, and FGD (Focus Group Discussion). Data analysis technic was performed using interactive model. Regarding the effort to grow young entrepreneurs, result of the study shows that student at al Ittifaq Ciwidey Bandung involve in agribusiness activities such as: (1) the formation of Executive Board of Agribusiness Unit, (2) conducting technical practices directly in the field, (3) establishing Agribusiness Incubation Center (PIA), establishing cooperation/partnership with various institutions, and (5) setting up agribusiness groups of students.

Keywords: Development Mode, Empowerment, Agribusiness, student, islamic Boarding School

#### I. INTRODUCTION

Indonesia is the largest Muslim country in the world with more than 200 million adherents Muslims. There are more than 50.000 Islamic schools in Indonesia, where its religious lessons have direct and long term impacts for Islamic living orientation inside this country. The world of islamic boarding school is dynamic and continues to develop, not only in its two main activities, namely education and islamic preaching, but also in almost of all aspects of the life of society, particularly those related to economy and culture [1].

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The development is resulted from empowerment activity conducted in islamic boarding school environment that is intended for students and/or people living around pesantren

The activity of economic empowerment applied is in the form of agribusiness activity in islamic boarding school [2]-[3]. Many potential aspects in islamic boarding school that can be considered as supporting factor in performing activity. The potential aspects of islamic boarding school are human resource, land ownership, market potential, technological potential and leadership of headmaster [1].

Islamic boarding school with its numerous expectations and predicates attached is actually conclude with main functions, namely: as a center to create cadres of religious thinkers (Center of Excellence), as institution that produce human resource and as institution with power to perform society empowerment (Agent of Development). Islamic boarding school could be allows for more access to technology devices and diverse resources to use technology for students earning efficiently [4]. Islamic boarding school is also known as a part involved in the process of social change in the midst of change that occurs [5]. The obstacle and problem found in empowerment activity is the lack of knowledge and skill regarding agribusiness management. Management will surely be related to the management of human resource [6] and the available/potential natural resource [7].

The directly and indirectly, adds color to Islamic boarding school life apart from they are also needed to realize students empowerment through efforts to carry out various activities by applying the development of empowerment model. The development of this empowerment model is expected to be a place and facility to overcome problems faced by Islamic boarding school conducting agribusiness activity performed by students in managing their potential. Problems faced by Islamic boarding school regarding agribusiness development carried out by students. This study is aimed to describe the effort to grow young entrepreneur at Islamic boarding school al Ittifaq Ciwidey Bandung through agribusiness activity with focus on students empowerment.

## II. MATERIAL AND METHODS

Research approach applied was qualitative method to produce a description of conceptual, comprehensive, and grounded fact as dynamic that continues to develop [8] in order to grow young entrepreneur at islamic boarding school al Ittifaq Ciwidey Bandung through agribusiness activity regarding santri empowerment.

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Research site was determined based on purposive sampling. The selection and determination of informant was done using purposive sampling and snowball sampling. Informant determined in this study is classified into three groups/triangulation namely: element of leader of islamic boarding school foundation, element of kyai/ustadz, and element of students (santri) group who conduct the agribusiness activity. Furthermore, data collection technic done was carried out through in-depth interview, direct observation, documentation, and FGD (Focus Group Discussion). In addition, data analysis technic performed was the analysis of interactive model.

#### III. RESULT AND DISCUSSION

Description of the effort to grow young entrepreneur at islamic boarding school of al Ittifaq Ciwidey Bandung through agribusiness activity regarding santri empowerment is presented figure 1.

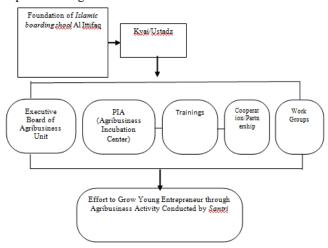


Fig.1. Effort to Grow Young Entrepreneur at islamic boarding school of Al Ittifaq Ciwidey Bandung Through Agribusiness Activity for the Purpose of *Santri*Empowerment

## **Executive Board of Agribusiness Unit**

Islamic boarding school of Al-Ittifaq, in running its agribusiness activity, involves its students or santri. The goals of agribusiness activity conducted by islamic boarding school at Al-Ittifaq are: (1) to ensure santri to be able to master knowledge and skill of farming or agribusiness, (2) to train santri to have strong work ethic, thus they will not focus on results only, (3) to improve discipline through group work, (4) santri will learn from practical experience conducted directly in the field, (5) to train santri to cooperate or work together, and (6) to equip santri with knowledge and skill to be developed when it is the time for them to go back to their hometown, thus they can be both ustadz and young entrepreneur in agribusiness field.

To achieve the goals above, the foundation of islamic boarding school of Al Ittifaq, by its leader KH. Fuad Afandi, established an organization outside the foundation of Al Ittifaq. The organization develops and called as Executive Board of Agribusiness Unit with function as:

 a) Authorized institution of islamic boarding school in agribusiness development with function to establish cooperation with external parties such as: stakeholders,

- institutions (central and local government, public company (BUMN), bank, extension program, and private company) and contact agreement or Memorandum of understanding (MoU).
- b) Social contract, agribusiness activity developed by islamic boarding school Al Ittifaq may involve surrounding society that they will actively participate to improve their situation and achieve cultural advances that has been gained by society outside Rancabali Village.
- c) Element to balance our interest in this world and life hereafter as both lives must be achieved equally, pursuing economic success in this world should support us to always do good deeds for salvation in the afterlife.
- d) Learning process for all community of Islamic boarding school Al Ittifaq and society surrounding islamic boarding school.
- e) Development of organization and management of agribusiness unit of Islamic boarding school of Al Ittifaq. Detail information regarding this organization is illustrated in the Organizational chart of Agribusiness unit at islamic boarding school of Al-Ittifaq (Figure 2).

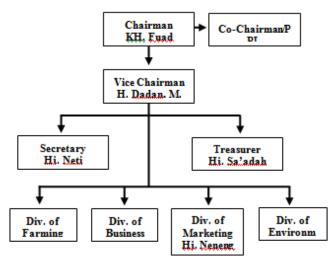


Fig. 2. Organizational Chart of Executive Board of Agribusiness Unit at Islamic boarding school of Al Ittifaq

- f) Evaluation of the whole agribusiness activities conducted, starting from production process, processing, marketing to the development of basic material for composting to be used as organic fertilizer. This evaluation is performed both for agribusiness activity done by santri and the society surrounding that is in the Cooperative Alif.
  - There are several activities performed by the Executive Board of Agribusiness Unit of Islamic boarding school Al Ittifaq, including:
- Training, provided for santri and farmer society joined in Kopontren Alif, as well as institutions or companies, either public company (BUMN) or private company which have any intention to establish cooperation regarding training.
- 2) Extension for society surrounding. Islamic boarding school of Al Ittifaq has already asked the local government to provide an Agricultural Extension Officer to be specifically assigned in Islamic boarding school to assist santri and farmer society of Kopontren who carry out agribusiness activity.

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3) Agribusiness activity.

#### **Trainings**

Training offered in Islamic boarding school is training for santri who will become farmer for the very first time in order to comprehend a series of activity in agribusiness system to be passed in rotation. This training activity is obtained by santri at the beginning stage when they enter the unit of agribusiness system managed by Islamic boarding school Al Ittifaq. Each santri will take turns in performing agribusiness activities including: production process (in the field), processing, and packaging.

The principle applied by Islamic boarding school of Al Ittifaq to its learning process, especially training for santri, is the principle of usefulness; that is the balance between benefit gained in this world and benefit for the afterlife.

The training model implemented by Islamic boarding school of Al Ittifaq for its santri is direct training in the field. It is believe that direct training in the field is more effective since santri is immediately face the real situation. This training model is an implementation of learning process using the method of AKOSA:

- a) Experience it; with assistance from supervisor, santri who work in the field or rice field for the first time will become real farmer, they will directly practice, for example, to cultivate the land that will be use to grow plants. In this type of training, supervisor play a crucial role since santri will obtain knowledge and skill in farming from them.
- b) Say it; if there is thing or problem faced by *santri*, they are free to consult with their supervisor regarding anything they do not understand yet or mistakes they have done. Supervisor may immediately explain and demonstrate the answer.
- c) Process it; in this case, santri do not need to overthink of processing the material provided by supervisor since the whole knowledge and skill offered can be directly applied at that moment.
- d)Conclude it; after santri practice the material given by supervisor, they are able to draw conclusion whether the result of their practice can be accepted or not. They may evaluate and value their work since the result is theirs.
- e) Apply it or implement it; if they result of assessment is acceptable, they may apply the technic for further agribusiness practices.

Training method applied is aimed for adult. The reason for the application of this method is that santri is no longer required to attend formal school. Before they focus on certain field of productive economy, they are offered several choices of business to carry out. Beside agribusiness, they are also able to choose carpentry, vehicle workshop, and alternative medicine that is currently is in progress, namely thibunabawi treatment through cupping therapy and acupuncture.

Islamic boarding school of Al Ittifaq considers that knowledge and skill transfer through training is necessary since training combines theory and practice. Both are supposed to be connected and complete one another. In addition, the benefits from this training activity are: (1) santri may comprehend and obtain knowledge and skill in agricultural sector, particularly agribusiness, (2) motivate santri to work and have willingness to perform field work, (3) grow santri's interest in agribusiness, (4) motivate santri and maintain his interest to remain grow, (5) santri will obtain

profit, either in the form of money or other goods, and (6) open communication access to party outside Islamic boarding school.

Training material is adjusted to the circumstance of santri, whether he is actively learn about farming technic, grading technic, packaging technic, marketing technic, or agribusiness management. Moreover, training instructor is selected from Islamic boarding school which consists of group leader and field extension officer (PPL). Training duration is also adjusted to the ability of *santri* to absorb the knowledge and skill provided by supervisor.

The role of Islamic boarding school Al Ittifaq in this training activity are;

- a) Provide facility and infrastructure; such as land, tools, and etc.
- b) Provide instructor, those are supervisor
- c) Provide financing from Kopontren
- d) Involve santri in training that is held outside Islamic boarding school.

## **Agribusiness Incubation Center (PIA)**

An institution established by Islamic boarding school to overcome problem of *santri's* incapability to master certain field of productive economy. If *santri* still failed in his agribusiness activity after several opportunities given, he will be transferred to PIA to obtain information regarding the failure in performing agribusiness activity. Therefore, *santri* will find solution for his problem after he got a series of consultation. He may even catch up with other santri.

The activities provide by PIA are as follow:

- a) Identification of problem, to find the reason why santri contined to fail his agribusiness activity. Is it because santri does not have any interest in agribusiness, or are there any effects from external environment, or santri is indicated to be affected by drugs even before he enrolled Islamic boarding school. This identification is the first stage of a series of actions required to solve or find solution for problems faced by santri in incubation.
- b) Evaluation of performance, that is performing evaluation on process and result of various sources, particularly from ustadz/dzah and supervisor who responsible for supervising and monitoring daily activities of santri.
- c) Selection of alternative problem solution; after observation and information is obtained through consultation with counselors (senior ustadz/dzah) and the root is problems is finally found, the next stage is to find alternative solution for those problems.
- d) Determination of solution; (1) agribusiness rotation (production, processing, or marketing), kitchen, administration, or (2) effect of external environment, and (3) special consultation is required since santri is considered to use drugs.

Characteristics of PIA of Islamic boarding school Al Ittifaq are as follow: (1) it has no curriculum applied, (2) it has no age limit, and (3) there is not only one field. Moreover, the benefit gained from this PIA such as: (1) santri who failed their agribusiness activity will not lose hope in Allah's mercy, (2) social control, if the problem is not from the agribusiness activity as rotation is also performed and there is still no progress found,

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there must be other factor within the santri such as drugs use or he is affected by environment.

The role of islamic boarding school institution in PIA are: (1) provide counselor or senior supervisor, and (2) provide facility and infrastructure. Moreover, problems that are currently faced by PIA of Islamic boarding school Al Ittifaq includes: inadequate facility and infrastructure such as places to conduct training, multimedia facility like LCD, etc.

#### Cooperation/Partnership

Al Ittifaq by its Executive Board of Agribusiness Unit continues to improve its performance, among others is by establishing cooperation and partnership with various parties outside islamic boarding school to establish friendship, facilitate and ease the implementation of agribusiness activity. There are many direct and indirect benefits gained from the cooperation and partnership established by islamic boarding school, either for islamic boarding school institution or santri. Those benefits include:

- a) The more number of component that supports a business, the easier a successful business to be achieved.
- b) Conveniences in accessing information and technology: for instance; the management of Hero Supermarket have their expert staffs to train santri to be able to produce products that meet the standard such as training regarding the standard of vegetable packaging.
- c) Access of capital; capital is obtained from many sources, from central and local government, public company (BUMN), financial institution, and private companies.
- d) Technological engineering; through cooperation with many research institutions and universities.
- e) Domestic and international training; as offered by the Agency of Human Resource that is internship in Japan.

The strategy applied by Al Ittifaq to obtain benefit form the cooperation is to implement the principle mutual-understanding with business partner. For instance, if there is overstock product in the market, Al Ittifaq will decrease the price or when there is competitor, Al Ittifaq will increase product quality. If the quality does not meet the standard, Al Ittifaq will ask business partner to train or provide facility to maintain product quality. To ensure legal certainty regarding this cooperation, all type of cooperation is written in form of contract or MoU (memorandum of understanding). Products ordered by partner are delivered in accordance with the quantity and quality agreed, while payment is done by bank transfer.

There are commodities that are in cooperation with other parties, such as:

- a) Supermarket:
  - Superior commodity; this commodity must be available in every delivery, namely: green beans and tomato.
  - Special commodity: plants originated from Japan which are mainly inedible as they are ornamental plants for dining table such as; siomak, pumak, sukini, etc.
- b) Forest Department: Pine tree (*Eucaliptus*) and other trees like jackfruit, avocado, petai, and so on.

The first cooperation and partnership established by Islamic boarding school Al Ittifaq is with Hero Supermarket. It has been started since 1990 until today. The number of cooperation further increases as islamic boarding school also embraces modern market and hotel. There are many valuable lessons obtained by Islamic boarding school Al Itifaq, particularly in term of professional business experience.

Business requires to be implemented and maintained. The others mentioned that quality [9], [10], quantity [11] and continuity for business [12]. We also have to differ both elements so that consumers will obtain services in accordance with goods. If goods is classified into quantity, never mix it with those grouped in quality. Later, the most important thing is to meet consumer demand. In business, there is no excuse for not meeting consumer demand for various goods. Market does not care whether it is because of unconducive season that we ask for consideration regarding our incapability to provide product. We need to read problem and solve it so that the product is continually available.

Problems faced by Al Ittifaq during the establishment of cooperation and partnership with various parties and stakeholders are;

- a) Condition of nature, current changes in season is hard to predict.
- b) Human resources (santri) who have skill to produce products with high quality since market demands are not negotiable. Skillful santri will always leave islamic boarding school as they graduate, while new santri requires a series of training.
- c) Farmer as product supplier; farmers are not yet consistent in maintaining product quality. Farmers have not realized that their behavior and discipline problem may result in fatal problem. Farmers have not considered the further risk of mixing products with high quality with the bad ones.
- d) There are complains due to excess or lack of supply as islamic boarding school had not implemented tolerance system by adding the amount of product to be produced. However, islamic boarding school currently applies tolerance system at 20 % of quantity produced.

Benefit for santri who produce agribusiness through cooperation and partnership established by islamic boarding school with supermarket, modern market, and hotel, both directly and indirectly are: (1) agribusiness product produced by santri already has a market, (2) learning process of complete agribusiness system, and (3) santri will know that business circumstances cannot be separated with interaction with outside parties.

Cooperation that have been established until today are as follow;

- a. Government institution, Public Company (BUMN) and Private Company (Supermarket) :
  - Development of HR = training of packaging by Hero Supermarket
  - Capital assistance
    - Grant: Department of Agriculture, Department of Religious Affairs, and Public Company (BUMN)
    - 2. Revolving fund: Department of Agriculture, Department of Religious Affairs, Perhutani (Indonesian Forest Enterprises), etc.
    - 3.Low interest-soft loan: BNI, BRI, Mandiri, PT INTI, Telkom
  - Development of facility and infrastructure: Department of Trade, Public Company (BUMN) and private company
- b. Research Institute/University





- Research institute: Indonesian Research Institute for Vegetable in Lembang, East Java.
- University: UI, UNPAD, UNS, Gajahmada, IPB, ITB.
   One cooperative research conducted with UI about water in area surrounding islamic boarding school showed that the water is rich of iron (Fe), yet it is perfect for koi fish culture since iron is good for color formation in fish.
- c. Other institutions
  - Business institution: Hero Supermarket, Makro, Diamond, PT Jarum.
  - Extension institution:
- 1. Islamic boarding school recruits public extension officer, thus Islamic boarding school does not pay for his salary but provides other fee such as honorarium, transportation fee, and bonus of hajj.
- 2. Tasks:
- a. Observe any situations occur in the field
- Held a meeting with santri once a week, every Wednesday night
- c. Determine pattern and rotation of plant
- d. Connecting between islamic boarding school and related public services
- e. Observing weather
- f. Determine the medicines
- g. Access the available sources of fund
- 3. Benefit for santri
- a. Availability of technology suitable for agribusiness
- b. As a place to ask or consult many things
- c. Facilitator
- d. Motivator.

## 1) Agribusiness Group of Santri

Agricultural education in Islamic boarding school Al Ittifaq is extremely important. This paradigm made KH. Fuad Afandi set his Islamic boarding school as a place to create competent cadres of santri who have capability in agribusiness. This decision is applied immediately since most people think that farmers are identical to poverty. In realizing modern and comprehensive agricultural education, the most possible step to apply is to bring santri to the field so that they will directly practice agribusiness.

Islamic boarding school Al Ittifaq, in performing its agribusiness, involves santri and group them so that they are responsible for their agribusiness activity. The purposes of Islamic boarding school Al Ittifaq includes santri in agribusiness activity are:

- •To trigger santri to conduct an mutual effort for santri and islamic boarding school
- Santri will obtain knowledge and skill for free
- To optimize natural resource and human resource owned by islamic boarding school .

Santri grouping regarding agribusiness activity divided santri to small group based on the area cultivated in which 1 (one) ha of agribusiness land is at least farmed by 10 santri. Each small group is led by a leader called supervisor. Supervisor is a senior santri with at least 5 (five) years of experience in performing agribusiness activity. The task given to supervisor is as (1) manager, (2) trainer/supervisor for young santri, (3) decision maker, (4) managing capital, and (5) reporting and evaluating. These tasks are aimed to prepare and equip santri

with skills and also as leadership training, thus they will able to be leader within the society in the future.

Determination of membership to be selected as agribusiness group member is done by ustadz according to educational background when santri enrolled toislamic boarding school. If they enrolled to islamic boarding school with educational background at level of elementary and junior high, they are offered to choose skills they like the most. For instance, if santri have interest in agribusiness, they will be assigned by islamic boarding school through ustadz to work in the field or they may choose unit of yield processing and packaging. Moreover, santri with high school background, despite their low number, are given tasks to work in delivery and marketing unit.

Groups of santri who conduct agribusiness activity does not have organizational structure until now. They only know organizational structure that sustains agribusiness activity managed by islamic boarding school, that is organizational chart of the Executive Board of Agribusiness Unit. Santri grouping is based on the division of area where the field is and also based on certain commodity. As a member of group, santri are able to ask for rotation/rolling to other group by firstly asking mandor/ustadzh for permission.

Benefits expected by islamic boarding school to be gained by santri in the future are: (1) santri have the ability in agricultural sector/field, (2) it is a learning process for santri in real world, and (3) santri are able to perform agribusiness and generate money thus they do not have to ask for money from their parents to pay their education and daily needs.

Agribusiness commodity cultivated is commodity of vegetables (horticultural commodity) that grow in high land, such as: carrot, tomato, potato, onion, green bean, celery, chives, strawberry, parsley, fumak, retus, etc. Commodity selection depends on the biggest demand. In business, it is necessary to do since capital rotation should be fast. Thus, profit is able to be obtained more maximal.

Ustadz as the manager of agribusiness activity performed by santri who communicates situation to the Executive Board of Agribusiness Unit, always set targets to be achieved by each group. For example, for group given task to grow carrot, 1 liter of carrot seed has to produce at least 1 ton of carrot. If the group does not achieve the target, they are given punishment of warning and capital reduction. If same situation remains occur, there will be evaluation whether harvest failure is caused by land condition, human resource, or weather/factor of nature. Moreover, if target is achieved, the group is given reward in the form of pocket money or allowance to motivate them and make them compete to obtain more allowance.

Agribusiness capital is obtained from kopontren in the form of loan. Agribusiness need partners [13]. Moreover, Agribusiness need to accommodate economic, social, and environmental concerns, organizations and managers in the sector share many of the challenges that exist in other business value chains [14]. The amount of capital is based on the commodity cultivated and area used. As a baseline, the amount of capital usually obtained by group is  $\pm$  Rp. 30.000.000,- per hectare. However, they are still able to propose for more capital if they need more money during the activity. Mechanism to obtain capital from kopontren is not directly done by supervisors who represent group,



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yet it is conducted via ustadz. Moreover, payment is done through annual installment, that is once a week on Friday or once every 3 months or every harvest time.

Land managed by santri is in form of; (1) land owned by islamic boarding school , (2) land owned by ustadz, and (3) land for rent. For land owned by islamic boarding school , user who cultivates the land to perform agribusiness activity is required to pay 20% of profit gained to islamic boarding school as land owner. Moreover, for land owned by people living outside islamic boarding school , tenant mainly pays Rp. 5.000.000,- per ha per year.

Crop yield is intended to fulfil the demand from supermarket, modern market, and Pasar Induk Caringin Bandung. Each group has different task. One group is given task to only produce goods, while processing and packaging are conducted by other groups. Yield to be used as loan installment to kopontren is paid from a proportion of yield sold to supermarket. Moreover, yield residue or product with low grade is sold to pasar induk caringin and the profit is used to pay for santri needs, both in education and daily needs. Yield management is not managed by group, but by ustadz responsible for agribusiness groups under their guidance. These ustadz are given responsibility by islamic boarding school to ensure education cost of santri and daily needs of santri (accommodation, consumption, learning process equipment, pocket money/saving, to buy clothes and transportation cost during holiday). This cost exemption is a reflection or indicator of successful agribusiness activity conducted by islamic boarding school by involving its santri. The strategy set by ustadz to achieve target are applying reward and punishment, monitoring, and playing games with prizes.

Problems faced by islamic boarding school in managing agribusiness activity includes; (1) the difficulty to motivate young santri and it takes quite a long time; to solve this problem, direct guidance from ustadz and trainings are required, (2) lack of available land; a) land owned by pesantren is managed in which 20% of yield is deposited to pesantren, b) personal property (ustadz), yield management is directly managed by ustadz related since he is responsible for living cost, fee for board, books, holy books, health, transportation, and daily needs of santri under his guidance, and c) land owned by other people is rented at Rp. 5.000.000,-/ha/year (3) the need for supervisor as the number of supervisor does no equal the number of santri, and (4) the distance between lands are far thus it is hard to control it.

For young santri newly included in the group, there are tasks for their supervisor to: (1) provide practices, (2) maintain group solidarity by always being together in all ocassions, and (3) provide assistances. Reporting is done by agribusiness group of santri through their mandor directly to ustadz who has the responsibility. Reporting might be in the form of:

- Oral; daily performance, from supervisor to ustadz during learning activity
- Written; capital, purchasing of agricultural input and crop vield.

Reporting to ustadz is conducted after harvesting. Later, ustadz will evaluate the report. Result of this evaluation will be reported to the executive board of agribusiness unit.

#### IV. CONCLUSION

Islamic boarding school of al Ittifaq Ciwidey Bandung equip santri, when it is the time for them to go back to their hometown. Not only with religious knowledge to be ustadz, but also with knowledge and skill to be young entrepreneur in agribusiness sector. In order to grow young entrepreneur as the model of santri empowerment at Islamic boarding school al Ittifaq, there are activities conducted as follow: (a) the formation of Executive Board of Agribusiness Unit, (b) conducting technical practices directly in the field, (c) establishing Agribusiness Incubation Center (PIA), (d) establishing cooperation/partnership with various institutions, and (e) setting up agribusiness groups of santri. The empowerment model is a place and facility to solve problems faced by islamic boarding school Al Ittifaq in managing agribusiness activity conducted by santri and eventually it is successful to be implemented. The indicator for successful development of santri empowerment model at Islamic boarding school Al Ittifaq is that no santri is required to pay anything during their study at islamic boarding school. They are free of all costs including fee for tuition, room/board and other cost for food and daily needs as it is covered by the profit gained from agribusiness activity conducted by santri.

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