

Implementation of The Chili Commodity Agricultural Financing Program at Islamic Boarding Schools (Case in The Al-Ittifaq Islamic Boarding School Network, Bandung Regency)

Muhammad Nagib^{1*}, Eliana Wulandari¹, Hepi Hapsari¹

¹Agricultural Economics, Padjadjaran University, Bandung, Indonesia

*Corresponding author: muhammad20388@mail.unpad.ac.id

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ABSTRACT

Islamic boarding schools, in general, tend to have a low level of independence, even though they have resources that can be utilized to increase their independence. The Bank Indonesia Social Program (PSBI) is strategically provided to Islamic boarding schools for economic development with chili commodities. Bank Indonesia collaborated with the Islamic Boarding School Business Economic Association (Hebitren) in its distribution, appointing the Al-Ittifaq Islamic Boarding School as an off-taker and buyer. This research aims to analyze the performance of PSBI for beneficiaries. This research was conducted in Bandung Regency and Garut Regency according to the location of the Al-Ittifaq Islamic Boarding School network, which received funding grants for chili development. The research technique used a census of 6 Islamic boarding schools. Data analysis used Importance Performance Analysis (IPA), which aims to analyze the performance of a program. The science results obtained criteria in quadrant one, which means these criteria have high expectations but low performance, so performance needs to be increased to balance high expectations. Then, we get the criteria in quadrant 2, which means that the criteria tend to have high expectations and performance. Hence, they must be maintained to maintain the quality of program implementation.

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1. Introduction

Islamic boarding schools are considered religious educational institutions with a fairly low level of independence. Islamic boarding school operations come from community funds such as infaq, shodaqoh, zakat, and student fees. The independence of Islamic boarding schools is an issue that needs attention, and this aims to ensure that Islamic boarding schools do not depend on other parties.

The Islamic boarding school economy can be developed with the aim of becoming more independent. This is supported by Islamic boarding school human resources (HR), which can play a role in economic independence (Lugina, 2018). Human resources in Islamic boarding schools consist of administrators, students, congregations, and the surrounding community (Rustandi, 2011). Islamic boarding schools have strategic and significant value in playing a role in increasing the independence and participation of the surrounding community (Lugina, 2018).

According to data from the Ministry of Religion for 2021, there are 8,343 Islamic boarding schools in West Java registered, or around 30.93% of the total Islamic boarding schools in Indonesia. Islamic boarding schools are generally known as places for religious learning for students and as the oldest social institutions in Indonesia (Yansyah, 2018). This is because the majority of Indonesia's population is Muslim (Azizah, 2014).

The education system in Islamic boarding schools is currently changing. Islamic boarding schools not only study religious knowledge but also learn other skills, such as agriculture (Yansyah, 2018). This can be beneficial for students (Hadi, 2008). Agricultural skills aim to prepare students for later life. Besides that, they can directly drive the Islamic boarding school economy (Mubarok, 2020)

The availability of Islamic boarding school land is a source of motivation to use it as an agricultural development area (Mubarok, 2020). The development of Islamic boarding school agriculture consists of food crops and horticulture (Hadi, 2008). Farming carried out by Islamic boarding schools has the opportunity to become a source of income if managed well (Kasdi *et al.*, 2019) and through an agribusiness approach so that it can provide economic value (Widodo, 2010).

General obstacles that occur in agricultural development in Islamic boarding schools occur because they are considered sporadic, lack coordination, and need to be supported by relevant science and access to financing (Setiawan Wawan Lulus, 2020). Bank Indonesia (BI) has paid attention to the independent and sustainable economic development of Islamic boarding schools by issuing the Bank Indonesia Social Program (PSBI) policy (Dwijayanto, 2018).

PSBI is a form of social concern and responsibility (Corporate Social Responsibility) as an effort to solve socio-economic problems faced by Islamic boarding schools (Ri'aeni, 2016). PSBI has been implemented by Islamic boarding schools in West Java since 2020, prioritizing the development of chili commodities. This is because chili is a commodity that influences inflation (Bank Indonesia, 2021).

BI is partnering with the Islamic Boarding School Business Economic Association (Hebitren) to strengthen PSBI by assisting in the form of greenhouse units and production factors. A greenhouse is a building that protects plants by engineering an environment that approaches optimal conditions so that it affects the growth and production of chilies (Tando, 2019).

According to Sugiarto *et al.*, (2019), the implementation of PSBI requires institutions to distribute aid and marketing distribution of chili harvests so that a sustainable scheme occurs. Seeing these conditions, the Al-Ittifaq Islamic Boarding School was determined as the off-taker and buyer. The Al-Ittifaq Islamic Boarding School was chosen because it had succeeded in developing agribusiness independently.

Islamic boarding schools that receive PSBI include Al-Amin Hajar Sani Islamic Boarding School, Al-Mashum Islamic Boarding School, Al-Ma'ruf Islamic Boarding School and Nurul Falah Islamic Boarding School in Bandung Regency and Sururon Islamic Boarding School and Nurul Huda Islamic Boarding School in Garut Regency.

The grant-based assistance provided usually has challenges because it is often felt to be ineffective in achieving target independence so development could be more sustainable (Setiawan Wawan Lulus, 2020). These challenges can be minimized with assistance so that PSBI goals can be achieved. effectively Sugiarto *et al.*, (2019). Implementation of PSBI in accordance with the objectives will have an impact on Islamic boarding school income which

can be used to finance various needs, such as daily needs, facilities and infrastructure so that independence can be realized (Widodo, 2010). Based on this explanation, the research aims to analyze the implementation of PSBI for Islamic boarding schools.

2. Methodology

The research was carried out at the Al-Ittifaq Islamic Boarding School, Bandung Regency, and its network, which received PSBI grants for the development of chili plants. The PSBI recipient Islamic boarding school network is in Bandung Regency and Garut Regency. The research was conducted from January to March 2022. The research technique used was the census method at 6 PSBI recipient Islamic boarding schools in developing chili commodities.

The data analysis used in this research is Importance Performance Analysis (IPA). IPA is used to analyze performance in implementing a program (Algifari, 2019). The IPA aspects assessed include income, knowledge, work motivation, sustainability, partnership, and empowerment.

The IPA component consisted of 4 quadrants; namely, quadrant 1 contains important factors for the beneficiary, but these factors do not meet expectations; quadrant 2 contains important factors for the beneficiary, and these factors are considered to be in accordance with what is felt so that satisfaction is relatively higher; quadrant 3 contains factors considered less important with relatively low performance; and quadrant 4 contains less important factors but has quite high performance (Matoati & Cahyadi, 2019).

3. Results and Discussion

3.1 Profile of Al-Ittifaq Islamic Boarding School

Al-Ittifaq Islamic Boarding School is in Ciburial Village RT/RW 002/010 Alam Endah Village, Rancabali District, Bandung Regency, West Java. Initially, the Islamic boarding school was founded on February 1, 1934 (16 Shawwal 1352) and was classified as a Salafiyah (traditional) Islamic boarding school.

Since 1970, Al-Ittifaq Islamic Boarding School began to combine religious learning and agricultural business activities (agribusiness). Because it is supported by the potential land resources owned by the Islamic boarding school. The principles in development are guided by INPEKBI (Divine, State, Personal, Economic, Family, Birahi, and Ilmihi). Al-Ittifaq Islamic Boarding School, in an effort to continue its agricultural activities, tasks are divided into each division so that an orderly system is established with tasks and functions in the fields, including (1) core management of the agribusiness unit (PIUA); (2) agribusiness incubator center (PIA); (3) training; (4) partnership; and (5) working groups.

Al-Ittifaq Islamic Boarding School was appointed by the Islamic Boarding School Business Economic Association (Hebitren) as a taker and buyer in the implementation of PSBI, which is the Corporate Social Responsibility (CSR) of Bank Indonesia West Java Regional Representative Office. This appointment was made in 2020 because Al-Ittifaq Islamic Boarding School is considered to have succeeded in developing agribusiness independently.

The role of the Al-Ittifaq Islamic Boarding School as an off-taker is to provide services, including assistance in building greenhouses, distributing chili production factors, providing

cultivation technology training, and operating technology in greenhouses. Then, the role of a buyer for the marketing distribution of the harvest so as to guarantee a market for the harvest.

3.2 Bank Indonesia Social Progam Performance

3.2.1 *GAP Analysis*

The GAP value is the difference between the perceived performance score level and the expected score level desired by PSBI beneficiaries (Fatmala & Suprpto, 2018). GAP analysis uses the formula:

$$Q_i(\text{Gap}) = \text{Performance}(p) - \text{Expectation}(i)$$

The value used in gap analysis is the average score. The average PSBI performance scores in Table 1 are as follows:

Table 1. Average PSBI Performance Score

Item	Frequency					Total Score	Average Score
	1	2	3	4	5		
Income Aspect							
1. Fulfilling financing for student activities	0	0	0	3	3	27	4.50
2. Fulfilling development financing	0	0	1	3	2	25	4.17
Knowledge Aspect							
3. Knowledge of economics	0	0	0	4	2	26	4.33
4. Technical knowledge of cultivation	0	0	0	2	4	28	4.67
Aspects of Work Motivation							
5. Increase work responsibilities	0	0	0	3	3	27	4.50
6. Improve work performance	0	0	0	1	5	29	4.83
Sustainability Aspects							
7. Business management is becoming more organized	0	0	0	4	2	26	4.33
8. Trigger business development	0	0	0	4	2	26	4.33
Partnership Aspects							
9. Production institutional cooperation	0	0	0	3	3	27	4.50
10. Marketing institutional cooperation	0	0	0	3	3	27	4.50
Empowerment Aspect							
11. There is education and training	0	0	0	4	2	26	4.33
12. Participate in seminars and workshops	0	0	0	4	2	26	4.33

Source: Primary data processed

Table 1 shows the frequency of respondents' answers to PSBI performance according to 6 performance aspects. Each aspect has 2 statement items with response conditions, namely (1) strongly disagree; (2) disagree; (3) doubtful; (4) agree; and (5) strongly agree. Performance is the results obtained by program recipients assessed qualitatively and quantitatively, thereby describing achievements in program implementation (Kasdi *et al.*, 2019).

The highest average score given by respondents was statement item number 6, "improving work performance," with an average score of 4.83. According to Setiawan (2017), work performance can increase along with routine agendas. Meanwhile, the lowest average score is statement number 2, "meeting development financing," with an average of 4.17. According to Rifa'i (2019), sufficient Islamic boarding school income can be used to meet the

funding needs for building and repairing Islamic boarding school facilities. Then, expectation is the ideal condition desired by the Islamic boarding school receiving the program, which is assessed qualitatively and quantitatively. This expectation is also reflected in the aim of carrying out a program (Algifari, 2019).

The average expectation score that describes the ideal condition of the program according to the respondents' views is shown in Table 2 below:

Table 2. Average PSBI Expectation Score

Item	Frequency					Total Score	Average Score
	1	2	3	4	5		
Income Aspect							
1. Fulfilling financing for student activities	0	0	0	3	3	27	4.50
2. Fulfilling development financing	0	0	0	0	6	30	5.00
Knowledge Aspect							
3. Knowledge of economics	0	0	1	5	0	23	3.83
4. Technical knowledge of cultivation	0	0	0	1	5	29	4.83
Aspects of Work Motivation							
5. Increase work responsibilities	0	0	0	2	4	28	4.67
6. Improve work performance	0	0	0	0	6	30	5.00
Sustainability Aspects							
7. Business management is becoming more organized	0	0	2	2	2	24	4.00
8. Trigger business development	0	0	0	1	5	29	4.83
Partnership Aspects							
9. Production institutional cooperation	0	0	2	4	0	22	3.67
10. Marketing institutional cooperation	0	0	0	1	5	29	4.83
Empowerment Aspect							
11. There is education and training	0	0	0	3	3	27	4.50
12. Participate in seminars and workshops	0	0	3	3	0	21	3.50

Source: Primary data processed

Table 2 shows the frequency of respondents' answers to PSBI expectations in 6 aspects. The highest score was item number 2, "fulfilling development financing," and statement item number 6, "increasing work performance," with each score of 5.00. These two items are considered to have high expectations for Islamic boarding schools because Islamic boarding schools consider these items to have the main priorities needed by Islamic boarding schools. Meanwhile, the lowest score was statement item number 12, "participating in seminars and workshops," with a score of 3.50. This item is considered to have a low priority level. Islamic boarding schools consider that attending seminars and workshops is not what is needed at this time.

The average performance score and expectations obtained are the basis for determining the gap value. The gap value will show a positive value, which indicates the program quality is within good criteria, and a negative value indicates poor quality program criteria (Fatmala & Suprpto, 2018). Calculation of performance gaps and expectations in the implementation of PSBI in Table 3 below:

Table 3. Calculation of PSBI Implementation Gap

Item	Performance		Expectation		Gap K-H
	Σ	\bar{X}	Σ	\bar{X}	
Income Aspect					
1. Fulfilling financing for student activities	27	4.50	27	4.50	0.00
2. Fulfilling development financing	25	4.17	30	5.00	-0.83
Knowledge Aspect					
3. Knowledge of economics	26	4.33	23	3.83	0.50
4. Technical knowledge of cultivation	28	4.67	29	4.83	-0.16
Aspects of Work Motivation					
5. Increase work responsibilities	27	4.50	28	4.67	-0.17
6. Improve work performance	29	4.83	30	5.00	-0.17
Sustainability Aspects					
7. Business management is becoming more organized	26	4.33	24	4.00	0.33
8. Trigger business development	26	4.33	29	4.83	-0.50
Partnership Aspects					
9. Production institutional cooperation	27	4.50	22	3.67	0.83
10. Marketing institutional cooperation	27	4.50	29	4.83	-0.33
Empowerment Aspect					
11. There is education and training	26	4.33	27	4.50	-0.17
12. Participate in seminars and workshops	26	4.33	21	3.50	0.83

Source: Primary data processed

Table 3 shows the gap in PSBI implementation according to 6 aspects. The biggest gap values are item 6, "improving work performance," and item 12, "participating in seminars and workshops," each 0.83. The gap value means that the item has higher performance compared to expectations.

Meanwhile, the smallest gap value is statement item 2, "meeting development financing," with a value of -0.83. This value means that the item has lower performance than expectations. Islamic boarding schools have high expectations for the program to be able to meet development costs. In reality, business results have yet to be able to meet the Islamic boarding school's expectations for building or improving facilities. The gap value for each item can be the basis for determining the gap for each aspect. In detail, the average PSBI implementation gap value is in Table 4 below:

Table 4. Average PSBI Implementation Gap

No	Dimensions	Performance Average	Expected Average	Gap K-H
1	Income	4.34	4.75	-0.42
2	Knowledge	4.50	4.33	0.17
3	Work motivation	4.67	4.84	-0.17
4	Sustainability	4.33	4.42	-0.09
5	Partnership	4.50	4.25	0.25
6	Empowerment	4.33	4.00	0.33
Overall Average		4.44	4.43	0.01

Source: Primary data processed

Table 4 shows the average value of the performance gap and expectations. The average performance shows the largest value, namely the work motivation aspect, with a value of 4.67. In contrast, the smallest value is the sustainability aspect and the empowerment aspect, each with a value of 4.33. Then, the average value of expectation shows the largest value, namely the work motivation aspect, with a value of 4.84, and the smallest value is the empowerment aspect, with a value of 4.00.

According to Fatmala & Suprpto, (2018), a positive gap value indicates that the average performance is greater than expectations, while a negative gap value indicates that the average performance is smaller than expectations.

Based on the gap analysis in Table 4, positive gap values are found in the aspects of knowledge, partnership, and empowerment. Meanwhile, negative gap values are found in the aspects of income, work motivation, and sustainability. The average dimension of this aspect is 0.01, so overall, the average dimension of the program aspect is of good quality.

3.2.2 Importance Performance Analysis (IPA)

IPA is a salience-performance analysis that can be used to rank various elements. This method is needed to find out how satisfied the beneficiaries are with the implementation of the program (Algifari, 2019). IPA was mapped into 4 quadrants for all variables related to program implementation.

According to Matoati & Cahyadi (2019), the IPA quadrant has the following meaning:

1. Quadrant 1 (concentrate there): This area contains factors that are considered important but, in reality, do not meet target expectations. The performance of items in this quadrant must be improved.
2. Quadrant 2 (keep up the good work): This area contains factors that are considered important and are considered to be in accordance with relatively high satisfaction. The performance of items that fall into this quadrant must be maintained.
3. Quadrant 3 (low priority): This area contains factors that are considered less important than performance that are not too special. Items that fall into this quadrant need to be considered because their benefits tend to be small.
4. Quadrant 4 (possible overkill): This area contains factors that are considered less important but are felt to be too excessive. Items that fall into this quadrant can be reduced due to their low level of importance.

Science analysis with various statement items can be depicted in the Cartesian IPA diagram in Figure 1 below:

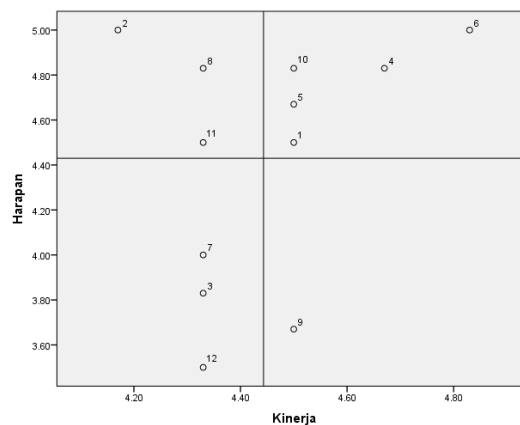


Figure 1. Cartesian IPA

Figure 1 shows the division of quadrants as follows:

1. Quadrant 1 (concentrate here) is the main priority, which consists of items namely "Meeting development financing" (item 2) "Stimulating business development" (item 8), and "There is education and training" (item 11).
2. Quadrant 2 (keep up the good work), is an attribute that is considered important and performs well, which consists of the items "Fulfilling financing for student activities" (item 1), "Technical knowledge of cultivation" (item 4), "Increasing work responsibility" (item 5), "Improving work performance" (item 6), and "Marketing institutional cooperation" (item 10).
3. Quadrant 3 (low priority) is an attribute with expectations and performance that is not too high, which consists of the items "Knowledge of economics" (item 3), "Business management is becoming more organized" (item 7) and "Participating in seminars and workshops" (item 12).
4. Quadrant 4 (possible overkill) is an attribute that performs well but has a low level of expectations, which consists of "Production institutional cooperation" (item 9).

3.3 Implementation of The Bank Indonesia Social Program

The implementation of the program focuses on the economic independence of Islamic boarding schools. This is part of Islamic teachings that need to be studied in Islamic boarding schools (Hamid, 2015). PSBI aims for Islamic boarding schools to become economically independent and produce human resources who have the technical capabilities for business success (Fonna, 2019).

The productive implications of grants can be used to change the socio-economic conditions of the beneficiaries (Salam & Haanurat, 2018). The implications of PSBI are viewed from the aspects of income, knowledge, work motivation, sustainability, partnership, and empowerment.

Income is measured in nominal terms, which is profit in carrying out business (Kurniawati, 2013). The amount of income is in a straight line with the level of welfare (Dwiningwarni & Amrulloh, 2020). PSBI is a grant program to increase income, and the results of the business become the full rights of the Islamic boarding school.

Income is measured with 2 statement items, namely item 1, "meeting the financing of student activities," which is in quadrant 2, which means it matches expectations and performance. Item 2, "fulfilling development financing," is in quadrant 1, meaning that this item has high expectations but is not accompanied by performance. Item 2 requires attention to improve performance in order to match the pesantren's expectations of the program.

Programs focused on the economic sector for beneficiaries can provide additional knowledge and improve their standard of living with abilities in the business sector (Kurniawati, 2013). PSBI has a goal in the knowledge aspect, which is the basis for the beneficiary's skills.

Knowledge is measured with 2 items, namely item 3, "knowledge of economics," is in quadrant 3, meaning that this item has expectations and performance that tend to be low. Item 4, "technical cultivation knowledge," is in quadrant 2, meaning that this item has equally high expectations and performance. Item 4 needs to be maintained to maintain program quality.

The implementation of PSBI can motivate the development of their abilities so that they can improve the quality and standard of living. Work motivation can be seen when Islamic boarding schools can manage business units to develop economic activities well (Kurniawati, 2013). Motivation is formed by the existence of supporting resources (Mubarok, 2020).

Work motivation is measured with 2 items, namely item 5, "increasing work responsibilities," and item 6, "increasing work performance," contained in quadrant 2, which means that these two items have expectations and performance that tend to be high and are perfect aspects. These two items need to be maintained to maintain program quality.

Program sustainability is a holistic approach so that factors that support the sustainability of a program can be seen (Fitriani *et al.*, 2015) The implementation of business management has an impact on optimal results.

Business sustainability is measured with 2 items, namely item 7, "business management is becoming more organized," which is in quadrant 3, meaning that expectations and performance are both low. Item 8, "triggers business development," is in quadrant 1, meaning the item has high expectations but low performance. The low one. Item 8 requires increased performance to balance Islamic boarding school expectations, which tend to be high.

Partnerships with related institutions can provide benefits for both parties. Mutually beneficial collaboration is the key to partnering with stakeholders (Imtihan & Kardoyo, 2019). Partnerships are carried out for better business development with various obstacles that can be overcome. These obstacles include cultivation aspects and marketing aspects.

The partnership is measured with 2 items, namely item 9, "production institutional cooperation," which is in quadrant 4, meaning that this item has low expectations, but the performance obtained is relatively high. This is based on the situation of Islamic boarding schools, which already had partnerships with agricultural extension workers before the PSBI was rolled out. Item 10, "marketing institutional cooperation," is in quadrant 2, meaning that this item has quite high expectations and performance. Item 2 needs to be maintained to maintain program quality.

Empowerment has the aim of capacity building on program targets by emphasizing mentoring (Fitriani *et al.*, 2015). Empowerment supports the self-ability of program targets to become empowered so that the capacity of program targets increases and can develop sustainably.

Empowerment is measured with 2 items, namely item 11, "there is education and training," which is in quadrant 1, meaning that this item has high expectations, but performance tends to be low. Item 12, "participating in seminars and workshops," is in quadrant 3, meaning that this item has expectations and performance that tend to be low. Item 11 requires action in order to improve performance to match relatively high expectations.

4. Conclusion

Based on the results and discussion, this research can be concluded as follows:

1. The results of the gap analysis show that aspects with positive values are indicated by a performance score that is greater than the expected score. The positive gap consists of aspects of knowledge, work motivation, and empowerment. Meanwhile, negative aspects are characterized by a performance score that is smaller than the expected score. The negative gap consists of aspects of income, sustainability, and partnerships.
2. Based on the IPA analysis, some criteria fall into quadrant 2. This quadrant means that items have expectations, and performance tends to be high, so they demand to be maintained to maintain program quality. The criteria are item 1, "fulfilling financing for student activities," item 4, "technical knowledge of cultivation," item 5, "increasing work responsibilities," item 6, "increasing work performance," and item 10,

"marketing institutional cooperation." Then, the criteria included in quadrant 1 mean that the item has high expectations but low performance, so it demands improved performance. The items included in quadrant 1 are item 2, "Meeting development financing," and item 11, "There is education and training."

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