

Empowering Pesantren Economic Growth Through Financial Literacy Improvement in HEBITREN Solo Raya

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Abstract

The economic empowerment of pesantren has become a strategic focus in enhancing the financial independence of Islamic educational institutions. However, many pesantren business units under the Himpunan Ekonomi dan Bisnis Pesantren (HEBITREN) Solo Raya still face challenges in financial literacy and management. This community engagement program applied the Asset-Based Community Development (ABCD) approach combined with a qualitative descriptive method to analyze the impact of financial literacy training. The study involved 50 participants from various pesantren business units, aiming to improve their financial literacy and financial management skills. The initial assessment revealed that not all participants had adequate knowledge of financial recording, particularly in the context of sharia-based accounting. The training began with fundamental financial recording techniques and later introduced participants to SIAPIK, a financial recording application provided by Bank Indonesia. Qualitative descriptive analysis of the training process indicated that participants gained significant improvements in financial literacy, and all successfully installed and utilized the SIAPIK application to manage and report their financial activities. These findings suggest that the ABCD approach, supported by qualitative descriptive analysis, effectively strengthens pesantren entrepreneurship by integrating financial literacy with technological solutions, thereby promoting economic sustainability within the pesantren ecosystem.

Keywords: Pesantren Entrepreneurship, Financial Literacy, Asset-Based Community Development (ABCD), HEBITREN, SIAPIK

Abstrak

Pemberdayaan ekonomi pesantren telah menjadi fokus strategis dalam meningkatkan kemandirian finansial lembaga pendidikan Islam. Namun, banyak unit bisnis pesantren yang tergabung dalam Himpunan Ekonomi dan Bisnis Pesantren (HEBITREN) Solo Raya masih menghadapi tantangan dalam literasi dan manajemen keuangan. Program pengabdian kepada masyarakat ini menerapkan pendekatan Asset-Based Community Development (ABCD) yang dikombinasikan dengan metode kualitatif deskriptif untuk menganalisis dampak pelatihan literasi keuangan. Studi ini melibatkan 50 peserta dari berbagai unit bisnis pesantren dengan tujuan meningkatkan keterampilan literasi dan manajemen keuangan mereka. Asesmen awal menunjukkan bahwa tidak semua peserta memiliki pengetahuan yang memadai tentang pencatatan keuangan, terutama dalam konteks akuntansi syariah. Pelatihan dimulai dengan teknik dasar pencatatan keuangan, kemudian peserta diperkenalkan dengan SIAPIK, sebuah aplikasi pencatatan keuangan dari Bank Indonesia. Analisis deskriptif kualitatif terhadap proses pelatihan menunjukkan bahwa peserta mengalami peningkatan signifikan dalam literasi keuangan, serta berhasil menginstal dan menggunakan aplikasi SIAPIK untuk mengelola dan melaporkan aktivitas keuangan mereka. Temuan ini menunjukkan bahwa pendekatan ABCD yang didukung oleh

analisis deskriptif kualitatif secara efektif memperkuat kewirausahaan pesantren dengan mengintegrasikan literasi keuangan dan solusi teknologi, sehingga mendorong keberlanjutan ekonomi dalam ekosistem pesantren.

Kata Kunci: Pesantren Entrepreneurship, Financial Literacy, Asset-Based Community Development (ABCD), HEBITREN, SIAPIK

Introduction

Entrepreneurship in pesantren plays a crucial role in fostering economic independence based on Islamic educational institutions and their surrounding communities¹. Pesantren not only serve as centers for religious education focused on the study of the Qur'an, Hadith, and Fiqh but also act as hubs for economic empowerment capable of driving the local economy. This dual role positions pesantren as strategic institutions in building a strong Islamic value-based economic ecosystem, while simultaneously empowering santri (students) and the surrounding community to enhance their economic competitiveness.²

In line with the government's efforts to position pesantren as pillars of sustainable and independent economic development, various programs have been initiated to support entrepreneurship within pesantren environments. Some pesantren have even transformed their entrepreneurial initiatives, supported by incubation programs, into Pesantren-Owned Enterprises (BUMP).³ Various forms of support, including grants and entrepreneurship training, have been provided to equip santri with practical skills applicable in the business world. These efforts aim to cultivate a generation of entrepreneurs who not only possess business management competencies but also uphold moral integrity based on sharia principles. It is also very important for students as the young generation of Muslims to have a strong entrepreneurial spirit.⁴

As a concrete form of this initiative, the government, through Bank Indonesia, has encouraged the establishment of the Pesantren Economic and Business Association (HEBITREN) as a platform to strengthen the economic capacity of pesantren. HEBITREN acts as a facilitator in developing pesantren business units by providing access to training, mentoring, and various necessary resources.⁵ This approach is designed to enable pesantren to develop their businesses more professionally and sustainably, thus contributing more significantly to the national economic ecosystem.⁶

Research on HEBITREN remains limited in academic literature; however,

¹ Syahdatul Maulida, "A Sentiment Analysis on Pesantren Entrepreneurship," *The Economic Review of Pesantren* 1, no. 1 (2022), <http://journals.smartinsight.id/index.php/ERP/article/view/197>.

² Arian Agung Prasetyawan and Asep Maulana Rohimat, "Pemberdayaan Perempuan Berbasis Pesantren Dan Social Entrepreneurship," *MUWAZAH: Jurnal Kajian Gender* 11, no. 2 (2019): 163–80.

³ Basnang Said, "Economy Hub dan Geliat Ekonomi di Pesantren," <https://kemenag.go.id>, 2024, <https://kemenag.go.id/kolom/economy-hub-dan-geliat-ekonomi-di-pesantren-feBk4>.

⁴ Arifatul Choiriyah, Asep Maulana Rohimat, and Islahuddin Islahuddin, "Transformative Mosque Model in Social Entrepreneurship: From Trash Donation to FreeVegetables and Youth Participation," in *Proceedings of International Conference on Islamic Economic Finance and Social Finance* (ISSN: XXXX-XXXX)(ESSN: XXXX-XXXX), vol. 5, 2024, 42–49, <https://conferences.uinsyahada.ac.id/index.php/FEBI/article/view/146>.

⁵ Asep Maulana Rohimat et al., "Entrepreneurial Interest Among 'Santri' in HEBITREN and Its Impact on SMEs," *International Journal of Islamic Business and Economics (IJIBEC)* 8, no. 2 (2024): 159–67, <https://doi.org/10.28918/ijibec.v8i2.6909>.

⁶ Asep Maulana Rohimat, *Membangun Muslim Moderat* (Yogyakarta: Lintang Media Utama, 2023).

some studies have been published. For instance, Irham Zaki, et al⁷ found that pesantren business collaborations in Indonesia, including those under HEBITREN, are closely related to the achievement of Sustainable Development Goals (SDGs). Several collaboration models have contributed to goals such as poverty alleviation (SDG 1), quality education (SDG 4), and partnerships for the goals (SDG 17). However, this study focused on HEBITREN at the national level and did not specifically explain the role of HEBITREN Solo Raya.

Some pesantren under HEBITREN Solo Raya have been subjects of research, such as Pondok Pesantren Muhammad Al-Fatih in Sukoharjo Regency and Pondok Pesantren Al-Izzah in Surakarta City. These pesantren have implemented entrepreneurship programs for their santri and are considered successful in increasing entrepreneurial interest due to factors such as self-efficacy and the entrepreneurial environment fostered within the pesantren. As a result, the entrepreneurial spirit among the santri has positively impacted their business development into SMEs and has provided policy recommendations for the government.⁸ However, this research was limited to human resources (santri) in two pesantren and did not encompass the more than 20 pesantren affiliated with HEBITREN Solo Raya.

Meanwhile, Pondok Pesantren Al-Hikmah, which serves as the secretariat for HEBITREN Solo Raya and is located in Gatak District, Sukoharjo Regency, has been studied for its role in developing the sharia economy and halal SME potential, supported by Bank Indonesia's inflation control programs.⁹ Nevertheless, intensive financial literacy training for HEBITREN Solo Raya members was not observed in this research.

The establishment of HEBITREN Solo Raya, as part of HEBITREN Central Java, is crucial for in-depth study. This organization functions as a coordination network for pesantren in developing productive businesses at the regional level, particularly in the Solo Raya area¹⁰. With HEBITREN Solo Raya, pesantren in remote areas have better access to business mentoring, managerial training, financial literacy programs, and business development facilities. It is expected that HEBITREN Solo Raya will encourage pesantren to achieve greater economic independence and competitiveness in broader markets.

In this community service-based research, the study will explain how Islamic financial literacy training can have a tangible impact on the business development of pesantren members of HEBITREN Solo Raya, particularly through the use of the SIAPIK application designed and developed by Bank Indonesia.

Methods

This article is the result of a Community Service program utilizing the Asset-Based Community Development (ABCD) approach. The ABCD approach was selected due to its focus on the development of the existing assets and potentials

⁷ Irham Zaki et al., "Islamic Community-Based Business Cooperation and Sustainable Development Goals: A Case of Pesantren Community in Indonesia," *International Journal of Ethics and Systems* 38, no. 4 (January 1, 2022): 621–32, <https://doi.org/10.1108/IJOES-12-2021-0218>.

⁸ Rohimat et al., "Entrepreneurial Interest Among 'Santri' in HEBITREN and Its Impact on SMEs."

⁹ Fina Rahmawati and Sri Walyoto, "Optimalisasi Hebitren Dan Potensi UMKM Halal Dalam Pengembangan Ekonomi Syariah Pondok Pesantren: Studi Kasus Di Pondok Pesantren Al-Hikmah Dusun Hargosari Kecamatan Gatak Kabupaten Sukoharjo," *Social Science Studies* 2, no. 3 (2022): 240–57.

¹⁰ Solo Raya HEBITREN, "Profil Hebitren Soloraya," *HEBITREN* (blog), 2022, <https://hebitren-soloraya.id/profil-hebitren-soloraya/>.

within the community¹¹, —in this case, the business units operated by Islamic boarding schools (pesantren) affiliated with HEBITREN Solo Raya. ABCD not only maps the community's needs but also identifies internal strengths that can be leveraged to foster the economic independence of the pesantren. To enhance the outcomes of the activities, this approach was combined with a descriptive qualitative method¹² to better understand the processes involved and the changes that occurred following the implementation of the program. The qualitative method used was in the form of in-depth interviews with HEBITREN administrators and business managers from HEBITREN Solo Raya member Islamic boarding schools, as well as direct observation during the implementation of the training.



Figure 1
The ABCD Model according to Mathie & Cunningham ¹³

The implementation process of the ABCD model followed several stages¹⁴: first, formulating the strengths within the community by identifying the key driving factors (Discovery). Second, envisioning the goals and future targets based on past successes; this collective aspiration, referred to as the community's dream, is prioritized according to the identified assets and strengths (Dream). Third,

¹¹ Nadhir Salahuddin et al., *Panduan KKN ABCD UIN Sunan Ampel Surabaya* (Surabaya: LP2M UIN Sunan Ampel Surabaya, 2015).

¹² Asep Maulana Rohimat, *Metodologi Studi Islam: Memahami Islam Rahmatan Lil'alam*, 1st ed. (Yogyakarta: Gerbang Media Pustaka, 2018).

¹³ Alison Mathie and Gord Cunningham, "From Clients to Citizens: Asset-Based Community Development as a Strategy for Community-Driven Development," *Development in Practice* 13, no. 5 (November 1, 2003): 474–86, <https://doi.org/10.1080/0961452032000125857>.

¹⁴ Nurdiyanah et al., *Panduan Pelatihan Dasar Asset Based Community-driven Development (ABCD)* (Makassar: NUR KHAIRUNNISA, 2016).

designing collaborative activities to achieve these shared goals by leveraging the formulated assets and strengths (Design). Fourth, determining the necessary steps to realize the shared vision (Destiny).

This community engagement program focused on enhancing financial literacy among the managers of pesantren business units by utilizing the SIAPIK application (Sistem Aplikasi Pencatatan Informasi Keuangan), developed by Bank Indonesia¹⁵. This application was chosen as it serves as a strategic asset specifically designed to support simple yet standardized financial management for micro and small enterprises, including pesantren businesses. The participants were trained in basic financial recording concepts, daily transaction documentation techniques, and hands-on practice with the SIAPIK application.¹⁶ The training sessions were conducted in a participatory, interactive, and practical manner to ensure that the participants could easily understand and apply the knowledge provided.

The program was conducted at Pondok Pesantren Takmirul Islam Surakarta, one of the member institutions of HEBITREN Solo Raya. A total of 50 participants from various pesantren actively attended the entire training series. The participants came from eight regencies and cities within the Solo Raya region, each representing pesantren with diverse business units. Their active participation demonstrated a strong commitment to promoting professionalism in financial management to support the broader development of the pesantren economic ecosystem.

Results and Disussion

Currently, HEBITREN Solo Raya comprises hundreds of pesantren leaders and administrators, representing Islamic boarding schools spread across eight cities and regencies: the City of Surakarta, Sukoharjo Regency, Wonogiri Regency, Sragen Regency, Karanganyar Regency, Boyolali Regency, Klaten Regency, and Wonogiri Regency.¹⁷ Each pesantren manages various business units across different sectors, including agriculture, plantations, culinary services, catering, bakeries, snacks, processed foods, honey production, sarong manufacturing, batik textiles, recycled bags, and a wide range of other creative economy products.¹⁸ This diversity of business sectors reflects the significant potential of pesantren to build a strong and sustainable economic ecosystem. However, there remains a substantial need for continuous training to further develop their business management capacities.

Findings from this study on HEBITREN Solo Raya reveal a critical need for intensive training for pesantren business managers, particularly in financial management. In response, a financial literacy training program based on Sharia principles was conducted by a team from the Faculty of Islamic Economics and Business, UIN Raden Mas Said Surakarta, targeting the pesantren business

¹⁵ Yanzil Azizil Yudaruddin, *SIAPIK: Sistem Aplikasi Pencatatan Informasi Keuangan* (Sada Kurnia Pustaka, 2023),

<https://books.google.com/books?hl=id&lr=&id=IPuuEAAAQBAJ&oi=fnd&pg=PA1&dq=SIAPIK&ots=oi8DQY5IM0&sig=x2Tv63GE7Pzt-xZEhlan1yoUWZs>.

¹⁶ Erwin Haryono, "Dorong UMKM Naik Kelas Melalui Penggunaan Aplikasi Pencatatan Keuangan," 2022, https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_247322.aspx.

¹⁷ Asep Maulana Rohimat, "Pengurus HEBITREN Solo Raya Sampaikan Road Map Program 2025: Digitalisasi dan Distribution Center Jadi Prioritas," *HEBITREN* (blog), December 4, 2024, <http://hebitren-soloraya.id/pengurus-hebitren-solo-raya-sampaikan-road-map-program-2025-digitalisasi-dan-distribution-center-jadi-prioritas/>.

¹⁸ Moh. Lasdi Miftahulhuda, Program HEBITREN Solo Raya, 2025.

managers. The explanation and discussion of the research findings are structured using the ABCD model framework to ensure a more organized approach and to maximize the impact on the economic development of the pesantren community.

Business Asset Discovery

The Discovery phase in the ABCD (Asset-Based Community Development) approach serves as a critical initial step in uncovering and identifying the existing potentials and strengths of the community¹⁹, —in this case, the Islamic boarding schools (pesantren) that are members of HEBITREN Solo Raya. The primary focus of this phase is to explore both tangible and intangible assets already present within the community, which can serve as the foundation for building sustainable empowerment programs. This approach deliberately moves away from a dependency paradigm on external aid by fostering awareness of the community's own internal wealth.²⁰

During the implementation of the community service program, a team of lecturers from the Faculty of Islamic Economics and Business (FEBI) at UIN Raden Mas Said Surakarta, together with the training participants, conducted a participatory asset identification exercise within the pesantren. The results revealed that many pesantren already possessed substantial business infrastructure, such as modern agricultural equipment with greenhouse-based systems (for organic melons and chilies), biofloc catfish farming technology, bottled drinking water production facilities, food processing equipment like bread-making machines, catering tools, meatball grinding machines, and others.²¹ Moreover, valuable human resource assets were identified, including students (santri) and pesantren managers who had foundational experience in business management.

These assets provided a strong basis for implementing a financial literacy training program. Using the ABCD approach, these resources were not merely inventoried but recognized as core strengths that should be optimized. The discovery process also included open dialogues to uncover previous successful business experiences within the community, serving as inspiration and a foundation for subsequent program planning. The existence of HEBITREN as a communication and collaboration forum among pesantren was also identified as a vital social asset.

During the asset identification process, it was also revealed that although many pesantren operated active business units, the majority lacked proper financial recording systems. Student-managers typically recorded transactions manually and without structure, resulting in difficulties in monitoring business growth and making informed financial decisions. Awareness of the importance of proper financial recordkeeping began to emerge through discussions held during the discovery sessions, forming a strong foundation for the next stage of training.

Based on these findings, the community service program was designed to enhance participants' competencies in financial management, starting from basic recordkeeping to the use of the SIAPIK application developed by Bank Indonesia. The findings from the discovery phase serve as a crucial justification that the community's existing assets need to be complemented with appropriate

¹⁹ Eko Haryono et al., "Metode-Metode Pelaksanaan PKM (Pengabdian Kepada Masyarakat) Untuk Perguruan Tinggi," *Al Fattah Ejournal Sma Al Muhammad Cepu* 5, no. 02 (2024): 1–21.

²⁰ Meredith Minkler and Trevor Hancock, "Community-Driven Asset Identification and Issue Selection," *Community-Based Participatory Research for Health*, 2003, 135–154.

²¹ Miftahulhuda, Program HEBITREN Solo Raya.

managerial knowledge and skills to be optimally utilized, ultimately achieving the goal of pesantren economic independence.

The Dream Stage for More Professional Management

The Dream stage in this approach represents the next critical phase in designing the community's future by envisioning shared goals.²² In the context of this community engagement project, this stage was carried out by inviting managers of pesantren business units under HEBITREN Solo Raya to collaboratively formulate a collective dream of sustainable pesantren economic development. This process was facilitated through participatory discussions, encouraging participants to reflect on their past successes and connect them with future development potentials.²³

During the discussions, participants recognized that the achievements of their pesantren in managing organic agricultural units—such as melon and chili cultivation through greenhouse systems, biofloc catfish farming, and various food production businesses like bakeries, meatball production, and catering services—constituted important capital for advancing to a higher level. These successes demonstrated not only managerial and production capabilities but also proved the real potential of pesantren to become independent economic hubs.²⁴ Accordingly, the major collective dream that emerged was to establish a professional and integrated Sharia-based pesantren business cluster across the Solo Raya region.

In formulating this community dream, participants mapped out realistic short- and long-term priority objectives based on the assets they already possessed. One of the main priorities identified was the development of a professional financial recording system to ensure better monitoring of business activities and to provide a solid basis for more accurate business decision-making.²⁵ Additionally, participants aspired to establish a digital pesantren cooperative that could interconnect the various pesantren business units, enabling them to access wider markets both offline and online.

The previously identified assets served as the foundation for setting these priorities. Participants realized that they already had access to a range of modern production equipment and facilities, including bottled drinking water processing machines, culinary production tools, agricultural infrastructure, and high-value greenhouses. Beyond physical assets, the most valuable asset was human capital: the students (*santri*) and pesantren managers who had received intensive training in entrepreneurship and financial literacy. The combination of physical and human resources provided a solid foundation for realizing their shared vision²⁶.

Ultimately, the Dream stage not only nurtured hope but also unified the perceptions and collective spirit of all HEBITREN Solo Raya community members to move forward together. The consensus on their collective dream served as a

²² Haryono et al., "Metode-Metode Pelaksanaan PKM (Pengabdian Kepada Masyarakat) Untuk Perguruan Tinggi."

²³ Justin Jagosh et al., "Uncovering the Benefits of Participatory Research: Implications of a Realist Review for Health Research and Practice," *The Milbank Quarterly* 90, no. 2 (June 2012): 311–46, <https://doi.org/10.1111/j.1468-0009.2012.00665.x>.

²⁴ Asep Maulana Rohimat, "Sufi Modernis: Peran Transformatif Mursyid TQN Suryalaya Dalam Bidang Pendidikan, Ekonomi Dan Lingkungan Hidup" (Esoterik, 2021), <https://scholar.google.com/scholar?cluster=9580561032096637158&hl=en&oi=scholar>.

²⁵ R. Adisetiawan, "Kajian Persepsi Pemilik Usaha Kecil Dan Menengah (UKM) Terhadap Laporan Keuangan," *Jurnal Ilmiah Universitas Batanghari Jambi* 13, no. 4 (2017): 162–73.

²⁶ Leonardo Breno Pessoa da Silva et al., "Human Resources Management 4.0: Literature Review and Trends," *Computers & Industrial Engineering* 168 (2022): 108111.

strategic guide for developing pesantren businesses, which would be systematically designed and implemented in the subsequent Design and Destiny stages. Equipped with experience, tangible assets, and strong commitment, the pesantren community in Solo Raya holds tremendous potential to become a national model for pesantren economic empowerment.

The Design Stage for Effective Strategy

After formulating a shared vision during the Dream stage, the next step is the Design stage, which aims to develop strategies and concrete actions to realize the community's goals. At this phase, the pesantren communities under HEBITREN Solo Raya, together with the service team from the Faculty of Islamic Economics and Business (FEBI) at UIN Raden Mas Said Surakarta, systematically map out programs to be implemented based on the previously identified assets and strengths. This stage emphasizes the active participation of the community in creating the action plan to ensure that the programs are not top-down but truly reflect the needs and capacities of the community itself.²⁷

In this context, one of the primary focuses designed was the enhancement of financial management skills for pesantren business units through Sharia financial literacy training. Based on the findings, it was revealed that most business operators within the pesantren environment still record financial transactions manually, or in some cases, do not record them at all. This condition hinders business performance evaluation and access to financing. Therefore, the training design was structured progressively, starting from basic understanding of the importance of financial record-keeping, simple recording techniques, to the introduction and practice of using the SIAPIK application developed by Bank Indonesia.²⁸

Beyond technical training aspects, the design also included strengthening the institutional capacity of HEBITREN Solo Raya to serve as a professional driver of pesantren economic development. One idea emerging from the community was the formation of internal mentoring teams within each pesantren to monitor the sustainability of financial recording practices and to provide technical support among members.²⁹ These teams were designed to function as connectors between the pesantren and HEBITREN, and to bridge communication with external parties such as government institutions, banking sectors, and academic entities.

The activity design also considered the sustainability aspect of the program. Therefore, it was decided to develop contextual training modules and provide user guides for the SIAPIK application in both print and digital formats. These guides serve as essential tools to enable participants to continue self-learning after the training sessions. Furthermore, the training was designed with a mentoring approach, where faculty mentors would not only deliver one-time instruction but also conduct follow-up visits to several pesantren to observe direct implementation and provide personalized feedback.

Ultimately, the Design stage resulted in a program blueprint that was not only a solution to the financial literacy challenges faced by pesantren but also deeply rooted in the community's own strengths. By involving business managers and santri as active subjects, the design process ensured that each step was highly

²⁷ Tomas M. Koontz and Jens Newig, "From Planning to Implementation: Top-Down and Bottom-Up Approaches for Collaborative Watershed Management," *Policy Studies Journal* 42, no. 3 (August 2014): 416–42, <https://doi.org/10.1111/psj.12067>.

²⁸ Heri Sarwoko, *Pentingnya Pelatihan SIAPIK bagi HEBITREN Solo Raya*, 2025.

²⁹ Miftahulhuda, *Program HEBITREN Solo Raya*.

relevant to the actual needs and conditions on the ground. This plan provided a strong foundation for moving to the next stage, Deliver, where the implementation of the designed programs would begin in earnest.

The Destiny Stage to Strengthen Commitment

The Destiny Stage is the phase for establishing a shared commitment to realizing the changes that have been designed.³⁰ In this stage, the training participants, consisting of managers of pesantren business units from the HEBITREN Solo Raya members, agree on concrete steps to sustain and develop the financial literacy practices they have learned. This commitment is strengthened by the formation of small working groups in each pesantren unit, responsible for managing and reporting finances using the SIAPIK application.

Throughout this process, the participants are intensively mentored by faculty members from FEBI UIN Raden Mas Said Surakarta to integrate digital financial record-keeping into the daily operations of their respective business units. Regular monitoring is conducted to ensure that the use of the SIAPIK application does not just last for a short time, but becomes a new habit in the financial governance of the pesantren. The initial success is demonstrated by all participants who have successfully installed, understood, and used the application to record their financial transactions.

Moreover, the Destiny Stage also involves reflecting on the changes achieved during the training process. Participants report an increased understanding of the importance of neat and transparent financial recording, as well as an awareness that good financial management is a crucial foundation for the sustainability of pesantren businesses. Some pesantren even started planning business expansions with the support of well-documented financial reports through the SIAPIK application.

In addition to the technical aspects, this stage also fosters collective spirit among participants in building networks between pesantren business units. Cross-pondok collaboration has started to form, especially in terms of product distribution and mutual learning between business units. This demonstrates that the Destiny Stage not only ensures sustainability at the individual or institutional level but also creates a more connected and supportive economic ecosystem for pesantren in the Solo Raya area.³¹

Thus, the Destiny Stage marks an important milestone in the transformation of pesantren communities toward economic independence based on financial literacy. Through a participatory approach, community asset utilization, and technological support from Bank Indonesia, these pesantren now have a stronger foundation to manage their businesses professionally. This phase is not the end but rather the beginning of a long journey toward economically independent pesantren that excel in sharia-compliant business management.

Conclusion

The financial literacy training program conducted for the santri (students) managing business units of pesantren members of HEBITREN Solo Raya has shown positive results and had a direct impact on improving the managerial economic capacity of the pesantren. Through the Asset-Based Community Development

³⁰ Ivis García, "Asset-Based Community Development (ABCD): Core Principles," in *Research Handbook on Community Development* (Edward Elgar Publishing, 2020), 67–75, <https://www.elgaronline.com/abstract/edcoll/9781788118460/9781788118460.00010.xml>.

³¹ Miftahulhuda; Sarwoko, Pentingnya Pelatihan SIAPIK bagi HEBITREN Solo Raya.

(ABCD) approach combined with a descriptive qualitative method, participants were able to identify the internal assets of the pesantren, create a collective vision, design financial management strategies, and progress to the implementation and sustainability stages of using financial literacy technology. The SIAPIK application, developed by Bank Indonesia, has proven to be an effective and user-friendly tool for participants to record and report their daily finances.

This program has also succeeded in building a collective awareness of the importance of good and transparent financial management in supporting the sustainable economic growth of pesantren. The synergy between academics, the government, and the pesantren community has created a collaborative empowerment ecosystem that strengthens and supports each other. The transformation from traditional management patterns to a digital financial record-keeping system is the first step in cultivating a professional entrepreneurial culture within the pesantren environment.

Suggestions

For the sustainability of this program, it is recommended that follow-up training be conducted regularly, both through face-to-face mentorship and online sessions. Additionally, it is necessary to strengthen the capacity of internal mentors from each pesantren so they can become financial literacy agents for their own community. Bank Indonesia and other supporting institutions are expected to continue playing an active role in providing resources, training, and access to capital, ensuring that pesantren business units continue to develop and contribute to the local economy based on Islamic values.

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