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The Sociology of Loan Repayment for Student Activities: Learning Responsibility through Deliberation at the An-Najah Islamic Student Boarding House (Pesma), Purwokerto

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Abstract

This study examines the repayment of student activity loans in an Islamic boarding school as a learning process for developing responsibility through deliberation. Unlike accounting or financial management approaches that treat repayment as a technical matter, this study explores how financial obligations are transformed into collective moral responsibilities through the pesantren's deliberative mechanisms. Employing a qualitative case study approach at one Islamic boarding school, data were collected through observations of deliberative forums, interviews with student borrowers, administrators, and witnesses, as well as documentation of loan records and meeting minutes. The findings reveal that loan repayment is not primarily sustained by formal sanctions but by three social mechanisms. First, deliberation internalizes the value of amanah (trustworthiness) by bringing borrowers into direct engagement with the collective. Second, reputation and shame function as social controls that may be more effective than financial penalties. Third, loans are managed as a form of collective debt, allowing students who fail to repay to remain within the circle of solidarity rather than face exclusion. This study argues that deliberation functions as a moral institution transforming creditor-debtor relationships into collective responsibility and making loan repayment a process of character education rather than mere debt collection.

Keywords Sociology of Loan Repayment; Student Activity Funds; Responsibility Education; Deliberation; Islamic Boarding School; Pesma An-Najah Purwokerto

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INTRODUCTION

Islamic boarding schools (pesantren) play an important role not only in providing religious education but also in shaping students' social, ethical, and economic responsibilities through everyday institutional practices. One such practice is the management of loans provided to students for various activities, including educational trips, academic competitions, and urgent personal or organizational needs that cannot be accommodated by routine budgets. Unlike formal financial

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institutions, student loan arrangements in pesantren generally operate through interpersonal trust, simple administrative records, and shared understandings among members of the community. Under these circumstances, trust becomes an essential mechanism for maintaining the circulation of collective funds. The repayment of borrowed money therefore has implications beyond individual financial obligations because returned funds can be used to support other student activities (Munawarah et al., 2026). Delayed or unsuccessful repayment may consequently disrupt subsequent programs, weaken interpersonal trust, and affect the sustainability of collective activities. Each borrower is thus indirectly responsible not only for fulfilling an individual commitment but also for maintaining resources upon which other members of the pesantren depend.

Within the pesantren environment, borrowing and repayment should be understood as social and educational practices rather than merely financial transactions. Students are taught that debt constitutes an amanah, or moral trust, that must be fulfilled responsibly. However, maintaining repayment discipline presents a particular challenge because excessive pressure from administrators may damage relationships, while insufficient supervision may undermine the continuity of shared financial resources. This situation requires an approach that balances financial accountability with social solidarity. In pesantren cooperatives, the central issue is therefore not simply how funds are distributed but how repayment responsibilities are negotiated and maintained without undermining the relationships between administrators and students (Hanif & Sifa, 2026). Such circumstances demonstrate the importance of examining borrowers as active social participants whose decisions are influenced by religious values, interpersonal relationships, institutional expectations, and collective experiences. From this perspective, repayment becomes an arena in which students learn to negotiate obligations, communicate difficulties, and recognize the consequences of individual decisions for the wider community.

Existing studies on Islamic microfinance and pesantren financial management have generally emphasized institutional governance, accountability, administrative efficiency, and compliance with Islamic financial principles (Umami et al., 2025). Although these perspectives provide important insights into financial sustainability, they do not fully explain how everyday social interactions influence repayment behavior. Local institutional practices and interpersonal relationships deserve greater attention because they contribute to shaping economic conduct within religious communities (Tahira Nabila et al., 2025). One particularly relevant practice is musyawarah, an Islamic deliberative tradition through which members discuss

problems, exchange perspectives, and formulate mutually acceptable decisions. Rather than functioning merely as an ordinary decision-making procedure, musyawarah can operate as a moral institution that constructs shared norms, strengthens social cohesion, and encourages collective responsibility (Purnomo et al., 2024). Its significance lies in the possibility of transforming financial disagreements into opportunities for dialogue, moral reflection, and social learning.

This study conceptualizes musyawarah through the perspective of deliberative governance. In this framework, decision-making is characterized by participation, transparency, dialogue, and collective accountability rather than unilateral authority (Yudo et al., 2025). These principles are particularly relevant to pesantren loan management because borrowers, administrators, and student representatives may have different interests and understandings of repayment obligations. Transparency concerning loan records enables participants to understand the condition of collective funds, while participatory discussion provides opportunities to explain financial difficulties and negotiate repayment arrangements. Accountability consequently becomes a shared institutional responsibility rather than an exclusively administrative task. Previous discussions of pesantren management have also emphasized the importance of integrating institutional accountability with ethical principles such as trustworthiness, justice, and mutual respect (Widyastuti et al., 2022; Purnomo et al., 2024). Accordingly, musyawarah provides an analytical framework for understanding how institutional procedures can simultaneously maintain financial discipline and protect the dignity of individual students.

Another important perspective concerns collective responsibility and social capital. Social capital, expressed through networks, trust, and shared norms, enables individuals to recognize personal obligations as interconnected with collective interests (Tahira Nabila et al., 2025). In group-based lending arrangements, peer monitoring, reciprocity, reputation, and social expectations may influence borrowers' willingness to fulfill their commitments (Malhotra, 2025). These mechanisms are particularly relevant in pesantren, where students participate in intensive communal activities and maintain continuous interpersonal relationships. Religious values and institutional networks can consequently become resources for addressing collective problems and sustaining economic cooperation (Syamsuri et al., 2023; Matondang et al., 2025). Collective responsibility, however, should not be interpreted exclusively as social pressure. It also involves mutual assistance, empathy, and the willingness to support individuals experiencing financial difficulties. The principles of ta'awun (mutual assistance) and interpersonal solidarity provide a basis for understanding

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how repayment difficulties can be addressed without excluding borrowers from the community (Saechu, 2022; Subchi et al., 2024).

A further dimension is amanah as an ethical foundation of Islamic economic behavior. In borrowing relationships, amanah represents a moral commitment to respect the rights of others and fulfill obligations beyond the requirements of formal regulations (Yamaidi et al., 2020). Within pesantren financial institutions, this principle is reflected in transparent management, responsible use of resources, and the willingness to fulfill repayment agreements (Umami et al., 2025). Amanah also involves acknowledging that borrowed funds do not belong personally to the borrower, communicating repayment difficulties honestly, respecting agreed repayment schedules, and recognizing the religious significance of settling debts. These dimensions make repayment a process of moral accountability that connects individual conduct with religious consciousness (Rahmatullah & Hamzah, 2025). Consequently, the effectiveness of repayment mechanisms cannot be assessed solely through administrative compliance but should also consider the development of ethical awareness and interpersonal responsibility.

At Pesma An-Najah Purwokerto, the management of student activity loans provides an important context for examining these relationships. Repayment arrangements are discussed through forums involving the treasurers of different student sections and relevant administrators (Rahman, 2025). When borrowers encounter unexpected financial difficulties, such as family emergencies or university tuition obligations, musyawarah provides a space for explaining circumstances and negotiating repayment arrangements. Decisions concerning repayment schedules and amounts are therefore not necessarily imposed unilaterally but may be adjusted through collective consideration. Within this process, reputation, shame, empathy, mutual trust, and solidarity become important social mechanisms influencing individual behavior (Malhotra, 2025; Yudo et al., 2025). This practice illustrates how financial obligations can be maintained through deliberative engagement while preserving the social relationships that sustain the pesantren community.

Despite the relevance of these practices, limited attention has been given to how musyawarah transforms student loan repayment into a process of character education and collective moral responsibility. Existing discussions tend to emphasize financial governance or normative Islamic principles without sufficiently examining the social mechanisms through which these values are enacted in everyday institutional interactions. Addressing this gap, the present study investigates the sociology of student activity loan repayment at Pesma An-Najah Purwokerto by

examining three interconnected dimensions: musyawarah as deliberative governance, collective responsibility as a form of social capital, and amanah as an ethical foundation of repayment behavior. It explores how these dimensions shape repayment decisions, influence relationships between borrowers and administrators, and encourage students to recognize their obligations toward the wider community. The central argument is that musyawarah functions as a moral institution that transforms individual financial obligations into collective responsibilities. Through this process, loan repayment becomes more than an administrative mechanism for recovering funds; it becomes an educational experience through which students develop accountability, empathy, trustworthiness, and solidarity within the Islamic boarding school community.

METHODS

This study employed a qualitative approach using a case study design to investigate the social processes underlying the repayment of student activity loans at Pesantren Mahasiswa (Pesma) An-Najah Purwokerto. A qualitative approach was considered appropriate because the research focused on understanding social meanings, interpersonal interactions, moral considerations, and institutional practices that shape repayment behavior. Rather than measuring repayment performance through financial indicators, the study examined how financial obligations were discussed, negotiated, and transformed into collective responsibilities. The case study strategy enabled an in-depth examination of a specific institutional setting and its distinctive social and religious characteristics (Hanif & Nofriah, 2026).

The research location was purposively selected, namely Pesma An-Najah Purwokerto, which operates a cooperative unit known as Najah Mart, manages funds for student activities, and regularly organizes meetings and deliberative forums concerning loan repayment. This location was selected because it combines collective lending practices with an established deliberative mechanism, providing an appropriate setting for examining how financial obligations are negotiated through social interaction. Previous studies have highlighted the importance of routine discussion forums in addressing institutional programs and challenges within pesantren management (Yudo et al., 2025). The research specifically focused on repayment processes, particularly deliberative meetings and interactions among borrowers, administrators, and other students. The selection of a single research site was intended to achieve contextual depth rather than statistical representativeness.

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Research participants were selected purposively and consisted of three groups. The first group comprised four students who had previously received activity loans, representing different repayment experiences, including students who had repaid their loans regularly and those who had completed repayment. The second group consisted of pesantren administrators and cooperative personnel responsible for managing loan distribution, recording transactions, and addressing repayment difficulties. Their involvement provided institutional perspectives on financial administration and accountability (Widyastuti et al., 2022). The third group included two non-borrowing students who had participated in deliberative meetings and could provide observations concerning collective interactions and repayment negotiations. Administrators assisted in identifying potential participants; however, participation remained voluntary. The identities of all informants were anonymized to protect confidentiality and encourage openness during interviews.

Data were collected through four complementary techniques. First, direct observation was conducted during deliberative meetings concerning student loan repayment. Observation focused on participant involvement, communication patterns, the presentation of repayment difficulties, expressions of social expectations, and the processes through which agreements were reached. This technique enabled the researchers to examine deliberation as an actual social practice rather than relying exclusively on participants' retrospective accounts (Yudo et al., 2025). Second, semi-structured interviews were conducted with student borrowers, administrators, cooperative personnel, and non-borrowing students. Interviews explored their experiences, interpretations of amanah, perceptions of collective responsibility, and views regarding reputation, shame, solidarity, and repayment arrangements. Third, documentary analysis examined loan records, meeting minutes, and institutional regulations related to financial accountability (Widyastuti et al., 2022). Fourth, field notes were maintained to document the atmosphere of deliberative meetings, nonverbal expressions, and contextual details that might not be fully represented in interview transcripts.

Data analysis followed an inductive thematic approach involving data organization, familiarization, initial coding, categorization, theme development, and interpretation. The analytical process was informed by three conceptual dimensions: deliberative governance, collective responsibility and social capital, and amanah as an Islamic moral principle (Purnomo et al., 2024). These concepts served as sensitizing frameworks rather than rigid categories, allowing additional themes to emerge from empirical evidence. Particular attention was given to identifying how

participation, transparency, peer monitoring, reputation, mutual assistance, and moral commitment influenced repayment practices. Comparisons across interviews, observations, field notes, and documentary evidence were conducted to strengthen the credibility of the findings. This process also helped identify differences between institutional expectations and students' actual experiences.

Research ethics were maintained throughout data collection and analysis. Participants were informed about the research objectives, their voluntary involvement, and their right to withdraw. Personal identities and sensitive financial information were protected through anonymization. Special attention was given to ensuring that disclosures concerning repayment difficulties did not generate embarrassment or negatively affect relationships within the pesantren community. Protecting confidentiality was particularly important because trust and amanah constituted central concerns of the research itself. Thus, ethical research procedures were treated not merely as administrative requirements but also as an expression of the moral principles examined in this study.

FINDINGS AND DISCUSSION

Results

Observations at Pesma An-Najah Purwokerto revealed that the repayment of student activity loans is discussed through deliberative forums involving the treasurers of different student sections. The observations focused on meetings concerning loan management attended by central administrators and cooperative management personnel. During these meetings, each treasurer presented information about outstanding loans, followed by discussions regarding repayment procedures and mutually agreed schedules. This finding corresponds with previous research describing deliberation in pesantren as a routine forum for discussing institutional programs and challenges (Yudo et al., 2025). Loan repayment at Pesma An-Najah is therefore not treated merely as an administrative matter but as a collective concern addressed through dialogue among representatives of different student sections. The deliberative forum serves as a space where information, difficulties, and agreements are brought together. Repayment decisions emerge from collective discussions rather than unilateral instructions. This institutionalized process ensures that repayment difficulties can be discussed and addressed collectively instead of being left entirely to individual borrowers.

The participation dimension of deliberative governance is reflected in the opportunity provided to each section treasurer to attend meetings and express opinions. Decisions are not exclusively determined by a single administrator.

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Transparency is demonstrated through the presentation of loan information by individual treasurers, including relevant proposals and repayment difficulties. This practice is associated with the importance of financial accountability in pesantren institutions (Widyastuti et al., 2022). The observed participation, however, remains largely limited to treasurers and administrators, while the direct voices of student borrowers are not particularly prominent. Participation in this context is more appropriately understood as representative participation rather than the involvement of all students affected by repayment decisions. This finding indicates that institutional transparency does not automatically guarantee inclusive participation. The deliberative forum has fulfilled several governance functions, although its participatory quality could be improved by providing borrowers with more direct opportunities to communicate their circumstances and contribute to decision-making.

Context-sensitive decision-making is evident in the way the forum determines repayment deadlines and amounts by considering borrowers' actual financial capacities. Family problems and urgent financial obligations, particularly university tuition payments (UKT), are among the circumstances that may cause repayment delays. Administrators experiencing financial difficulties communicate their situations to the relevant student sections, which subsequently coordinate with the head of the pesantren. Further coordination with the administrative division takes place based on members' input, particularly when urgent circumstances require adjustments. This mechanism reflects collective accountability because decisions are developed through mutual consideration rather than authoritarian instructions (Solikhul et al., 2026). Relationships between administrators and borrowers consequently shift from conventional debt collection toward collaborative problem-solving, consistent with the deliberative principles of consensus-building (Yudo et al., 2025). Borrowers' actual circumstances become important considerations in establishing realistic repayment schedules. This process demonstrates that borrowers are treated as members of a community participating in the resolution of shared financial problems.

The solutions developed through deliberation extend beyond the adjustment of repayment schedules. Administrators seek alternative funding sources when borrowers cannot immediately return the money and provide guidance on managing personal finances more carefully. This approach emphasizes guidance and education rather than punishment, reflecting the principle of ta'awun (mutual assistance) in managing collective resources (Saechu, 2022). The findings also demonstrate that

pesantren cooperatives serve functions beyond providing financial assistance because they accompany students in developing financial management skills (Anaty & Masrukhan, 2025). Administrators consider financial discipline and economical spending important lessons for students who experience repayment difficulties. Such guidance is perceived as helpful by those responsible for managing collective funds. The cooperative consequently functions as an educational institution that promotes responsibility and financial discipline among its members (Wiwik Hasbiah et al., 2024). Deliberation therefore becomes both a problem-solving mechanism and a space for financial learning. The process does not merely recover institutional funds but also helps students develop better financial management practices to prevent future repayment difficulties.

Collective responsibility is demonstrated through the practice of reminding students to fulfill their repayment obligations according to previously established agreements. Administrators regularly encourage borrowers to return funds on time. This practice represents horizontal monitoring, which plays an important role in maintaining repayment discipline within group-based lending arrangements (Malhotra, 2026). The most notable finding, however, concerns reciprocal support among students. Some students express their willingness to help friends who experience financial difficulties by contributing toward the repayment of outstanding loans. One student explained that the willingness to help was motivated by the recognition that humans are social beings who depend on one another. This statement reflects an understanding of financial obligations as a shared concern rather than an exclusively individual responsibility. Collective responsibility at Pesma An-Najah is therefore not solely characterized by social pressure or peer supervision but also by empathy and practical assistance. Such solidarity demonstrates how religiously grounded interpersonal networks can strengthen collective financial arrangements within pesantren communities (Yaqin, 2023).

The principle of collective ownership is also evident in students' explanations of why borrowed funds should be returned. Several students recognized that they no longer had any personal claim over the borrowed money and that returning it would allow the funds to be allocated to other student activities. This understanding indicates that activity funds are perceived as collective resources rather than personal property. Such an interpretation is consistent with the principle of amanah in pesantren cooperative management (Umami et al., 2025). The understanding also corresponds with the cooperative's broader function of promoting member independence (Anaty & Masrukhan, 2025). Social sanctions, however, appear

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relatively weak. One student who had not repaid a loan reported feeling relatively unconcerned because other students were unaware of the circumstances behind the delay. This finding differs from studies that identify shame as an important mechanism for preventing repayment failure (Malhotra, 2025). The contrast between strong collective ownership and relatively weak social pressure suggests that repayment at Pesma An-Najah is supported more by an understanding of shared interests than by fear of embarrassment or social exclusion. The collective significance of the funds becomes a stronger motivational consideration than the possibility of reputational damage.

The ethical dimension of amanah is reflected in students' awareness that borrowed funds are connected to the rights and interests of other members of the pesantren community. Temporal responsibility is demonstrated through administrators' efforts to encourage repayment according to agreed schedules. Amanah consequently operates as a practical ethical principle rather than merely a normative institutional statement. Financial responsibility is understood not only as the obligation to repay money but also as the willingness to communicate honestly and participate openly in deliberative processes (Qori et al., 2023). This interpretation is consistent with research emphasizing the relationship between Islamic financial education and financial self-efficacy (Muslichah et al., 2023). The findings suggest that amanah at Pesma An-Najah represents a relational ethical commitment connecting borrowers, administrators, and the wider deliberative forum. Its meaning extends beyond the relationship between an individual borrower and the institution because all participants share an interest in maintaining the integrity of collective financial resources.

The openness dimension of amanah reveals several limitations in the repayment process. Students are expected to communicate their financial difficulties to administrators so that appropriate solutions can be discussed collectively. Some borrowers, however, do not consider it necessary to explain their circumstances because other students are unaware of their outstanding obligations. Additional obstacles include uncollected transaction receipts, students' financial difficulties, and limited awareness among some students regarding the circumstances of other borrowers. These problems are associated with transparency and trust, which previous research identifies as structural challenges in pesantren cooperative management (Segaf, 2025). Differences in students' understanding of one another's circumstances may also be related to the diverse social relationships and learning experiences that shape student identities within pesantren environments (Hanif &

Sifa, 2026). The findings indicate that amanah cannot be maintained solely through moral appeals. Reliable financial records and accessible communication mechanisms are also necessary to encourage borrowers to disclose repayment difficulties. These requirements are consistent with the importance of strengthening internal governance within Islamic educational institutions (Hanif et al., 2024). Openness must therefore be supported by institutional arrangements rather than depending entirely on individual moral awareness.

The overall findings demonstrate that deliberation, collective responsibility, and amanah reinforce one another in the repayment of student activity loans. Deliberation provides an institutional space for negotiating agreements, collective responsibility encourages mutual reminders and practical assistance, and amanah establishes the ethical foundation for honesty and timely repayment. This relationship is consistent with the argument that social capital derived from religious bonds and communal life can support economic management within pesantren (Syamsuri et al., 2023). The spiritual orientation toward the afterlife, however, has not been directly observed during the deliberative meetings. Further interviews are therefore necessary to establish how students understand the religious consequences of outstanding debts and the obligation to fulfill financial commitments. This limitation is important because religious consciousness and moral considerations may influence individuals' commitment to fulfilling their obligations (Hanif & Barokah, 2025). Conclusions regarding the spiritual dimension of amanah should consequently remain tentative until supported by more direct empirical evidence. The three dimensions ultimately operate as interconnected elements of a broader social process in which financial obligations, interpersonal relationships, and Islamic ethical values converge. Loan repayment at Pesma An-Najah can thus be understood as a form of social learning through which students develop accountability, solidarity, and responsibility toward their community.

Discussion

The finding concerning deliberation as a space for reaching agreements demonstrates that musyawarah at Pesma An-Najah functions as a means of character education rather than merely an administrative forum. When decisions regarding loan repayment are made through discussions among section treasurers, students do not simply receive and return money. They also learn to communicate difficulties, consider borrowers' circumstances, and accept collectively established decisions. One student borrower explained that the forum was particularly helpful because those managing the funds needed guidance in handling financial resources. This

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educational function is consistent with the view that deliberation in pesantren is grounded in the values of amanah, justice, and mutual respect (Yudo et al., 2025). The implication is that the success of loan management in pesantren cannot be measured solely through repayment ratios. Another important indicator is the extent to which deliberative forums cultivate moral commitment and students' ability to manage funds responsibly. Musyawarah therefore performs an educational function that may not appear in financial reports but significantly influences the long-term quality of relationships among administrators, treasurers, and student borrowers.

The first argument suggests that repayment is supported more by musyawarah as a moral institution than by administrative sanctions, although this interpretation requires careful consideration. Observations indicate that repayment schedules and amounts are determined through agreements that consider borrowers' financial capacities, without any visible administrative sanctions being imposed. This pattern suggests that the primary source of compliance emerges from commitments developed through participation rather than threats of punishment. Such a finding is consistent with studies that position deliberative values and trust as mechanisms for managing pesantren institutions rather than merely as ethical principles (Purnomo et al., 2024). Nevertheless, institutional regulations specifying sanctions or consequences for repayment delays were not obtained. The conclusion should therefore be interpreted as an observed tendency based on interviews and observations rather than definitive evidence that formal sanctions do not exist. The absence of available documentation only reflects the limitations of the information obtained during the research (Faizuddin & Wasehudin, 2024). This distinction is important to prevent the findings from extending beyond the available empirical evidence, particularly regarding the existence of written sanctions.

The findings concerning reputation and shame present a more nuanced picture than conventional theoretical expectations might suggest. One student who had not completed loan repayment reported feeling relatively unconcerned because other students knew only that the loan remained unpaid without understanding the difficulties behind the delay. This experience demonstrates that reputational pressure does not automatically function as an effective mechanism of social control. Research on group-based lending arrangements identifies shame as a mechanism that may discourage repayment failure (Malhotra, 2025). Its effectiveness, however, depends considerably on the extent to which repayment status is transparent to other group members. At Pesma An-Najah, borrowers' difficulties are discussed in specific meetings involving section treasurers rather than publicly announced to all students.

This approach protects borrowers' dignity but also limits the effectiveness of social sanctions. Measured communication and transparency consequently become important factors in maintaining trust without compromising borrowers' personal dignity (Segaf, 2025). Protecting borrowers' dignity remains particularly important because financial difficulties can affect anyone. Deliberative forums must therefore maintain an appropriate balance between confidentiality and institutional transparency.

The second argument demonstrates that collective responsibility involves providing support rather than merely exerting pressure, as evidenced by the empirical findings. Students experiencing financial difficulties are not excluded from the community. Deliberative forums accommodate adjustments to repayment schedules and amounts, administrators seek alternative funding sources, and a non-borrowing student expressed willingness to help repay a friend's debt because of his understanding of human beings as social creatures. Informants also explained that sponsorship activities serve as an alternative means of covering financial shortages. These practices reflect the principle of ta'awun (mutual assistance), which distinguishes collective responsibility in pesantren from group responsibility in formal microfinance institutions, where peer pressure may sometimes become punitive (Segaf, 2025). The findings also reinforce the importance of religiously grounded interpersonal networks in sustaining Islamic lending groups (Subchi et al., 2024). Solidarity within the pesantren community functions as a source of support rather than an instrument of coercion. Such support demonstrates that student solidarity extends beyond mutual supervision and is expressed through practical actions that reduce borrowers' financial burdens while maintaining the continuity of collective funds.

The findings concerning collective debt indicate that activity loans are not merely individual financial transactions but social relationships managed collectively. Borrowers explained that repayment was necessary because their entitlement to use the funds had ended, making it more appropriate to return the money so that it could be allocated to other activities. They also indicated that records of fund utilization and allocation served as the basis for accountability, while uncollected transaction receipts contributed to repayment delays. This understanding changes how outstanding loans are interpreted. Unpaid balances are not necessarily treated as individual failures but as collective problems that can be addressed through deliberative forums. Loan management policies should therefore consider the capacity of the deliberative forum and the completeness of

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administrative documentation rather than focusing exclusively on individual borrowers' financial capacities (Umami et al., 2025). Improvements in financial administration, particularly systematic collection of transaction receipts, consequently become an essential component of maintaining repayment continuity. This perspective positions borrowers as members of a community sharing responsibility for collective resources. Outstanding loans are addressed through institutional improvements and mutual support rather than individual blame.

The third argument maintains that musyawarah transforms financial obligations into lessons in moral responsibility, subject to certain conditions. Deliberation does not eliminate financial obligations but reframes them as amanah, understood not merely as the responsibility to repay borrowed money but also as a commitment to honesty and openness during discussions. Loan repayment consequently becomes part of ethical education rather than simply a debt collection process. This transformation, however, has not yet reached its full potential. Participation in deliberative forums remains largely limited to section treasurers and administrators, some students have insufficient understanding of other borrowers' circumstances, and the spiritual dimension of amanah has not been directly observed. Nevertheless, religious considerations may significantly influence individuals' commitment to fulfilling their obligations (Hanif & Barokah, 2025). Further examination is therefore needed to understand how the social capital embedded in pesantren communities relates to the limitations of deliberative forums in accommodating the perspectives of all students (Syamsuri et al., 2023). These conditions indicate that moral education through musyawarah is a gradual process that can be strengthened through broader participation and deeper integration of spiritual values into deliberative practices.

CONCLUSION

This study concludes that student activity loan repayment at Pesma An-Najah Purwokerto is a social and educational process facilitated through musyawarah (deliberation). Rather than treating debt as an exclusively individual obligation, the deliberative mechanism transforms repayment into a form of collective responsibility. Repayment commitments are maintained through collective agreements, mutual reminders, practical assistance, and the shared understanding that activity funds constitute a collective trust (amanah). The findings demonstrate that the effectiveness of repayment is supported more by moral commitment and solidarity than by visible administrative sanctions. Musyawarah therefore functions

as a moral institution that transforms creditor-debtor relationships into relationships based on shared responsibility.

The study further highlights the interconnected roles of deliberative governance, social capital, and amanah in developing students' honesty, empathy, and financial discipline. Nevertheless, limited participation, uneven transparency, and relatively weak social pressure indicate that these mechanisms require further strengthening. Administrators are encouraged to improve financial documentation and establish confidential communication channels through which students can report repayment difficulties without compromising their dignity. This study is limited to one pesantren and a relatively small number of informants, while the spiritual dimension of amanah requires further investigation. Future research should compare several pesantren with different financial management systems. Overall, loan repayment should be understood not merely as debt collection but as an ongoing process of character education and collective moral learning.

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